CAR BUYING BASICS: Introduction

So, you've decided to take the leap and purchase a new vehicle—or at least one that's new to you. Whether this decision stems from months of contemplation or a more immediate need, it's a good idea to make sure you understand the fundamentals of purchasing a vehicle and what your options may be. Going into negotiations as an informed buyer can make the whole process easier and save you money in the long run.

Where to begin? **Research, research, research!**

Mountain America Credit Union has done some of the work for you. This eBook contains tips and insights regarding the entire auto-buying process, as well as access to useful tools and resources, making the learning curve just a little bit shorter. Happy shopping!

CHAPTER 1: Narrowing the Field

At the beginning, it's fun to look at everything that's available and daydream about the vehicle you may want. But eventually, you'll have to come back down to earth and start really considering what you *need*.

The vehicle you purchase should meet your basic needs for safety, affordability and lifestyle at the very least. Once you've got those basics covered, you can begin to consider a few wants and wishes. It would benefit you to make a list of the features, pricing, etc., then rank them from top to bottom in importance. This will give you an idea of where certain features fit into the selection process. As you learn more about what's available and how much extras cost, you may find yourself adjusting the order of this list.

Here's a list of the basics to consider first:

- Price range
- Seating capacity—including child seats, pet needs, etc.
- Storage/towing capacity
- Transmission—manual or automatic
- Typical terrain/road conditions you experience
- Safety features
- Overall size of vehicle—consider where you will park at home, work and other regularly-visited locations
- Fuel economy
- Hybrid
- Connectivity—Bluetooth, wifi, etc.

Once you've listed your needs, you can begin to explore your vehicle options. Which type of vehicle will cover more of the items on your list? Sedan, SUV, hatchback or coupe? Before you make a final decision, also consider the cost of regular maintenance. The upkeep on a vehicle with a precision engine will probably be more expensive than an economical sedan. Then, start visiting dealer websites to see what's available in your chosen category.

When it comes to basics, figuring out how much you can afford is probably the most important thing. Using an online calculator can make that process quick and easy. Mountain America Credit Union has a great auto loan calculator—just enter a few key pieces of information (purchase price, value of your trade-in, down payment, etc.) and you can calculate your monthly payment as well as other useful information.

CHAPTER 2:
Best Time to Buy

Timing is everything—even when you're buying a vehicle. Choosing the right time to buy may mean a savings of several thousand dollars, so it's well worth keeping these tips in mind.

1. Shop at the end—the end of the quarter, the end of the month, the end of the week, even the end of the day—to have the best chance at a better deal.
2. Choose last year's model. New vehicles start to be available in the fall of the previous year. If the previous year's models are still available on the lot after the new ones arrive, dealerships typically offer deep discounts on the older model just to get it to sell. Even bigger discounts may be available if the car you are considering has had a major redesign.
3. Holiday weekends—look for special financing, blowout sales and cash back deals.
4. Choose the last year of a model's production. If a vehicle is being discontinued or rebranded, the prices on the outgoing model can drop drastically.

Can the season you buy in make a difference? Possibly, if you live in an area that experiences snow and cold temperatures.

Winter: Most people shopping for a vehicle during the winter months are interested in purchasing something that handles well in the cold weather they know is coming. So, if you're looking for a convertible or sports car, you may find lower prices and sales people willing to deal during these months!

Summer: Although trucks and SUVs are popular year-round, if you live in a place that experiences cold, snowy weather, these vehicles are typically coveted for their road control in extreme weather conditions. Buying during the warmer weather may yield lower prices when convertibles and sports cars are the hot item.

Tip: Timing applies to when NOT to buy as well.

- When the lot is busy. Plenty of foot traffic means prices will stay high.
- Right as a new model is coming out. Awareness and demand is high and dealers are less likely to offer bargains on their most popular vehicles.
- Springtime. People are out enjoying the nicer weather and they may have tax refund money in their pockets.
- On impulse. You don't allow yourself enough time to do the research to make sure it's the best deal for you.

CHAPTER 3:

Pros and Cons of Buying New, Buying Used and Leasing

For consumers who manage their finances very closely, the question of buying or leasing is probably asked the most often. The answer, however, depends heavily on each person's specific situation. The best advice is to make sure that you look at each scenario and consider it thoroughly.

