

The Roadrunner Guide to Leasing

An exclusive program for Can-Am® On-Road

Roadrunner
Financial





Getting started



SIGNED-UP ALREADY?

If you're already signed up for Roadrunner Financial, you will need to sign a Leasing Amendment Dealer Agreement.

Please contact your account manager should you have any questions or to arrange for an in-store lease training.

VS.



NOT SIGNED UP?

Schedule your one-on-one onboarding appointment with us now, and we'll get you ready to start submitting applications in no time! Sign up for your appointment here:

www.roadrunnerfinancial.com/sign-up

Contact Us

For questions please contact:

Roadrunner Financial

applications@roadrunnerfinancial.com

(646) 370-5471

Hours

Monday - Saturday: 9:00 AM - 10:00 PM ET

Sunday: 11:00 AM - 7:00 PM ET

Address

535 8th Ave, 15th floor

New York, NY 10018

The financing offer described in this Leasing Handbook is subject to credit qualifications and acceptance of customers by Roadrunner Financial, Inc. The financing program that is described in this Leasing Handbook is the responsibility of Roadrunner Financial, Inc. Neither BRP US Inc. nor its affiliates shall be held responsible for this financing program as they relate to this program. You must obtain the written approval of Roadrunner Financial, Inc. for any consumer advertisement promoting this financing program. This program is subject to the terms of the dealer agreement between Roadrunner Financial, Inc. and the dealership. Prior to utilizing Roadrunner Financial, all dealerships are subject to underwriting approval by Roadrunner Financial, Inc., in its sole discretion. No leases will be funded without a signed Dealer Agreement between the dealership and Roadrunner Financial, Inc.



Welcome to Leasing

Roadrunner Financial is your complete lender focused on giving your dealership the ultimate financing platform to make closing deals easier. By Roadrunner Financial giving your dealership a leasing option, not only can your dealership attract new customers, but also boost loyalty and repeat business.



IN STORE TRAINING

Please contact your account manager should you have any questions or to arrange for in-store lease training. Don't know who your account manager is? No Problem!

Contact the Roadrunner team at [\(646\) 370-5471](tel:6463705471) or applications@roadrunnerfinancial.com

Can-Am On-Road Leasing Program Overview

- Prime Program: Credit scores from 660+
- Terms: 24, 36 or 48 Months
- Eligible Vehicles: New Can-Am Spyder & Ryker Current MY and MY-1 (Dealer demo and Rider Education units not eligible)
- Additional Advance: Up to 20% LTV available for eligible, genuine BRP accessories, B.E.S.T., other extended warranties, and service contracts
- Mileage allowance: 3,000 or 6,000 per year
- Warranty: Can-Am 3-wheel models come with a standard manufacturer warranty.
- Dealer Reserve: Up to 1% adjusted capitalized cost



Table of Contents

Benefits of Leasing	5
Leasing 101	11
How to Sell a Lease	18
Leasing Application and Contract Review	24
Lease-End Process Overview	44
Managing Lease-End	51



The Roadrunner Guide to Leasing

Benefits of Leasing

An exclusive program for Can-Am® On-Road

**Roadrunner
Financial**



Expand your financing options with leasing.

By adding leasing to your financing tools, you can build customer loyalty and satisfaction. Your customers will continue to come back to your service department and dealership the minute the lease begins. Leasing is also a great option for your customers who are interested in lower monthly payments and a flexible, no hassle option.



For more information about how to sign up:
www.roadrunnerfinancial.com/sign-up



Why is leasing important for my dealership?



Leasing Drives Incremental Retail

With leasing, your dealership has the opportunity to increase business due to greater sale frequency.



Ability to Attract New Customers

By adding leasing as a financing option, you will have the ability to attract new customers and close more sales.



Boosts Loyalty & Repeat Business

Leasing creates a faster repurchase cycle (average 36 month lease v. average 69 month installment loan) and the customer will be back in your dealership more often for maintenance.



Opportunity to Sell Back-End Products and Accessories

With leasing, your dealership has the opportunity to sell BRP accessories and back-end products in the lease transaction.



Access to Quality Used Inventory

Leasing gives your dealership access to quality used inventory which you can choose to purchase to resell at attractive margins.

Why is Leasing Important for my Dealership?


Lease Value Proposition

💡 Visual representation

Installment Finance

Average Can-Am Spyder
Loan Term: 69 Month Term

✔️ 1 Installment Transaction = Retention Not Guaranteed



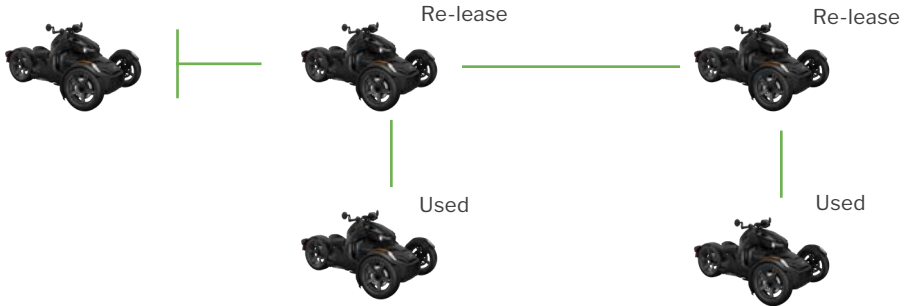
A horizontal timeline with a single bar from 0 to 69 months.



36 Month Term

Lease

✔️ The same vehicle leased could generate two more sales over the same period, along with two used unit sales.



Re-lease

Used

Re-lease

Used



Why should my customer lease?

✔ Flexibility

With leasing, your customer has control over their destiny with multiple options at lease-end. Leasing allows customers to easily try open road riding on a Can-Am 3-wheel model with a shorter time commitment.

✔ More Affordable

Lease payments are often lower than installment financing payments over a much shorter time period allowing customers to have ownership without a long-term commitment.

✔ Comfort and Security

Since residual values are pre-set and all Can-Am 3-wheel models come with a standard manufacturer warranty with the option to extend coverage, your customer will feel secure knowing they don't have to worry about the future value of the unit.

✔ Latest and Greatest Vehicles

With leasing, your customers can easily change their ride every few years to get the newest model more often.



End of Lease Customer Options



Buy or Lease a New Vehicle

Return the vehicle and then buy or lease a new vehicle.



Return the Vehicle

Return the vehicle and walk away.



Buy the Leased Vehicle

Buy the current vehicle for the predetermined payoff amount.



The Roadrunner Guide to Leasing **Leasing 101**

An exclusive program for Can-Am® On-Road

**Roadrunner
Financial**



Leasing 101 walks you through the basics of a lease including:

- What is leasing?
- Lease vs. Installment
- How to calculate a base monthly lease payment
- Lease terminology



With leasing, your dealership has the opportunity to boost customer loyalty and shorten return-to-market timing.

What is leasing?

- Leasing gives customers the use of a Can-Am 3-wheel model for a fixed period of time rather than paying for the vehicle in its entirety. Note: customers don't own in a lease
- The residual values are pre-set so the lease customer only pays for the portion of the unit they use and doesn't have to worry about the future value of the unit.

Leasing vs. Installment

Let's review the differences between leasing and retail installment financing.

LEASING	VS.	INSTALLMENT
Customer pays only for use and depreciation of the vehicle for the duration of lease term plus applicable taxes or fees.		Customer pays for entire value of the vehicle plus applicable taxes.
Terms from 24 to 48 months.		Terms from 36 to 84 months.
Repurchase cycle is significantly shorter.		Repurchase cycle is less frequent.
At the end of the lease contract term, a lease customer has multiple options. <ol style="list-style-type: none">1. Buy or lease a new vehicle2. Buy the current leased vehicle3. Return the vehicle		With installment financing, terms are often longer giving the customer less options.

Need more info?

Here's a quick rundown of your customer's lease-end options.

