



Lender*VP

AFG Balloon Lending

Residual-Based Vehicle Financing

INSIDE THIS GUIDE:

This reference guide details how the Auto Financial Group (AFG) Balloon Lending product works within CU*BASE.

Last Revision date: January 20, 2025

Find other Reference Materials page on our website: <https://www.cuanswers.com/resources/doc/cubase-reference/>

Start your online help journey here:
<https://help.cubase.org/cubase/Welcome.htm>

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Introduction

This booklet explains how the Auto Financial Group (AFG) Balloon Lending product works with CU*BASE. This integration allows you to send your member’s loan data from the Loan Request Recap screen in the CU*BASE Loan Origination System (LOS) to AFG to quickly calculate the residual value for your direct balloon vehicle loans.

Utilizing AFG Balloon Lending requires some familiarity with booking a loan in CU*BASE. The [CU*Answers OnDemand video library](#) has all the resources you need to get up to speed!

The CU*Answers Lender*VP team is here to assist at any time. Find us, contact us, and learn more via [The Store](#) | [The Website](#) | [Email](#)

Submitting a Loan to AFG

This integration allows your credit union to pass a member's loan data between CU*BASE and AFG seamlessly. The rate, term, and payment within AFG's interface will be reflected in the CU*BASE LOS.

AFG Configuration

Lender*VP will take care of all the setup for this product and provide training to your credit union's staff prior to the date it goes live. Find more information at the [Lender*VP Store](#).

Initial Submission

When you are ready to submit the loan details to AFG, you will click **Send to Third Party**.

NOTE: You must select the **Complete Loan App** button and then **Save/Done** before you can use the **Send to Third Party** button.

Tool #2 Loan Request (Loan Request Recap Screen)

Session 0 CU*BASE GOLD - Application # 94662

File Edit Tools Help

Loan Request Recap

Account base [REDACTED] [Review Decision](#)

Loan category 12 NEW CAR LOANS
Loan product 901 BALLOON TEST PRODUCT

Payment Summary		Application Status		Underwriting Codes	
Amount requested	19,000.00	Clear App Data	Code	<input type="text"/>	<input type="text"/>
Total amount financed	19,000.00	App created	ID	<input type="text"/>	<input type="text"/>
+ Total finance charges	2,978.32	App date	PW	<input type="text"/>	(Control Off)
+ Total CDI premiums	0.00				
+ Total SCL premiums	0.00				
+ Total JCL premiums	0.00				
Total amount in payments	21,978.32				
Misc coverages in loan	0.00				
Other misc coverages	0.00				

[Date & Rate Details](#)

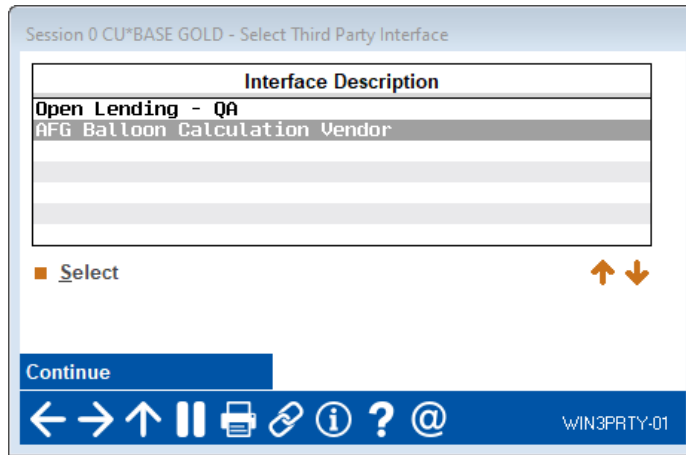
[Complete Loan App](#) [Create Loan Account](#) [OTB Approval/Denial](#) [Deny Loan](#) [Send to Third Party](#)

[Edit Loan](#) [UW Comments](#) [Checklist](#) [Save/Done](#) [Override](#) [View/Print Amort](#)

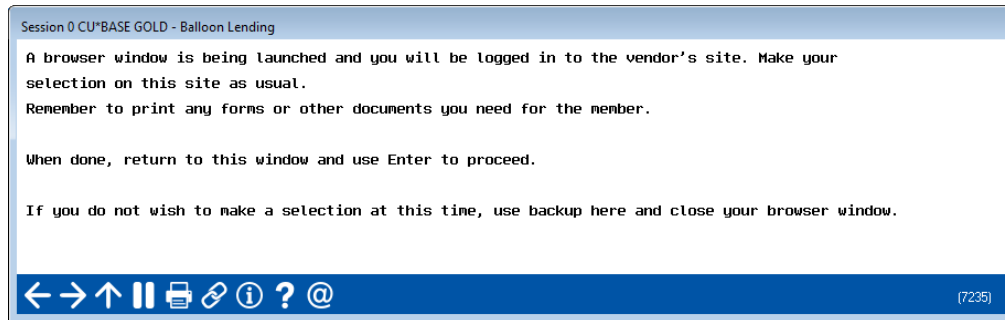
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After selecting the button, a screen will open to allow you to select the interface you desire.