Buying new*

Pros:

1. Excitement and satisfaction of owning a brand new vehicle.
2. Worry-free driving thanks to warranties, free maintenance and roadside assistance packages.
3. The latest in safety features and technological improvements.
4. Improved gas mileage.
5. A comprehensive picture of mechanical work and care of the vehicle

Cons:

1. Depreciation—A vehicle can lose almost half of its retail value in the first three years.
2. Insurance—High costs due to the fact that insurance rates are high on new vehicles because of their greater value.
3. Buggy technology—It's nice to have the newest tech but sometimes you get it before all the glitches are worked out.

Tip: When looking for a new or used vehicle, be sure to use all the tools that are available to you. Pick up auto guides in the grocery stores and shop online. Compare pricing, features, rebate offers and more with Mountain America Credit Union's *AutoSmart* tool.

Buying used*

Pros:

1. Lower sticker price.
2. Lower mandated insurance costs.
3. Low-stress day-to-day ownership. Not so worried about kids eating and drinking in the car or the person in the parking space next to you opening their door into your side panel.
4. Reliability. Manufacturing and technology have improved to the point where newer vehicles reaching and surpassing 100,000 miles are more of a rule instead of an exception. Just remember—keeping up with regular maintenance is the key.

Cons:

1. No customization. You don't get to pick the color, features or options. Accept it as is or find something else.
2. Maintenance and repair costs. These costs are your responsibility unless there is still time or mileage remaining on the manufacturer warranty or you have purchased an extended service contract.
3. Older vehicles may not have the updated safety standards present on new cars.
4. Higher fuel costs. Older vehicles typically have lower fuel efficiency than new vehicles.

*Additional pros and cons may exist.

Leasing*

Pros:

1. Customization. Choose the color, features and options you want. Warranties and maintenance coverages are also available.
2. Lower initial costs. Down payments for leased cars are typically low or nonexistent and monthly payments are typically lower than if you purchased a new car outright.
3. No depreciation. Your lease agreement includes some depreciation and loss of market value. However, if the actual resale value at the end of the lease is below what was originally estimated, you are not responsible for the added depreciation.
4. No sales tax.
5. Simple tax deduction. If your vehicle is used primarily for business, you can deduct the exact lease expense from your taxes—no need to account for depreciation or maintain copious records.

Cons:

1. No break from payments. A lease allows you use of the vehicle, not the actual ownership of it. So, at the end of the lease, you can renew it for another term, set up a buyout for the leased vehicle (at the end of which you *will* own it), turn the vehicle in for a new lease or purchase a different vehicle outright. All of these options will probably result in constant payments—at least for a while.
2. Higher insurance costs. Leased vehicles are typically required to have higher levels of liability coverage and lower deductibles compared to those that are owned.
3. Penalties for exceeding the mileage limits or excessive wear and tear.

When comparing the pros and cons of buying and leasing, all aspects of each scenario must be considered carefully. Honestly reflect on your budget, mileage needs, lifestyle and credit history before making a final choice.

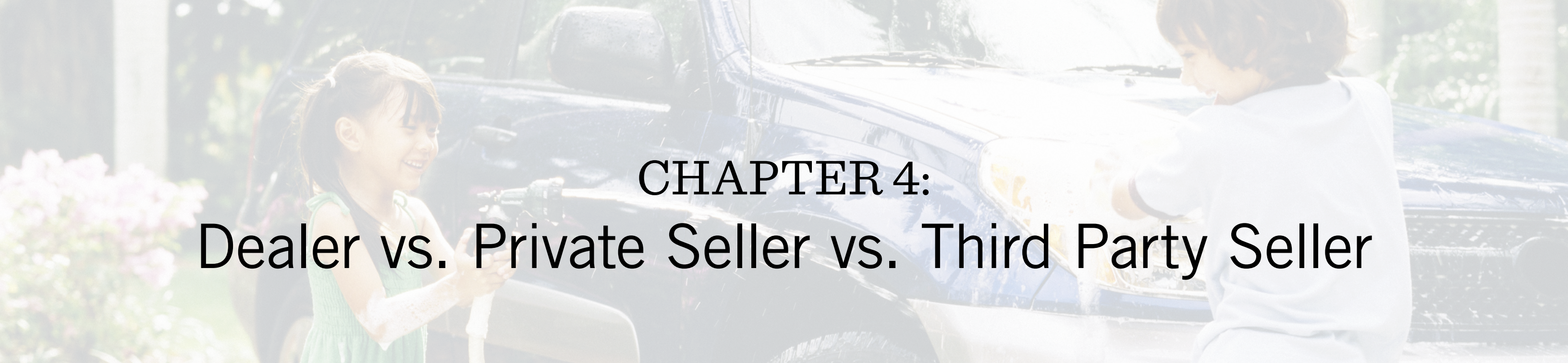
In addition to the cost of the vehicle—including interest, taxes and licensing—remember to factor in these additional costs:

- Annual maintenance and repair
- Oil and fluid changes
- Auto insurance
- Annual registration
- Lease penalties
- Buyout after lease period is over
- Tire replacement, plus balancing and alignment
- Fuel based on the average miles you will travel each week
- Any after-market upgrades

Test Driving Tips:

- Look under the vehicle for fluid leaks. Do this with the engine off and with it running.
- Check all the controls for every system to make sure they work.
- Always test drive more than one vehicle and make sure to drive over the type of terrain you would on your average travel day.
- Drive above 60 mph at some point. Watch for any shaking or shimmying.
- Take the vehicle onto the freeway. Note the power as you merge.
- Check the turning radius, parallel parking ability and visibility.
- Test the braking, hill-climbing power and suspension.

*Additional pros and cons may exist.



CHAPTER 4:
Dealer vs. Private Seller vs. Third Party Seller

Once you've decided you want to purchase a vehicle, you will undoubtedly begin searching the hundreds, perhaps thousands, of listings. You will come across dealers, private sellers and even third party sellers. Do you know the benefits and risks associated with each? Here are some points to consider:

Dealers

Negotiations with a dealer can be a point of contention. There is often pressure from salespeople and the feeling of being pushed into a deal.

Buying a vehicle from a dealer is just like purchasing any other product from any other business. The dealer must comply with state and federal consumer protection laws and you have a certain amount of recourse if something goes wrong.

Working with a dealer, it's likely you will be meeting with a salesperson and negotiating the deal at a place of business during normal business hours. This scenario is a plus in regards to safety.

If you've tried to get financing at your financial institution and you were not able to, the dealer may be able to help. Reputable dealers have several different financing options and have an incentive to be truthful with buyers and financiers alike—they want to continue to be in business.

Tips:

- If you're in the market for a fuel-efficient or hybrid vehicle, be sure to research any rebates that may be available. Contact your financial institution to find out if they offer green auto loans.
- Ask the dealer about ALL the qualifying rebates and discounts. In addition to the eco-friendly rebates, there may be discounts for military personnel, senior citizens, college students and first-time buyers, and even loyalty rebates if you own the same brand of vehicle.

Private Sellers

Purchasing a vehicle from a private seller often means you get a better deal. A motivated seller could result in paying hundreds, or even thousands, of dollars less than the value of the vehicle. Be aware that a lower price doesn't always mean a great deal—have the vehicle inspected by a trustworthy mechanic to confirm that everything is in working order.

It is vitally important to protect yourself from unscrupulous sellers as best you can. Be aware of simple things you can do to validate the claims the seller is making. Get a history report on the vehicle you are considering purchasing (try Mountain America's AutoCheck). If the seller will allow it, take the vehicle to a mechanic of your choosing for a thorough inspection.

Negotiations are typically easier with a private seller. It's usually a straight-forward transaction—it's understood that the vehicle is sold as is, including any transferable warranty left on the vehicle. There is no warranty or additional promises or provisions unless otherwise stated in the contract. Unfortunately, if something goes wrong—if the vehicle was stolen and retitled; if the odometer was rolled back to reflect a lower mileage; if the vehicle was wrecked and repaired and not disclosed to the buyer—there is little legal recourse.

For the sake of safety, it is advised that you meet a private seller in a public place when inspecting and test driving the vehicle. Avoid meeting at private residences, if possible. If not, meet only during daylight hours and always take a friend or two.

Paperwork is another point of risk with a private seller. It is up to you and the seller to make sure that all legal bases are covered. You can contact your local department of motor vehicles for a list of forms and information you will need ahead of time.