- ✓ **NEW** Return the vehicle and then buy or lease a new vehicle.
- ✓ **PURCHASE** Buy the current vehicle for the predetermined pay off amount.
- ✓ **RETURN** Return the vehicle and walk away.



For more information about how to sign up:

www.roadrunnerfinancial.com/sign-up



How to calculate a base monthly lease payment

To arrive at the Base Monthly Lease Payment, calculate the Adjusted Capitalized Cost and Residual Value. Knowing these values allows you to determine the Monthly Depreciation and Monthly Rent Charge. When combined these yield the Base Monthly Payment, please see a sample below.

*Gross Capitalized Cost - The agreed upon value of the vehicle at the beginning of the lease, including allowable options, applicable freight and additional fees.

1

$$\begin{array}{rclclcl} \$19,449 & & & & \$2,000 & & & & = & & \$17,449 \\ \text{Gross capitalized cost*} & & - & & \text{Cap cost reduction} & & & & & & \text{ADJ capitalized cost} \end{array}$$

2

$$\begin{array}{rclclcl} \$17,999 & & & & 50\% & & & & = & & \$8,999.50 \\ \text{M.S.R.P} & & \times & & \text{Residual percentage} & & & & & & \text{Residual value} \end{array}$$

3

$$\begin{array}{rclclcl} (\$17,449 & & - & & \$8,999.50) & & / & & 36 & & = & & \$234.71 \\ \text{ADJ capitalized cost} & & & & \text{Residual value} & & & & \text{Month term} & & & & \text{Monthly depreciation} \end{array}$$

$$\begin{array}{rclclcl} (\$17,449 & & + & & \$8,999.50) & & \times & & .0038 & & = & & \$100.50 \\ \text{ADJ capitalized cost} & & & & \text{Residual value} & & & & \text{Money factor} & & & & \text{Monthly rent charge} \end{array}$$

$$\begin{array}{rclclcl} \$234.71 & & + & & \$100.50 & & & & = & & \$335.21 \\ \text{Monthly depreciation} & & & & \text{Monthly rent charge} & & & & & & \text{Base monthly payment} \end{array}$$

*Illustrative example



Lease Terminology | PAGE 1 OF 2



Lessee

The person leasing the vehicle.

Lessor

The business that has legal title to the vehicle and grants to the lessee the right to use the vehicle for the term of the lease. The lessor is usually the financial institution funding the lease. In this case, Roadrunner Financial is the lessor.

Acquisition Fee

This charge, levied by the lessor for writing the lease, covers administrative costs. It may be added to the adjusted capitalized cost of the vehicle or paid by the lessee up front.

Adjusted Capitalized Cost

The total amount the lessee will finance. The value represents the difference between Gross Capitalized Cost and Capitalized Cost Reduction.

Advance

Amount paid to the dealer at the beginning of the lease by the lessor.

Capitalized Cost Reduction

This is the upfront payment that reduces the cost of financing. Reductions can also be made from a cash down payment, the value of a trade-in vehicle, or through rebates.

Depreciation

Amount a vehicle is expected to decline in value over the lease term. Expressed as a dollar amount.

Disposition Fee

Fee charged to lessee when a vehicle is returned at lease maturity. It can vary by state and is used to cover costs associated with reconditioning, transportation, and resale.

Early Termination Fee

The charge assessed by the lessor when a lease is terminated before maturity.

Excess Mileage

Lessee will be charged for going over his or her total mileage allowance during the course of the lease.



Lease Terminology | PAGE 2 OF 2

Excess Wear and Use (EWU)

Excess Wear and Use (EWU) charges are applied at lease turn-in, should the vehicle's condition not meet certain minimum criteria.

- Roadrunner Financial provides customers with a tool to self-assess the vehicle's condition at 120 days to lease maturity.
- The EWU tool allows customers to evaluate the vehicle's exterior, interior, tires and wheels, and windshield for potential damage.
- If needed, customers may make repairs ahead of lease turn-in by visiting their authorized BRP Can-Am On-Road dealership.

Gross Capitalized Cost

The agreed-upon value of the vehicle at the beginning of the lease, including allowable options and applicable freight, taxes, and fees.

Money Factor

This is used to determine how much the customer will pay in finance charges ("Rent"). It varies by term, vehicle, and customer credit score range, and should not be confused with an Annual Percentage Rate.

Residual Value

Residual Value (RV) is based on the sum of the Manufacturer's Suggested Retail Price (MSRP) and allowable options. It is expressed as a percentage of that total. The higher the residual value, the lower the monthly depreciation amount, resulting in a lower monthly payment.



Need more questions answered?

Call [\(646\) 370-5471](tel:6463705471)

Email applications@roadrunnerfinancial.com



Close-End Lease

Roadrunner Financial supports closed-end leasing, which is the most common type of lease.

A CLOSED-END LEASE ENSURES that all agreed upon terms of the lease are fulfilled; the lessee has no other obligations at the end of the contract term.

THE LESSEE IS NOT RESPONSIBLE for bearing the risk of any difference between residual value and actual market value, except for excess mileage and excess wear and use, if applicable. Provided they return the vehicle at scheduled turn-in.



The Roadrunner Guide to Leasing

How to Sell a Lease

An exclusive program for Can-Am® On-Road

Roadrunner
Financial



Know your customer

It's important to understand if you have an ideal customer for a lease. By asking them the following questions, you can better understand if you have the right leasing customer.

- ✓ What payment can you afford?
- ✓ How do you plan to use the vehicle?
- ✓ How frequently will you be riding the vehicle?
- ✓ How is your credit? Is it above a 660+ FICO?



Great leasing customer

- ✔ Wants 2-4 year trade cycle and not a long term commitment
- ✔ Wants or needs lower payments over a shorter time frame
- ✔ Doesn't want to worry about future value of the vehicle
- ✔ Wants the latest model, new technology more often

Not a great leasing customer

- ✘ Wants to "own" the unit
- ✘ Wants to be able to treat the vehicle how they like
- ✘ Wants to keep the unit for many years

LEASING VS. INSTALLMENT

Customers who finance pay for the entire unit and assume all depreciation risk and responsibilities.

Refer to [page 13](#) for more details.



ROADRUNNER TIP

Introduce leasing early in sales process

"Did you know that these Can-Am 3-wheel models are eligible for leasing? Let me tell you more about this exciting, new program."

Turn customer concerns into opportunities

Overcoming common objections/myths of leasing can turn customer concerns into opportunities. We've outlined the most common concerns and your ideal responses to help you win more customers.

It's important for you to...

- 1 Acknowledge the customer's concerns
- 2 Provide information on the benefits of leasing that addresses the concern

Concern: If I lease, I'll always have a payment

Your answer: With leasing or installment financing you will have a monthly payment, but leasing terms are much shorter than the average installment financing term.

Concern: If I lease, I'll never own anything

Your answer: Leasing is similar to installment financing in the sense that you do not fully own the vehicle until your balance is paid off. At the end of the lease, you have the option to purchase the vehicle for the predetermined payoff amount. You'll know the set amount owed to own the unit before you even sign the lease contract.

Concern: I can't get out of a lease

Your answer: Leasing terms vary from 24-48 months and after your lease ends, you can choose to walk away. You have the option to get out of your lease early by paying the difference between realized value and sale price in addition to an early termination fee of \$795.

Concern: I'll have to pay more in the end due to wear and use

Your answer: How many miles do you plan to drive per year? If you plan to take care of your vehicle and adhere to the required maintenance schedule and mileage limitations, there should be limited wear and use charges at the end of your lease.

Concern: I won't be able to add accessories to my vehicle if I lease

Your answer: You are able to add all eligible, genuine BRP accessories. What type of accessories were you thinking? Remember, any items you financed would need to be returned with the vehicle at lease-end. Have you been to our dealership? We have a huge selection of accessories.