Select Third Party Interface



Select *AFG Balloon Calculation Vendor*. This will open the AFG interface in a browser window. Before the browser window opens, CU*BASE will prompt you with the message below. No action is required on this screen, as the browser will open automatically.

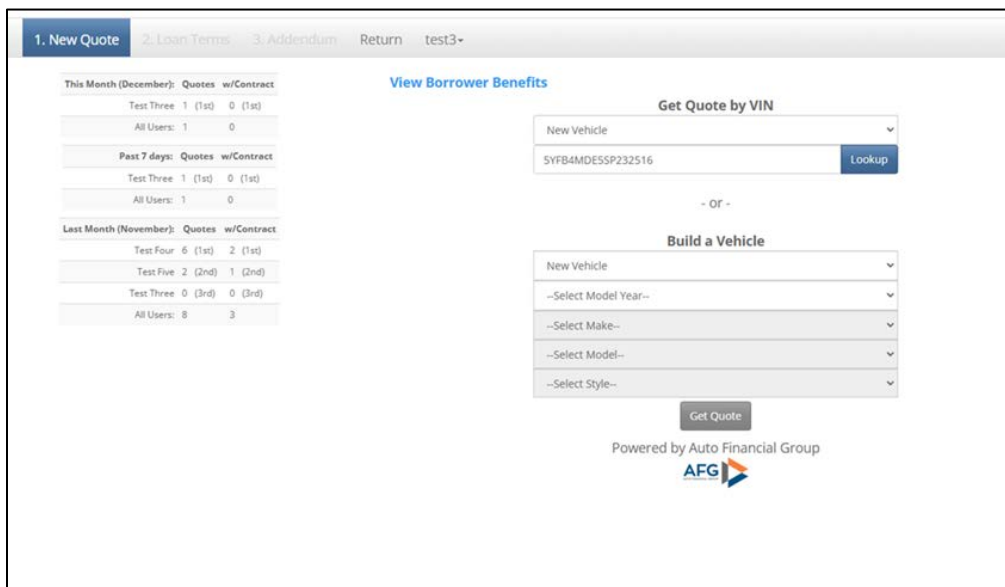


NOTE: After the data is imported from the AFG interface into CU*BASE, this message screen will still be present. Use the back arrow button to return to the *Loan Request Recap* screen.

AFG Interface

As noted above, the browser window will have launched to the AFG interface. Follow the steps below to complete the necessary steps with AFG.

AFG Interface – New Quote



When starting a new quote, you have the option to lookup an existing Vehicle Identification Number (VIN) or using the **Build a Vehicle** section. A VIN is not required; if your member doesn't have a VIN available, use the Build a Vehicle option. In this example, we are using the VIN lookup option.

AFG Interface – Loan Terms

Term	DrivingSense	Conventional Price	Guaranteed Future Value
24 Month	\$350	\$825	\$14,085
36 Month	\$285	\$563	\$13,051
39 Month	\$291	\$524	\$12,239
42 Month	\$293	\$489	\$11,426
48 Month	\$294	\$432	\$9,895
51 Month	\$296	\$411	\$9,188
54 Month	\$295	\$390	\$8,482
60 Month	\$291	\$355	\$7,186
63 Month	\$289	\$342	\$6,692
66 Month	\$285	\$328	\$6,199
72 Month	\$277	\$304	\$5,328
81 Month		\$277	
84 Month		\$269	
96 Month		\$242	

On the second screen of the AFG interface, you will select the desired term and payment on the right side of the screen under *Payment Options*. AFG will offer several different term and payment options. On the left side of the screen is where you will find additional information such as rates and fees.

AFG Interface – Borrower Information

Borrower

First Name: *

Last Name: *

Address: **

City: **

State: Michigan *

Zip Code: 0000 **

Email: **

Phone: 000 **

Co-Borrower

First Name:

Last Name:

Address:

City:

State: Select State

Zip Code: 00000

Vehicle

Model/Trim: NEW 2024 Jeep GRAND CHEROKEE 4WD 4dr Wgn Laredo X

VIN: 1C4PDRDRW67544 **

Current Odometer: 100 **

Guaranteed Future Value: \$15,087

Contract

Lien Holder: CU Answers Test CU

Contract Date: 12/03/2024 **

First Payment Date: 01/03/2025 **

Maturity Date: 06/02/2030

Buttons: Save Quote, Generate Addendum, Print Addendum, Paper Quote

The third screen of the AFG interface will present you with the borrower's information, which is imported from CU*BASE. If there is a co-borrower on the loan, that information will also be imported from CU*BASE (if the member decides later that they would like to add a co-borrower, the loan will need to be resubmitted to AFG). When all information has been verified, select **Save Quote** in the bottom left of the current screen.

