

How would you like a crystal ball to tell you the future of your deals?

With Creditminer virtual credit consultant you have just that. Without a social security or date of birth you can qualify a customer and obtain a better understanding of what RV he or she can afford. Creditminer is the only real time softpull technology for the Marine and RV industry.

What is Softpull Credit Technology?

Normal credit checks require detailed personal information including the Key Personal Indicators of Social Security Number and Date of Birth and these checks may actually have a negative impact on the consumer's credit score. There are referred to as hard credit pulls. Soft pulls, on the other hand, require only name, address, phone and email and have no impact on credit score. With our soft pull, you receive a real time credit score and other basic credit profile information, so you know what that type of loan that consumer will qualify for. Armed with this information, you are able to effectively and efficiently guide your customer to the vehicle they can afford

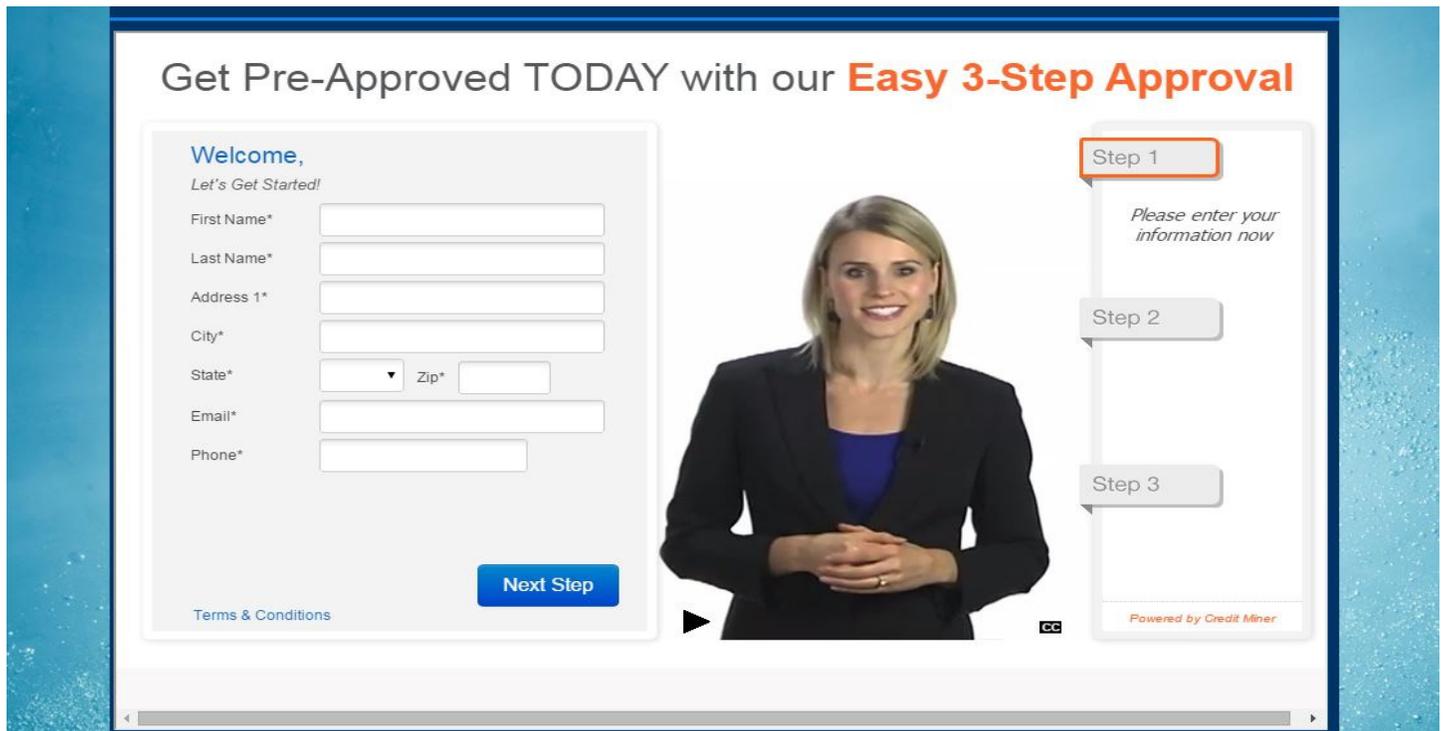


How does CreditMiner double finance leads?

After signing up with First Approval Source we will work with your web provider to install the Creditminer virtual credit consultant on your website shown below. This avatar or program will walk your customers through the application process and explain to them how it will not negatively affect their credit. With the Virtual Credit Consultant installed on your site, we guarantee that it will double your finance leads. Each time a web user completes the application process, your dealership will be able to collect the data including contact information, real time credit score, outstanding debts, and more. All of this data is organized in your online creditminer dealer portal and easily accessed by your dealerships representatives.

Don't be fooled!

Other financial service providers claim to be able to offer this technology. Please do not be fooled. Creditminer has partnered with the credit rating agencies to provide real time data. Other so called soft pull companies use data that is out of date by as much as 180 days! Without being able to have this information in real time it is worthless to you and your customer.



The screenshot displays a web interface for a pre-approval process. At the top, it says "Get Pre-Approved TODAY with our **Easy 3-Step Approval**". On the left is a form titled "Welcome, Let's Get Started" with fields for First Name*, Last Name*, Address 1*, City*, State* (with a dropdown arrow), Zip*, Email*, and Phone*. A blue "Next Step" button is at the bottom right of the form, with a "Terms & Conditions" link below it. In the center is a smiling female virtual credit consultant avatar. On the right is a vertical progress bar with three steps: "Step 1" (highlighted with an orange border and containing the text "Please enter your information now"), "Step 2", and "Step 3". At the bottom right of the progress bar, it says "Powered by Credit Miner".



VIRTUAL CREDIT CONSULTANT
PRE-APPROVE YOUR VISITORS ON THE FLY

60 SECOND CREDIT APPLICATION

- ✓ No SSN/DOB required
- ✓ No effect on credit score
- ✓ Pre-qualify instantly