Concern: Leasing is too expensive

Your answer: Lease payments are often lower than installment financing payments over a much shorter time period, allowing customers to use the vehicle without a long-term commitment.

Concern: I have bad credit

Your answer: A prime lease is not for everyone. We also offer competitive interest rates in a traditional installment.

Concern: I'm nervous about leasing

Your answer: The residual values are pre-set and all Can-Am 3-wheel models come with a standard manufacturer warranty. I would be happy to sit down and show you how a lease works.

Concern: I plan on keeping my unit

Your answer: You will know the predetermined pay off amount before you even sign the lease contract.

Concern: Leases come with a bunch of hidden fees

Your answer: There is no security deposit and only a one time acquisition fee of \$595 for Can-Am Spyder and \$295 for Can-Am Ryker to be able to lease the vehicle. After that, all other fees will be applied at lease-end depending if you want to keep the vehicle or walk away. This is a flexible way to get you into your first Can-Am 3-wheel model. I'd love to show you the vehicle we are talking about. When can you come down to visit the store?



Opportunities to Up-sell with Additional Advance



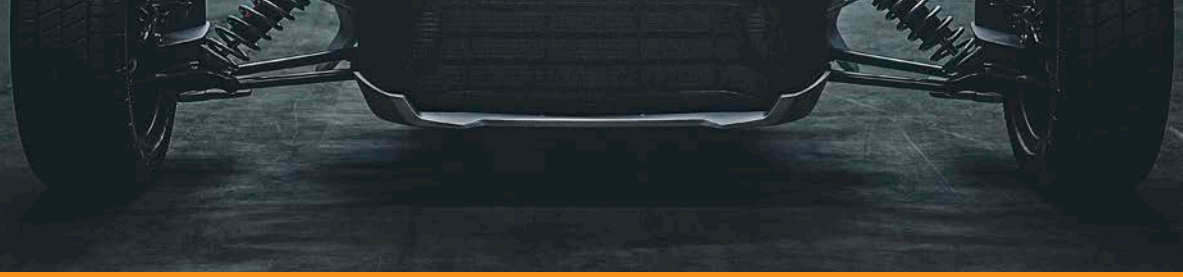
What back-end products can you sell to the customer?

- ✓ Tire & Wheel
- ✓ B.E.S.T
- ✓ Extended Warranties
- ✓ Service Contracts



What Products and Accessories can you sell to the customer?

- ✓ Any eligible, genuine BRP accessory which must be returned with leased vehicle.



Customer FAQs

When is the first payment due?

Your answer: The first payment is due on the date the lease agreement is signed. Subsequent payments are due each month on the anniversary date of the first payment.

Can I add accessories to my vehicle?

Your answer: Yes, eligible, genuine BRP accessories can be added to your lease agreement but must be returned with the unit if you decide not to purchase leased vehicle at lease end.

You can find a list of excluded accessories in the BRP Leasing Sales Bulletin on BOSSWeb.

If I want to purchase the unit at the end of my lease, what is the process?

Your answer: You can easily purchase the vehicle at the predetermined payoff amount established at lease inception. When you are ready to purchase at lease-end, schedule an appointment with your dealer who will help complete the paperwork for the purchase.

What are the fees to lease?

Your answer: The acquisition fee is \$595 for a Can-Am Spyder and \$295 for a Can-Am Ryker. The disposition fee is \$395 if you decide to turn in the vehicle at lease-end. If you'd like the purchase the vehicle at lease-end, the fee is \$350.

Will my lease payments increase after a certain time?

Your answer: No, this is a closed-end lease which means you have the peace of mind of keeping your payments the same throughout your chosen terms.

What are the main benefits to leasing?

Your answer:

- Flexibility
- Leasing costs less over a shorter time frame compared to installment financing
- Obtain the newest model faster

What are the mileage limitations?

Your answer: Depending on how much you intend to drive the vehicle, you can get a low (3,000 miles/year) or high (6,000 miles/year) mileage lease. 24 month term = 6,000/12,000, 36 month term = 9,000/18,000, 48 month term = 12,000/24,000. If excess miles are used, you are required to pay \$0.20/mile at the end of the lease term.

Is insurance required?

Your answer: Yes, you must submit proof of insurance ahead of contracting and maintain insurance throughout the duration of the lease.

Can I terminate the lease early?

Your answer: Yes, you can terminate the lease at anytime throughout the lease but the costs may be substantial especially if terminated early in the lease term since you will have to pay the difference between realized value and sale price in addition to an early termination fee of \$795 as stated in the lease agreement. For more information on early termination, please contact Roadrunner Account Services at [\(833\) 288-1367](tel:833-288-1367).



The Roadrunner Guide to Leasing

Leasing Application & Contract Review

An exclusive program for Can-Am® On-Road

Roadrunner
Financial



Leasing application review

It is important to check for accuracy when preparing the lease application for submission. This will help expedite processing and ensure a positive experience for you and your customers.



For more information about how to sign up:
www.roadrunnerfinancial.com/sign-up



SECTION 1

Vehicle Types

Vehicle

Year * 2017 1

Make * SPYDER 2

Model * D7HA SPYDER F3 STD 1330 ACE SM ST.. 3

Vehicle * SPYDER D7HA SPYDER F3 STD 1330 ACE SM STEEL BLACK 1330CC 4

i Vehicle is eligible for Lease financing. Cannot find vehicle 0

i Vehicle is eligible for Lease financing. 5 Cannot find vehicle 0

- 1 Select the vehicle year
- 2 Select the make of the vehicle
- 3 Select the vehicle model
- 4 Select the full vehicle title
- 5 This will let you know if vehicle is eligible for lease

QUESTIONS ABOUT THE APPLICATION PROCESS?

(646) 370-5471

applications@roadrunnerfinancial.com



This guide will walk you through the entire application process. If you have any questions, don't hesitate to reach out to your Dealer Success Manager.



SECTION 2

Consumer Personal Information

Consumer Personal Information

First Name *	Middle Initial	Last Name *	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth *	Social Security Number *	Email Address	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>	
Cell Phone	Home Phone *		
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>		
Primary Street Address (No P.O. Boxes) *	Primary Apartment	Primary Zip *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Primary City *	Primary County of Residence *	Primary State *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Residential Status *	Monthly Housing Payment *	Years at Residence *	Months at Residence *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Roadrunner Financial

6 First name and last name

7 Date of birth

8 Social security number

9 Email address

10 Phone

11 Address

12 Residential status

13 Monthly housing payment

14 Time at residency



SECTION 3

Review Vehicle & Applicant

Finance Manager *

Leasing Tests 15

Vehicle

Condition *

New

Year * 2018

Make * SPYDER

Model * A3JA RT STD 1330 ACE SM PEARL WHITE

Vehicle *

SPYDER A3JA RT STD 1330 ACE SM PEARL WHITE 1330CC

i Vehicle is eligible for Lease financing.

Applicant

Application Type *

Individual 16

Personal

Citizenship / Immigration Status *

US Citizen 17

First Name * 18 **Middle Initial** **Last Name *** **Suffix**

Date of Birth * 04 / 20 / 1937 **Social Security Number *** **Email Address ***

Cell Phone * **Home Phone ***

15 Finance manager

17 Citizenship

16 Application type

18 Review applicant information for accuracy



SECTION 4

Residential Information Fields

Residential

Primary Street Address (No P.O. Boxes) *

Primary Apartment Primary Zip *

Primary City * Primary County of Residence * 19 Primary State *

Residential Status * Monthly Housing Payment * Years at Residence * Months at Residence *

Previous Residence

Previous Street Address (No P.O. Boxes) *

Previous Apartment Previous Zip *

Previous City * Previous County of Residence * Previous State *

Years at Previous Residence * Months at Previous Residence *

Employment & Income

Employer Name * 20 Years at Employment * 21 Months at Employment * Work Phone * - - 22

Job Title / Occupation * 23 Employment Status * 24 Monthly Gross Income * 25 Other Monthly Gross Income Other Income Source

Do not include other individuals' income. To be considered, other individuals must apply as co-applicants.