AFG Interface – Import Data to CU*BASE

1. New Quote 2. Loan Terms **3. Addendum** Quote #384424+ Import Data test3+

* Required to save quote
** Required to generate an addendum

Borrower

First Name: *

Last Name: *

Address: **

City: **

State: Michigan *

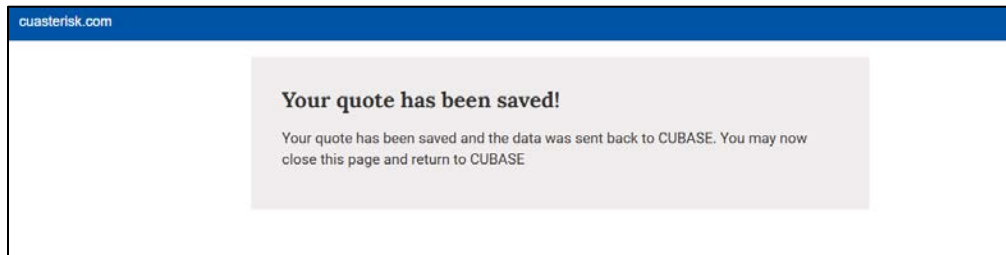
Zip Code: .0000 **

Email **

Phone: *

Co-Borrower

Once you have saved your quote, select the **Import Data** option in the top ribbon of the AFG interface to send the application information back into CU*BASE. After selecting **Import Data**, you'll be redirected to the following screen:



*You should only press the **Import Data** button once on the AFG interface. Clicking this option multiple times would cause the AFG-related fees to be doubled. Once you have pressed this button once, you can close your browser.*

Generating Addendum

1. New Quote 2. Loan Terms **3. Addendum** Quote #383863+ Import Data test3+

* Required to save quote
** Required to generate an addendum

Borrower

First Name: *

Last Name: *

Address: **

City: **

State: *

Zip Code: .0000 **

Email **

Phone: *

Co-Borrower

First Name:

Last Name:

Address:

City:

State: Select State

Zip Code: 00000

Vehicle

Model/Trim: NEW 2025 Toyota COROLLA

VIN: 5Y1B8MDE5922516

Odometer: 0

Guarantee Future Value: \$9,855

Contract

Print Addendum **

Print Addendum **

Print Addendum **

Save Quote Generate Addendum Print Addendum Return Quote

If the member agrees to the terms with AFG, a credit union employee can link back out to the third-party site and select **Generate Addendum**. This will produce the addendum in a browser for the member to

sign. Your credit union has an option to work with the [Imaging Solutions Team](#) to set up a template that can be used for in-branch signing or use eSign.

Loan Request Recap

Returning to your CU*BASE session, verify the loan term and payment information imported from AFG into CU*BASE by selecting the **Date & Rate Details** button on the Loan Request Recap screen.

Session 0 CU*BASE GOLD - Application # 94662

File Edit Tools Help

Loan Request Recap

Account base [REDACTED] [Review Decision](#)

Loan category 12 NEW CAR LOANS
Loan product 901 BALLOON TEST PRODUCT

Payment Summary		Application Status		Underwriting Codes	
Amount requested	19,000.00	Clear App Data		Code	<input type="text"/>
Total amount financed	20,400.00	App created	YES	ID	<input type="text"/>
+ Total finance charges	3,306.57	App date	Nov 12, 2024	PW	<input type="text"/> (Control Off)
+ Total CDI premiums	0.00				
+ Total SCL premiums	0.00				
+ Total JCL premiums	0.00				
Total amount in payments	23,706.57				
Misc coverages in loan	1,400.00				
Other misc coverages	0.00				

[Date & Rate Details](#)

[Complete Loan App](#) [Create Loan Account](#) [OTB Approval/Denial](#) [Deny Loan](#) [Send to Third Party](#)

[Edit Loan](#) [UW Comments](#) [Checklist](#) [Save/Done](#) [Override](#) [View/Print Amort](#)

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Session 0 CU*BASE GOLD - Loan Request Recap

File Edit Tools Help

Loan Request Recap Application # 94662

Account base [REDACTED] [Review Decision](#)

Loan category 12 NEW CAR LOANS
Loan product 901 BALLOON TEST PRODUCT

Amount requested 19,000.00

Date & Rate Details			
Disbursement date	Nov 25, 2024	# of payments	048 (balloon)
First payment date	Dec 25, 2024	Interest rate	5.400 %
Maturity date	Nov 25, 2028	Modified APR	5.400 %
Amort term date	Nov 25, 2028	Loan fees to include in modified APR	0.00
Frequency	MONTHLY		
Payment	293.87		
Final payment	9,894.68		