Tip: Here are some additional tips you should be aware of if you are planning on purchasing through a private seller:

- Don't accept the vehicle without a title.
- Make sure the person on the title is the one selling the vehicle.
- Request to view the title before you hand over the payment. If one isn't available, for instance if there is a lien on the vehicle, make sure that the purchase agreement states that the contract is void if the title isn't as described. If the vehicle has a branded title—meaning it has been labeled "salvaged" or "rebuilt/restored"—it may not be worth what you are paying for it. Also, vehicles with branded titles are sometimes more difficult to license and to resell. Consult with your local department of motor vehicles to understand what the ramifications are with this type of title.
- Make sure the person on the title is the one selling the vehicle, or has written permission to sell it on behalf of the owner.
- Read all paperwork thoroughly and take photos of all fully-executed documents—that means with both your signature and the signature of the seller—and valid ID. Take photos of the front and back of the documents. Even if the seller offers to provide copies of the paperwork, taking your own photos ensures accuracy.

Third-Party Websites

Dealers use third-party websites as a way to gain engagement and viewership from a different cross-section of people than those that are already looking at their own website. It gives the dealers a wider reach to more potential buyers.

Using a site like Edmunds.com, kbb.com or Mountain America's AutoSmart gives you a wide variety of vehicles for sale near you. These sites allow you to match vehicles side-by-side, comparing price, features, warranties, taxes and more.

If you find something you like on one of these sites, you can contact the dealer directly and, if it is still available, begin the buying process.

CHAPTER 5:
Paying for Your Vehicle

Once you've determined how much you can afford, it's time to explore your payment options. Doing this before you get too involved in your search for a new vehicle is going to make finding the right set of wheels easier and faster, plus it will give you more negotiating power.

Financing

Direct lending—Secure your own financing by obtaining a loan directly from a credit union, bank or other financial institution. You get to choose the companies you want to work with, you can compare rates and terms to build the best loan for your situation. Getting preapproval before you shop for your vehicle will ensure that you will be ready to purchase as soon as you find the vehicle you want.

As you compare rates and offerings, researching online is a great place to start. Using an online loan calculator will allow you to model several different rates, down payments, terms and trade-in values. This will undoubtedly be the most beneficial tool in your search for financing.

To make this process even easier, many financial institutions offer the ability to apply for an auto loan right through their mobile app. It takes just a few minutes and saves you from traveling around from branch to branch. Take Mountain America's mobile app for a test drive and see how easy it is!

Dealership financing—Often referred to as "buy here, pay here," you and the dealership you are purchasing from enter into a finance contract. The lienholder is the dealership and you will make your payments to the dealership. The biggest benefit of this type of financing is convenience.

Indirect lending—Using the dealer's relationships with multiple finance companies, you are financed through a separate financial institution. You can request financing from your financial institution of choice or use one that the dealer suggests. Your contract is with this outside financier, not the dealership.

There may also be special programs or discounts associated with using the dealership financing.

Credit

Before making any major purchase, it's recommended that you check your credit report. You are entitled to one free copy of your credit report every year. Get it here.

Credit reports include your credit experiences like your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt and the age of your accounts. Review the information contained in your credit report and make sure that all the information is correct. If there are errors, contact the credit bureau that is showing the information.

Whether you are seeking direct, indirect or dealership financing, you will need to provide certain personal information. Here's a list of things you may need:

- Name
- Social Security number
- Date of birth
- Current and previous address(es) and length of stay
- Current and previous employer(s) and length of employment
- Occupation
- Sources of income
- Total gross monthly income
- Financial information on current credit accounts, including debt obligations

In the case of direct financing, you will deal directly with the financial institution of your choice. However, with indirect financing, you will interact with the dealership, not with the financial institutions themselves. The dealership will mediate and, hopefully, broker a successful deal. However, you do have the ability to request financing from your institution of choice. If the dealer has a relationship with that institution, the dealer can see if you qualify.

They will pull a copy of your credit report and submit it, along with the information on the vehicle you are interested in purchasing, to several potential lenders. These lenders then evaluate your credit application and the terms of the sale and decide if they are willing to purchase your contract from the dealer.

Tip: Sometimes the offers you are presented with have not been fully approved. Before you sign on the dotted line, ask if the terms of your contract are final. If your salesperson says they are still working out some of the details, consider keeping your vehicle and not signing until everything has been fully approved.

Do you need a cosigner?

If your credit score is not sufficient to secure financing on your own, maybe having a cosigner on the contract would be a good option for you. A cosigner assumes equal responsibility for the repayment of the contract. The payment history will be reported to both credit reports and the cosigner is legally obligated to repay the contract.

How is your interest rate determined?

You see an ad on television advertising a local bank's auto rate of 2.99%. You decide that is just the kind of rate that you need to finally trade in your failing car. You head out to the local branch, apply for the loan but your interest rate is considerably higher. Is this a bait and switch situation?