Previous Employer Name * Years at Previous Employment * Months at Previous Employment * Previous Employer Phone * - -

Financial Information

Total Combined Income This is a sum of all the income you entered for the applicant(s).

Financing

Amount Requested * 26 Maximum Downpayment * 27

Applicant has signed paper application stating that this information is correct to the best of the applicant's ability and authorizing the Octane Lending user to apply for and secure loans, leases, insurance, and warranty products on their behalf. Submission of this application to the lender does not establish a binding offer to provide lending or leasing services to the individual applicant nor to accept the loan or lease from the submitting Dealer. *

28

A submitted application automatically alerts your lender.

19 Primary County of Residence

24 Employment status

20 Employer name

25 All monthly gross income

21 Time at employment

26 Financing amount requested

22 Work phone

27 Maximum down payment

23 Job title

28 Dealers can apply for a installment loan or lease



SECTION 5

Work the Deal

2018 SPYDER A3JA RT STD 1330 ACE SM PEARL WHITE 1330CC



Lease Approved

Approval and terms are subject to receipt of proof of stated income, fulfillment of any applicable stipulations and/or verification of applicant data.

Term	Residual	29	Est. Monthly Payment	Est. Dealer Cost
48 months	39.00%		\$448.93	\$248.64
36 months	46.00%		\$508.53	\$248.64
24 months	51.00%		\$633.85	\$248.64

Work the Deal

30

- 29 Residual values set up by BRP
- 30 Review the terms and click "Work the Deal"



SECTION 6

Steps to Funding

Status: Lease Approved

Full Name CHARLES MORRISSEY	Make SPYDER
Email anna@octanelending.com	Model A3JA RT STD 1330 ACE SM PEARL WHITE
Home Phone Number 281-821-1009	Year 2018
Primary City / State Brownsville, TX	Condition N
View	Notification settings
	See more Copy application into new

Completed 0 of 7 steps to funding ↻

31

- ✘ **Applicant Phone Verification**
Request verification of Applicant's phone number.
- ✘ **Customer Verification**
Submit Applicant's (and Co-Applicant's, if applicable) driver's license, and proof of address if required.
- ✘ **Income Verification**
Submit applicant (and Co-Applicant, if applicable) proof of income.
- ✘ **Contract**
Generate contract documents.
- ✘ **Manufacturer's Statement of Origin**
Submit front and back of MSO.
- ✘ **Insurance**
Submit proof of insurance.
- ✘ **Odometer Mileage Statement** 32
Submit odometer mileage statement.

31 Checklist of your steps to funding

32 Odometer Mileage is required prior to funding



SECTION 7 Deal Terms

Deal Terms

▲ The Total Cash Due at Signing must be collected from customer.

<p>Sales Price <input style="width: 100%;" type="text" value="\$24,000.00"/> 33</p> <p>Sales Tax <input style="width: 100%;" type="text" value="\$1,681.25"/> 34</p> <p><input type="checkbox"/> Paid Upfront</p> <p>Dealer's Document Service Charge <input style="width: 100%;" type="text" value="\$200.00"/> 35</p> <p><input type="checkbox"/> Paid Upfront</p> <p>Dealer Title and Registration Fees <input style="width: 100%;" type="text" value="\$125.00"/> 36</p> <p><input type="checkbox"/> Paid Upfront</p> <p>Acquisition Fee <input style="width: 100%;" type="text" value="\$595.00"/> 37</p> <p><input type="checkbox"/> Paid Upfront</p> <p>Trade-In Allowance <input style="width: 100%;" type="text"/> 38</p> <p>Trade-In Payoff <input style="width: 100%;" type="text"/> 39</p> <p>Trade Equity <input style="width: 100%;" type="text" value="\$0.00"/> 40</p> <p>Extended Warranties <input style="width: 100%;" type="text" value="\$1,000.00"/> 41</p> <p>Tire & Wheel <input style="width: 100%;" type="text" value="\$800.00"/> 42</p> <p>Service Contracts <input style="width: 100%;" type="text" value="\$1,000.00"/> 43</p> <p>Parts & Labor <input style="width: 100%;" type="text" value="\$500.00"/> 44</p> <p>Accessories</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>AKRAPOVIC EXHAUST KIT <input type="checkbox"/> 45</p> <p>219400701 \$1,099.99</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>ENS. GPS-NAV *GPS-NA... <input type="checkbox"/></p> <p>219400512 \$799.99</p> </div> <p>Total \$1,899.98</p> <p><input type="button" value="Add an accessory..."/></p> <p>Freight Charge <input style="width: 100%;" type="text" value="\$500.00"/> 46</p>	<p>Additional Customer Cash <input style="width: 100%;" type="text" value="\$300.00"/> 47 ✕</p> <p>Rebates & Incentives <input style="width: 100%;" type="text" value="\$2,000.00"/> 48</p> <p>Lease Cash (OEM) <input style="width: 100%;" type="text" value="\$1,600.00"/> 49 ✕</p> <p>Total Cash Due at Signing <input style="width: 100%;" type="text" value="\$908.82"/> 50</p> <p>Capitalized Cost Reduction <input style="width: 100%;" type="text" value="\$3,900.00"/> 51</p> <p>Minimum Allowed Financed <input style="width: 100%;" type="text" value="\$7,000.00"/> 52</p> <p>Advance</p> <p>Up to \$31,238.90 (capped by customer's credit risk profile). 53</p> <p>Remaining Advance <input style="width: 100%;" type="text" value="\$0.00"/> 54</p> <p>Additional Advance</p> <p>Customer can allocate an additional \$3,593.77 between accessories, service contracts, and parts & labor. 55</p> <p>Maximum Allowed Financed <input style="width: 100%;" type="text" value="\$35,000.00"/> 56</p> <p>Gross Capitalized Cost <input style="width: 100%;" type="text" value="\$32,301.23"/> 57</p> <p>Adjusted Capitalized Cost <input style="width: 100%;" type="text" value="\$28,401.23"/> 58</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p style="text-align: center;"><input type="button" value="Refresh terms"/> 59</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Term</th> <th>Residual Value</th> <th>Monthly Pmt.</th> <th>Total Cash Due at Signing</th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="radio"/> 48 months</td> <td>35.00%</td> <td>\$519.61</td> <td>\$819.61</td> <td>i</td> </tr> <tr style="background-color: #ffffcc;"> <td><input checked="" type="radio"/> 36 months</td> <td>41.00%</td> <td>\$608.82</td> <td>\$908.82</td> <td>i</td> </tr> <tr> <td><input type="radio"/> 24 months</td> <td>46.00%</td> <td>\$791.97</td> <td>\$1,091.97</td> <td>i</td> </tr> </tbody> </table> </div>	Term	Residual Value	Monthly Pmt.	Total Cash Due at Signing		<input type="radio"/> 48 months	35.00%	\$519.61	\$819.61	i	<input checked="" type="radio"/> 36 months	41.00%	\$608.82	\$908.82	i	<input type="radio"/> 24 months	46.00%	\$791.97	\$1,091.97	i
Term	Residual Value	Monthly Pmt.	Total Cash Due at Signing																		
<input type="radio"/> 48 months	35.00%	\$519.61	\$819.61	i																	
<input checked="" type="radio"/> 36 months	41.00%	\$608.82	\$908.82	i																	
<input type="radio"/> 24 months	46.00%	\$791.97	\$1,091.97	i																	

Estimated Total to Fund

▲ The customer needs full-coverage insurance for funding.

60

! Please note, the **purple indicators** are for leasing-specific Deal Terms fields
 *Any **gray fields** in the Deal Terms section are automatically calculated



SECTION 7

Deal Terms

33. Sales Price

The price the vehicle is selling at.