[Date & Rate Details](#)

[Complete Loan App](#) [Create Loan Account](#) [OTB Approval/Denial](#) [Deny Loan](#) [Send to Third Party](#)

[Edit Loan](#) [UW Comments](#) [Checklist](#) [Save/Done](#) [Override](#) [View/Print Amort](#)

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View Fees

Session 0 CU*BASE GOLD -
Application # 94662

File Edit Tools Help
Review Decision

Account base

Loan category 12 NEW CAR LOANS

Loan product 901 BALLOON TEST PRODUCT

Payment Summary	Application Status	Underwriting Codes
Amount requested 19,000.00	<input type="button" value="Clear App Data"/>	Code <input type="text"/>
Total amount financed 20,400.00	App created YES	ID <input type="text"/>
+ Total finance charges 3,306.57	App date Nov 12, 2024	PW <input type="text"/> (Control Off)
+ Total CDI premiums 0.00		
+ Total SCL premiums 0.00		
+ Total JCL premiums 0.00		
Total amount in payments 23,706.57		
Misc coverages in loan 1,400.00 <input type="button" value="🔍"/>		
Other misc coverages 0.00		

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To view any related fees from AFG, select the magnifying glass icon next to the *Misc coverages in loan field* on the Loan Request Recap screen.

Session 0 CU*BASE GOLD -
VIEW

File Edit Tools Help

Account #

Payment Protection

Single Credit Life Insurance
 Joint Credit Life Insurance
 Disability

Miscellaneous Coverages

Code	Description	Insurance Provider Name	Amount	Inclu in Loan Amount	Incl in Mod APR
EN	AFG FEE		825.00	Y	N
WT	AFG WEAR AND TEAR		575.00	Y	N

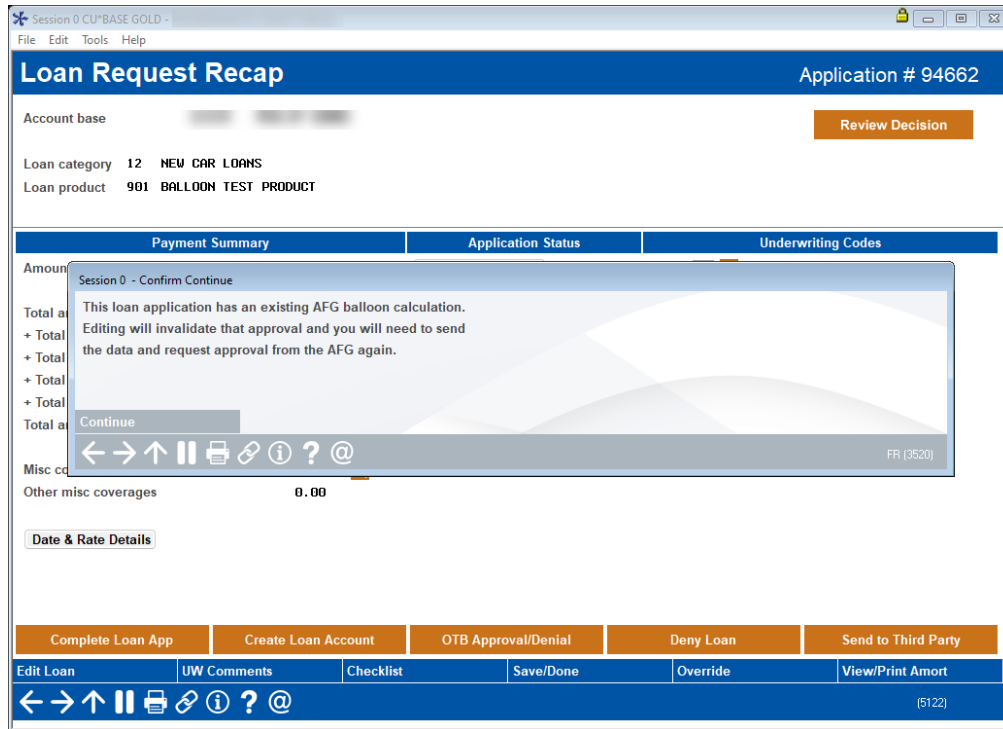
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Editing a Loan Request

We all know that things can change when going through the loan application process. Perhaps your member decides they would like to put more money down on the loan after you have gone through the AFG interface process – no problem, but there are a couple of items to consider when making changes to a loan request.

Edit Loan Request – Screen 1



If you select the **Edit Loan** button, you will be prompted by a message which states that editing the loan information will invalidate the approval and will need to be sent to AFG again for approval. Select **Continue** to advance to the Loan Request screen to make your changes.