34. Sales Tax

The sales tax due on the vehicle. Sales tax rates will vary by state. You can check the “Paid Upfront” box if the customer is paying this upfront.

35. Dealer’s Document Service Charge

The amount charged to process documents around financing. You can check the “Paid Upfront” box if the customer is paying this upfront.

36. Dealer Title and Registration Fees

The amount of fees associated with the dealer title and registration of the vehicle. You can check the “Paid Upfront” box if the customer is paying this upfront.

37. Acquisition Fee

This is the charge for writing the lease and covers all administration costs. It may be added to the adjusted capitalized cost of the vehicle or paid by the lessee up front. You can check the “Paid Upfront” box if the customer is paying this upfront.

38. Trade-In Allowance

The amount of cash applied to the transaction from previously owned vehicle.

39. Trade-In Payoff

Amount customer still owes when trading-in vehicle.

40. Trade Equity

The value of the trade-in.

41. Extended Warranties

The price of service contracts covering the unit past manufacturer warranty.

*New Can-Am 3-wheel models comes with a standard manufacturer warranty.

42. Tire & Wheel

The price of tire and wheel coverage.

43. Service Contracts

The price of service contracts covering unit past manufacturer warranty.

44. Parts & Labor

The amount of fees associated with additional parts and labor prior to final purchase of vehicle.

45. Accessories

The total cost of approved BRP accessories added to the vehicle included in lease contract.

46. Freight Charge

The amount charged by the dealer for the shipping/handling fees of the vehicle.

47. Additional Customer Cash

The additional amount the customer wants to put down besides the cash due at signing.

48. Rebates and Incentives

The rebate or incentive amount applied to the lease to lower the adjusted capital cost.

49. Lease Cash (OEM)

The lease cash amount applied to the lease to lower the adjusted capital cost. Lease cash is provided by the manufacturer for the 36 month option only.



SECTION 7

Deal Terms

50. Total Cash Due at Signing

This is the amount given in a lease to cover costs, fees, and taxes etc.

51. Capitalized Cost Reduction

This is the upfront payment that reduces the cost of financing. Reductions can also be made from cash, the value of a trade-in vehicle, or through rebates.

52. Minimum Allowed Financed

The minimum amount allowed financed by lender.

53. Advance

Total possible amount financed.

54. Remaining Advance

Amount left for BRP bolt on parts and accessories.

55. Additional Advance

Amount left for back-end products.

56. Maximum Allowed Financed

The maximum amount allowed financed by lender.

57. Gross Capitalized Cost

The agreed upon value of the vehicle plus allowance options, taxes and fees.

58. Adjusted Capitalized Cost

The total amount the customer will finance. The value represents the difference between Gross Capitalized Cost and Capitalized Cost Reduction.

59. Terms of Lease Agreement

The term length and rate options offered associated with the customer's credit profile.

60. Generate Contract

When terms are finalized, click "Generate Contract".



SECTION 8

Deal Terms: Generate Contract

Deal Terms / Generate Contract

Complete the following additional information in order to generate the contract and send it to the customer. You will be given a chance to review the customer's email address after you hit Send for Signing.

⚠ The Total Cash Due at Signing must be collected from customer.

Additional Information

VIN / HIN * **61** **Mileage *** **62**

Dealership Information **63**

Legal Company Name of Dealership * **Sales Person *** **Dealer Street Address ***

Dealer City * **Dealer State *** **Dealer Zip ***

64

61 Vehicle Identification Number

62 Mileage on vehicle

63 Dealership information

64 When this page is complete, click “Send for Signing” to generate contracts and email them to the dealer and customer to sign electronically with DocuSign.



SECTION 8

Sign Docusign Contracts

Documents below. FINISH OTHER ACTIONS

65

START

DocuSign Envelope ID: 2C7853F8-D08C-4D6D-B49D-07D4D8D19222

DEMONSTRATION DOCUMENT ONLY
 PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
 999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

Motor Vehicle Lease Agreement - Closed End

Monthly Payment Lease
 Single Payment Lease

<p>Lessor Name and Address</p> <p>Casey's Cycles 835 8th ave New York, NY 10018</p>	<p>Lessee(s) Name(s) and Address(es)</p> <p>KIMBERLEY BOLDEN PO BOX 551 Newton, GA 39870</p>
--	---

No. _____ County _____

Date _____ Refer to the attached addendum for additional Lessees and their Signatures.

If this Lease is for a consumer purpose, then this Lease is consumer paper.

Business, commercial or agricultural purpose lease.

Description of the Leased Property (Vehicle)					
Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2017	EZGO	RXV FREEDOM GAS		12345678911234567	100
<input checked="" type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demo					
Equipped With:					

Trade-In Vehicle and Its Allowance			
Year	Make	Model	Gross Amount of Trade-In Allowance - \$ _____
Prior Credit or Lease Balance - \$ _____		**Net Trade-In Allowance = \$ None (if less than zero, enter zero).	

Federal Consumer Leasing Act Disclosures			
Amount Due at Lease Signing or Delivery (Itemized below) *	Payments a. Monthly Payments. Your first monthly payment of \$ 191.59 is due on signing followed by payments of \$ 191.59 due on the	Other Charges (Not part of your monthly or single payment) Disposition fee (if you do not purchase the Vehicle) \$ 395.00	Total of Payments (The amount you will have paid by the end of the Lease) \$ 7,088.65

65 Sign Docusign Contracts (Dealer and Customer)



SECTION 8

Pre-Contract Documents

Phone Number Verification 66

Does the Applicant have a mobile phone?

Mobile Phone Number
999 - 999 - 9999

A confirmation request will be sent by text message to the Applicant.

Pre-Contract Documents 67

↑ Applicant Driver's License 68
Not uploaded yet

Applicant must prove sufficient monthly **gross** income

In order to prove income, please provide the following:

- Last full month pay stubs OR last 2 months' bank statements

Documents we can use	We cannot accept
Pay Stub	Checks
Bank Statement	Banking Activity
	Mobile Banking Account
	Screenshots
	Anything Handwritten

↑ Applicant Proof of Income
Not uploaded yet

66 Phone number verification

68 Upload driver's license

67 Pre-Contract Documents

Once completed and stipulation documents approved, you will be able to generate an electronic contract that you will email to yourself and your customer to sign. Pre-contract documents could include:

- ✓ Driver's license
- ✓ Proof of address
- ✓ Proof of income documents



SECTION 8

Pre-Funding Documents

Pre-Funding Documents 69

Lienholder Information

↑	Odometer Mileage Statement Not uploaded yet	70	Upload
↑	Proof of Insurance Not uploaded yet		Upload
↑	MSO Back Not uploaded yet		Upload
↑	MSO Front Not uploaded yet		Upload

69

Pre-Funding Documents

Once contracts have been generated, you can upload pre-funding documents including:

- ✓ Odometer Mileage Statement
- ✓ Title Application
- ✓ Proof of Insurance
- ✓ MSO Front & Back


70


Odometer Mileage is required prior to funding.



SECTION 8

Funding Checklist

71 **Completed 8 of 8 steps to funding** 



- Applicant Phone Verification**
Request verification of Applicant's phone number.
- Customer Verification**
Submit Applicant's (and Co-Applicant's, if applicable) driver's license, and proof of address if required.
- Roadrunner Financial Contract**
Sign contract documents.
- Manufacturer's Statement of Origin**
Submit front and back of MSO.
- Insurance**
Submit proof of insurance.
- Title**
Submit Title Application.
- Proof of Extended Warranty**
Submit proof of extended warranty.
- Odometer Mileage Statement**
Submit odometer mileage statement.

71 Funding checklist when all required steps have been completed



Contract Review

- ✓ Verify that any fees the customer would like due at signing are itemized properly in the portal.



Questions for us?

Contact the Dealer Success Team

[\(646\) 370-5471](tel:6463705471)

applications@roadrunnerfinancial.com



Contract Review - Lease Agreement

Motor Vehicle Lease Agreement - Closed End

Monthly Payment Lease Single Payment Lease

Lessor Name and Address _____ Lessee(s) Name(s) and Address(es) _____

No. _____ County _____ 785 _____ 67R _____

Date _____ Refer to the attached addendum for additional Lessees and their signatures.

If this Lease is for a consumer purpose, then this Lease is consumer paper.

Business, commercial or agricultural purpose lease.

Description of the Leased Property (Vehicle)

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage

New Used Demo

Equipped With: _____

Trade-In Vehicle and Its Allowance

Year _____ Make _____ Model _____ Gross Amount of Trade-In Allowance \$ _____

Prior Credit or Lease Balance - \$ _____ **Net Trade-In Allowance = \$ _____ (If less than zero, enter zero).

Federal Consumer Leasing Act Disclosures

Amount Due at Lease Signing or Delivery (Itemized below) *	Payments	Other Charges (Not part of your monthly or single payment)	Total of Payments (The amount you will have paid by the end of the Lease)
\$ _____	a. Monthly Payments. Your first monthly payment of \$ _____ is due on _____ followed by _____ payments of \$ _____ due on the _____ of each month. The total of your monthly payments is \$ _____.	Disposition fee (if you do not purchase the Vehicle) \$ _____	\$ _____
	b. Single Payment. Your payment of \$ _____ is due on _____.	Total \$ _____	

* Itemization of Amount Due at Lease Signing or Delivery

Amount due at Lease signing or delivery:		How the amount due at Lease signing or delivery will be paid:	
Capitalized Cost Reduction	\$ _____	Net Trade-in allowance**	\$ _____
First Monthly Payment	+\$ _____	Rebates and non-cash credits	+\$ _____
Single Payment	+\$ _____	Amount to be paid in cash	+\$ _____
Refundable Security Deposit(s) +	+\$ _____	Total	= \$ _____
Registration fees	+\$ _____		
Title fees	+\$ _____		
Acquisition fee	+\$ _____		
Documentation fees	+\$ _____		
Total	= \$ _____		

Your Payment is Determined as Shown Below:

Gross capitalized cost. The agreed upon value of the Vehicle (\$ _____) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance). \$ _____	Rent charge. The amount charged in addition to the depreciation and any amortized amounts. + \$ _____
Capitalized cost reduction. The amount of any net trade-in allowance, rebate, non-cash credit, or cash you pay that reduces the gross capitalized cost. - \$ _____	Total of base payments. The depreciation and any amortized amounts plus the rent charge. = \$ _____
Adjusted capitalized cost. The amount used in calculating your base payment. = \$ _____	Lease Term. The number of months in your Lease. _____
Residual Value. The value of the Vehicle at the end of the Lease used in calculating your base payment. - \$ _____	Lease payments. The number of payments in your Lease. + _____
Depreciation and any amortized amounts. The amount charged for the Vehicle's decline in value through normal wear and for other items paid over the Lease Term. = \$ _____	Base Payment = \$ _____
	Sales/use tax + \$ _____
	Total payment = \$ _____

Early Termination. You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and mileage in excess of _____ miles per year at the rate of \$ _____ per mile. (Excess Mileage Charge)

Purchase Option at End of Lease Term. If the box in this line is checked, you have the option to purchase the Vehicle at the end of the Lease Term for \$ _____ and a purchase option fee of \$ _____. The purchase option price does not include official fees such as those for taxes, tags, license and registration which you will also be required to pay.

Other Important Terms. See Lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

Motor Vehicle Lease MVL-CE 1/17/201

©2017 The Reynolds and Reynolds Company. ALL RIGHTS RESERVED. THIS FORM IS FOR INFORMATION PURPOSES ONLY. CONSULT YOUR OWN LEGAL COUNSEL. Page 1 of 1

Consumer Lease-Act Disclosures

In this section the customer will find the amount due at signing, including monthly payments and dates, and the total amount the customer is responsible for during the course of the lease.

Excessive Wear and Use

In this section the customer will find information on excess wear and use, specifically excess mileage terms and cost. In addition, the customer can find the amount it would cost if they wanted to purchase the vehicle at lease-end.



The Roadrunner Guide to Leasing

Lease-End Process Overview

An exclusive program for Can-Am® On-Road

Roadrunner
Financial



Building Loyalty with Leasing

Focusing on the lease process from start to finish can help build loyalty for BRP and your dealership. Roadrunner Account Services (Roadrunner Financial's Servicing team) will be responsible for notifying the customer of their monthly payments and end of lease responsibilities. BRP will send out lease-specific marketing messages to your customer, helping to build brand loyalty along the way.

In this section, you will get more insight into the lease communication agreement, and what your customer will receive as they near the end of their lease.

When dealers participate in this process of reaching out to the customer about lease-end, it gives you an opportunity to help the customer decide on their next vehicle.



Driving customers back to you at every turn

ENGAGE > EXCITE > INFORM > RETAIN

Key customer communication methods



Email

The Roadrunner Account Services Team will send out monthly billing statements.

Towards the end of the lease, the Roadrunner Account Services team will send out emails 180, 90, 60 and 30 days before maturity to provide lease-end information for those customers who prefer electronic communication.



Direct Mail

Direct mail is used to ensure we are reaching everyone and allows us to provide a tool for informing customers about lease-end.



Servicing Calls

The Roadrunner Account Services Team will reach out to customers at the start of the lease to help get them set up with billing and answer any questions they may have. The Roadrunner Account Services team will reach out 90, 60 and 30 days before maturity to assist customers, gather lease-end intentions and direct them to your dealership.



Key customer tools

Consumer Lease-End Kit

Your customer is mailed their lease-end kit 90 days prior to lease-end. The kit includes everything they need to have a smooth lease-end experience.



Download the Consumer Lease-End kit here:

www.roadrunnerfinancial.com/lease-end

A quick rundown of your lease-end options

- Turn in your vehicle and drive a new Can-Am On-Road.
- Keep and purchase your current Can-Am On-Road.
- Turn in your vehicle and walk away.

What option is right for you?

<p>WANT TO KEEP YOUR CAN-AM ON-ROAD?</p> <ul style="list-style-type: none"> Please refer to your lease agreement to find the predetermined purchase option or other lease renewal or financing Account Services at (833) 288-1367, for a special, 0.00% APR to receive a special quote or to find out more information. Continue to enjoy your Can-Am On-Road! 	<p>VS.</p>	<p>WANT TO LEASE A NEW CAN-AM ON-ROAD?</p> <ul style="list-style-type: none"> Turn in your current vehicle to your local BPP dealership. At your BPP dealership, turn about the expected Can-Am On-Road purchase and ride. Ride away happy!
---	-------------------	---

Tip: To make your decision a little easier, BPP would like to offer you a special incentive. If you lease a new Can-Am On-Road before your current lease maturity date, the turn-in fee will be completely waived.

PAGE 2-3

Lease-End Options

Reviews customer lease-end options to help make the right decision.

Lease-End Checklist FOR TURNING IN YOUR VEHICLE

In order to keep the lease end as smooth as possible, carefully follow this to do list so you know what to expect.

Between now & returning your vehicle

1	Review the Wear and Use Guidelines on page 7 and Self Assessment Checklist on page 10 to identify excess wear and use.	<input type="checkbox"/>
2	Make any necessary repairs to avoid excess wear and use charge.	<input type="checkbox"/>
3	Schedule a turn-in appointment with your local BPP dealership.	<input type="checkbox"/>

When returning your vehicle

4	Make sure the vehicle is clean and you removed any personal accessories.	<input type="checkbox"/>
5	Fill out and sign an Odometer Disclosure Statement and Initial Condition report at your local BPP dealership.	<input type="checkbox"/>
6	Make sure all equipment provided with the vehicle is present, including but not limited to: keys, license plates, etc.	<input type="checkbox"/>

For questions about the lease-end process, please contact: (833) 288-1367 Mon-Fri, 8 AM - 5 PM CST

PAGE 4

Lease-End Checklist

Goes over any questions that customer might have about the lease-end process.

Frequently Asked Questions

Should I set up an appointment to return my vehicle to my local BPP dealer?
Yes. We recommend you schedule a Turn-In Appointment to allow for a smooth vehicle return experience and to address any concerns you may have.

Can I return my vehicle to a non-BPP dealer?
No. Your vehicle must be returned to an authorized BPP dealership.

What charges may still be billed for after I turn in my vehicle?
The following charges, if applicable, may be included in your End-of-Term Invoice:
• Excess wear and use
• Excess mileage
• Disposition/turn-in fee
• Any past due and unpaid monthly payments
• Any other fees (e.g. unpaid late payment fees, taxes, title)

Can I make repairs to avoid excess wear and use charges?
Yes. By making repairs at an authorized BPP dealership before you turn in your vehicle, you can avoid excess wear and use charges. For reference, see the mileage chart below.

24 months - 12,000 miles
36 months - 18,000 miles
48 months - 24,000 miles

Tip: For additional questions, please contact Roadrunner Account Services at: (833) 288-1367

Do I need to do anything with my license plates after I turn in my vehicle?
Requirements vary by state. Please contact your Department of Motor Vehicles (DMV) if you have questions about how this applies to you.

How do I qualify for the special incentive?
To be eligible for the special incentive, just lease a new Can-Am On-Road within a specified time period after your contract maturity date.

How do I purchase my current vehicle?
Please call Roadrunner Account Services at (833) 288-1367 to pay off your predetermined purchase price during the hours of Mon-Fri, 8:00AM - 5:00PM CST.

Can I return my vehicle to a different BPP dealership than from where I originally leased the vehicle?
We do recommend you return the vehicle to the same dealership where you originally leased the vehicle. If you are unable to do so, you can call Roadrunner Account Services at (833) 288-1367 who can help coordinate the return to a different BPP dealership.

Tip: We do recommend you return the vehicle to the same dealership where you originally leased the vehicle. If you are unable to do so, you can call Roadrunner Account Services at (833) 288-1367 who can help coordinate the return to a different BPP dealership.

PAGE 5

Frequently Asked Questions

Helpful questions and answers that the customer might have about the lease-end process.

Wear and Use Estimation Tool

Evaluating your vehicle's potential excess wear and tear can help you understand repairs that you may consider making and avoid excess charges you may incur.

Wear and Use Estimation Tool

Windows and Open Options tool from BPP

Tip: Place this tool over any damaged area. If an area exceeds the acceptable limit for its damage type, then mark it on the Self Assessment Checklist on page 10.

You can also download a printable version at: www.roadrunnerfinancial.com/xxxxx

PAGE 6

Wear and Use

Reviews normal wear vs. excess wear to help the customer understand if they should expect excess wear and use charges.

For more details: [Page 51](#)



Key customer tools

Consumer Lease-End Kit

SELF ASSESSMENT
Wear and Use Guidelines

Seat Covers
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Foot Rest Pads
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Exhaust Muffler - Silencer
Excessive Wear: [Progress Bar]

Paint, Exhaust Muffler
Corroded Muffler
Scuffed Muffler

PAGE 7
Wear and Use
Pages 7-9 review normal wear vs. excess wear to help the customer understand if they should expect an excess wear and use charge.

SELF ASSESSMENT
Wear and Use Guidelines

Headlight, Taillight, Flashers, Mirrors
Excessive Wear: [Progress Bar]

Drive Belt
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Wear Checklist	Normal	Excessive
Headlight	<input type="checkbox"/>	<input type="checkbox"/>
Taillight	<input type="checkbox"/>	<input type="checkbox"/>
Flashers	<input type="checkbox"/>	<input type="checkbox"/>
Mirrors	<input type="checkbox"/>	<input type="checkbox"/>
Exterior	<input type="checkbox"/>	<input type="checkbox"/>
Wheels	<input type="checkbox"/>	<input type="checkbox"/>
Windshield	<input type="checkbox"/>	<input type="checkbox"/>
Aluminum	<input type="checkbox"/>	<input type="checkbox"/>

Keys
Missing/Damaged: [Progress Bar]

Online Self-Assessment
You can also identify and estimate excess wear and use on the web or from your mobile device at: www.roadrunnerfinancial.com/XXXXX

PAGE 8
Wear and Use

SELF ASSESSMENT
Wear and Use Guidelines

Tires
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Wheels
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Exterior
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Windshield
Normal Wear: [Progress Bar] Excessive Wear: [Progress Bar]

Alterations
Excess Wear: [Progress Bar] Labor Rate: [Progress Bar]

PAGE 9
Wear and Use

CHECKLIST
Wear and Use Assessment

	Normal Wear	Excessive Wear
1 Seat Covers	<input type="checkbox"/>	<input type="checkbox"/>
2 Foot Rest Pads	<input type="checkbox"/>	<input type="checkbox"/>
3 Exhaust Muffler - Silencer	<input type="checkbox"/>	<input type="checkbox"/>
4 Headlight, Taillight, Flashers, Mirrors	<input type="checkbox"/>	<input type="checkbox"/>
5 Drive Belt	<input type="checkbox"/>	<input type="checkbox"/>
6 Keys	<input type="checkbox"/>	<input type="checkbox"/>
7 Tires	<input type="checkbox"/>	<input type="checkbox"/>
8 Wheels	<input type="checkbox"/>	<input type="checkbox"/>
9 Exterior	<input type="checkbox"/>	<input type="checkbox"/>
10 Windshield	<input type="checkbox"/>	<input type="checkbox"/>
11 Aluminum	<input type="checkbox"/>	<input type="checkbox"/>

Terms of Lease
36 months - 13,000 miles
24 months - 8,000 miles
48 months - 24,000 miles

Calculate excess mileage fees

Roadrunner Financial

PAGE 10
Wear and Use Assessment

The customer can use this checklist to track potential excess wear and use charges at the end of the lease.



Key customer tools

Wear and Use

Reviews normal wear vs. excess wear to help the customer understand if they should expect excess wear and use charges.



Download the online tool here:
www.roadrunnerfinancial.com/lease-end

Wear and Use Estimation Tool

Acceptable Wear and Use includes:

- Scratches less than 4"
- Dings/dents less than 4"
- Windshield cracks less than 2"
- Window chips less than 1/2"
- Paint chips less than 1/2"
- Tire tread more than 1/8" from lowest point

Window or Paint Chips less than 1/2"

1 2 3 4

1/8" Tire Tread Depth - Not an indicator of vehicle safety or road worthiness

Wear and Use Estimation Tool

Evaluating your vehicle's potential excess wear and tear can help you understand repairs that you may consider making and avoid excess charges you may incur.

Wear and Use Estimation Tool

1/8" Tire Tread Depth - Not an indicator of vehicle safety or road worthiness

1 2 3 4

1/8" Tire Tread Depth - Not an indicator of vehicle safety or road worthiness

Please fill out over any damaged areas. If an area exceeds the acceptable limit for the damage type, that marks for the left Assessment Checklist on page 61. You can also download our printable manual at: www.roadrunnerfinancial.com/lease-end.

Roadrunner Financial, LLC

LEASE-END KIT | PAGE 6
 Wear and Use

Customer communication timeline

ENGAGE

Lease Inception Begins

Our welcome communication touch points are tailored to ensure the customer has a great start to their lease term.

- 1 Sale & Delivery of Vehicle
- 2 Customer Welcomed
- 3 On-Going Messaging

Call - Customers will receive a welcome call

Email - Customers will receive an email to set-up their customer portal

Billing Statements - Billing statements will be emailed once a month starting at lease inception.

EXCITE

During Lease

When it is time to make a new purchase decision, BRP will help in sharing the latest and greatest product news.

- 4 Reasons to go to Dealership
- 5 New Line-Up News

BRP will continue to create excitement for the consumer about the Can-Am brand and give them reasons to go back to your dealership during the lease term.

INFORM

We educate customers on the lease-end process, provide vehicle wear and use guidelines and a self-inspection tool. In addition, we encourage contact with the dealership for potential repairs.

- 6 180 Days
- 7 90 Days

Email - Explains end of lease options and BRP promotions.

Mail & Email Lease-end Kit - Mail and Email customer Lease-End Kit which explains end of lease options, self-inspection instructions and tool.

Call: Follow up phone call from Roadrunner Account Services team to capture customer's intent and educated on lease-end process and options.

RETAIN

Lease-End Process

Our goal is to retain the lease customer and drive them back to your dealership. During this time we make sure the customer understands their options and remind them of lease-end responsibilities.

- 8 60 Days
- 9 30 Days
- 10 At Dealership

Call & Email: Follow up email and phone call from Roadrunner Account Services team to capture customer's intent and also serves as a friendly reminder to complete vehicle self-assessment.

Call & Email: It's getting close. At this point our Roadrunner Account Servicing team sends a final email and makes a final phone call to ensure the customer is prepared to return their vehicle.

Customer's Responsibility:

- After customer drops off the vehicle, they will be sent the final payment including any past-due payments or other fees (disposition fee, purchase option fee, taxes, tolls, etc.) and any excess wear or mileage charges.



The Roadrunner Guide to Leasing

Managing Lease-End

An exclusive program for Can-Am® On-Road

Roadrunner
Financial



Off-Lease Vehicle Grounding

Grounding is an important time to ensure a great leasing experience for your customer.

It is in your best interest to take an active role in this process to ensure that you have every opportunity to influence the lessee's next BRP purchase or lease.



Selling Tip

The added benefit to leasing is that your dealership has first access to quality used inventory.



What's your Responsibility at Lease-End?

- 1 Accept the vehicle at the scheduled turn-in date if lessee is not purchasing the vehicle.
- 2 Complete required documentation with Roadrunner Financial at vehicle turn-in including Odometer Disclosure Statement and Initial Condition Report.
- 3 Complete the sales transaction if lessee chooses to buy the vehicle.
- 4 BRP will email you a purchase option price. You will have 1 business day to notify BRP if you plan to purchase the vehicle.
- 5 Provide free, secure storage where no damage can happen to vehicle for up to 30 days.



For questions about the grounding process, please contact:

Roadrunner Account Services:
[\(833\) 288-1367](tel:(833)288-1367)
customerservice@roadrunnerfinancial.com
Monday - Friday
8:00 AM - 5:00 PM CST

Vehicle Grounding Process

Once the vehicle is in your dealership's possession, you will have the option to purchase the off-lease vehicle to resell. Roadrunner will schedule a vehicle inspection to be performed at your dealership. After the inspection has been completed, your dealership will be emailed the vehicle purchase price.



An added benefit to leasing is that your dealership has first access to quality used inventory.

When the customer is in your dealership, this is your chance to get them into a new vehicle.

- ✔ How was your experience with your Can-Am 3-wheel model?
- ✔ Are you looking to get into another vehicle?
- ✔ Would you like me to show you the new models?
- ✔ Let me tell you about these additional financing options.

Customer drops off vehicle

Does your dealership want to purchase the vehicle?



YES

BRP will email you a purchase option price after the vehicle inspection has been completed.

VS.



NO

The vehicle may remain at your dealership for **up to 30 days**. During this time, it is your dealership's responsibility that the vehicle is kept in the same condition as it was returned.



Vehicle Grounding Process Timeline

0 Days - 30 Days

1

Vehicle Grounding

2 Business Days

Roadrunner schedules AutoVIN inspection

2

Inspection

5-7 Business Days

AutoVIN completes inspection at grounding dealer.

Dealer is emailed vehicle purchase option price.

3

Dealer Purchase Option

1 Business Day

Dealer responds to purchase option price with intentions.

If dealer declines the purchase, vehicle will be listed on BRP Online Auction.

4

BRP Online Auction

If vehicle does not sell on the online auction, Roadrunner schedules transportation to auction.

5

Physical Auction

Vehicle sold at auction.

Vehicle may be grounded at dealership for up to 30 days



Grounding Checklist

Download the Printable Grounding Checklist at:
www.roadrunnerfinancial.com/lease-end

Customer Information

Customer Name _____

Vehicle _____ Model Year _____

Date Returned _____ Date for Vehicle Pick Up _____

Remember

Customer returned vehicle accessories including keys, license plate, etc.

Have you done these?

Filled out and returned the Odometer Disclosure Statement

Filled out and returned the Initial Condition Report

Decide if your dealership wants to purchase the vehicle for inventory or have it picked up and notify Roadrunner Account Services at [\(833\) 288-1367](tel:8332881367) or email customerservice@roadrunnerfinancial.com.



Key Contacts

Main Office

Phone: [\(646\) 847-0097](tel:6468470097)

Hours: Monday - Saturday: 9:00 AM - 10:00 PM ET

Sunday: 11:00 AM - 7:00 PM ET

Fax

Phone: [\(888\) 510-9268](tel:8885109268)

Roadrunner Account Services

When to contact Roadrunner Account Services?

For questions about customer payments, grounding, customer early termination of lease, customer purchase option at end of lease, etc.

Phone: [\(833\) 288-1367](tel:8332881367)

Email: customerservice@roadrunnerfinancial.com

Hours: Monday - Friday

8:00 AM - 5:00 PM CST

Team Contact Information

Sales Team

When to contact the Sales Team? For new accounts, new OEM partnerships, program specifics, custom credit agreements, etc.

Name	Phone	Email	Territory (state coverage)
Sean Warner	(646) 844-0069	sean@roadrunnerfinancial.com	National Sales Manager
Chris Maynor	(646) 878-9295	chris@roadrunnerfinancial.com	AL, FL, GA, NC, SC
Diana Ordonez	(646) 854-3473	diana@roadrunnerfinancial.com	AZ, NM, OK, TX
Jay DuPrey	(646) 854-1088	jduprey@roadrunnerfinancial.com	AR, CO, KS, KY, LA, MD, MS, MT, ND, NE, SD, VA, WV, WY
Kevin Weber	(646) 854-4032	kevin@roadrunnerfinancial.com	CT, DE, IA, IL, IN, MA, ME, MN, MI, MO, NH, NJ, NY, OH, PA, RI, TN, WI, VT
Norm Navarro	(646) 960-6152	norm@roadrunnerfinancial.com	CA, ID, NV, OR, UT, WA

Dealer Success Team

When to contact the Dealer Success Team? For existing accounts, application questions, underwriting requirements, etc.

Name	Phone	Email	Territory (state coverage)
Seth Pokrass	(646) 893-5827	seth@roadrunnerfinancial.com	Dealer Success Team Manager
Amanda Rozelle	(646) 494-8568	amanda@roadrunnerfinancial.com	CT, DE, IN, KS, KY, LA, MA, MD, ME, MI, NC, NH, NJ, OH, RI, SC, VA, VT, WV
Jeremiah Olzman	(646) 665-1474	jeremiah@roadrunnerfinancial.com	AZ, CA, CO, ID, MT, NV, OR, UT, WA, WY
Kayla Rakes	(646) 844-2569	kayla.rakes@roadrunnerfinancial.com	IA, IL, MN, MO, MS, ND, NE, NM, OK, SD, WI
Melissa Ginder	(646) 653-4702	melissa@roadrunnerfinancial.com	AR, NY, PA, TN
Pamela Pinkard	(646) 854-3494	pamela@roadrunnerfinancial.com	FL, GA
Shamel McSwain	(646) 475-7785	shamel@roadrunnerfinancial.com	AL, TX