Not necessarily.

Financial institutions advertise the lowest rate they are offering. But, realistically, only those with the best credit ratings are going to get that interest rate.

So, what actually goes into the interest rate you are offered from your financial institution when you are applying for a loan? The answer to this question basically boils down to perceived risk. If your credit history paints a picture of on-time payments and zero balances, it is a good bet that you will pay off this loan, too. Consequently, you have a better chance of getting a lower interest rate. However, if your credit history shows late payments, collections and garnishments, it's likely that your interest rate will be higher to mitigate the risk.

Here are some factors that go into calculating your perceived risk and your interest rate:

- Credit score: This score determines your creditworthiness—the possibility you may default on your debt obligations. The calculation of this score is affected by many factors including, but not limited to, payment and default history, collections history, and recent credit activity.
- Loan to value ratio (LTV): This is simply the amount you're borrowing divided by the value of the vehicle you're purchasing. The lower the ratio, the less risk the lender is accepting. This is where a down payment can really help. If you can put down a substantial down payment, your LTV will decrease. This makes you a better risk which, hopefully, will result in a lower interest rate.
- Loan amount: In some cases, the loan amount itself can indicate different levels of risk. Ask your financial institution if adjusting this will give you a better rate.
- Debt ratio: This is the ratio of your monthly payment obligations to your monthly income. Lenders want to see that, after the addition of your new vehicle payment, your ratio is still at an acceptable level.

CHAPTER 6:
Common Car-Buying Mistakes to Avoid

Buying a new vehicle is a big decision. The last thing you want is to have buyer's remorse a week or month down the road. To choose the best vehicle for you and make the best decisions for your situation, research is key. The biggest mistake is not being prepared.

Here is a list of common mistakes to avoid during the car-buying process:

Not researching online. These days, there's no excuse not to do your research. Websites such as NADA, Kelley Blue Book, Cars.com, Edmunds and AutoSmart provide free reviews and owner ratings on just about every vehicle. Once you've found something you like, get the Vehicle Identification Number (VIN) and plug it into a car history search site such as AutoCheck.

Not reviewing your credit before shopping. Know the state of your credit *before* you go shopping to make a better-informed decision. Get a free copy of your credit report annually and, if you find inaccurate information, correct it before you go to the lot. If it's going to be a while before you're ready to purchase a car, some credit unions and banks provide your FICO score right on your mobile app. This is a great way to track your score.

Negotiating from the monthly payment instead of the full purchase price. You should certainly be aware of what you can afford each month, but providing that information to a salesperson too early eliminates your ability to negotiate—allowing them to possibly hide additional fees such as a higher interest rate and add-ons. Negotiate price, trade-in and financing separately, all while keeping your preferred monthly payment to yourself.

Agreeing to dealer financing too quickly. Accepting financing at the dealership is easy, and sometimes it's your best option. But do you know for sure? You may be getting charged an interest rate that is several points higher than if you financed with a credit union—such as Mountain America—or another financial institution. Shop around and make sure you're getting the best deal.

Not taking the shortest loan term. Cars depreciate astonishingly fast. If you can afford it, opt for a shorter-term loan to minimize interest over a longer period of time. The monthly payments will be higher, but you will save money over the life of the loan.

Not doing the math. When you're comparing dealer offers, do the math for each scenario before making a decision. Cash rebate or low interest rate loan? Choose the one that gives you the most savings. If you don't have confidence in your math skills, you can use an auto calculator.

Financing the cost of add-ons. Add-ons may look shiny and pretty, but are essentially anchors that weigh down your loan and end up costing more than they're worth. Adding these accessories after you purchase the vehicle is usually a much better financial decision. That way, you're not paying for it for the entire term of the loan. If you do decide to add these into your loan, shop around and make sure you can't get the add-on cheaper at an outside retailer.

Not being able to walk away from a deal. Just because an offer has been made doesn't mean you have to take it. You always have the option to negotiate. Know what you want to spend before you go and stick to it. If the seller doesn't want to meet your price, be prepared to walk away. Something else will come along. This tactic used to be an effective tool to force the seller to come down in price. But with easy access to inventory online and the ability to negotiate over the phone or through text, by the time a buyer walks onto the lot, they have done their research and are much closer to saying "yes" than they ever were before. That being said, it is still a useful tactic to use to protect yourself from jumping into a contract simply because it's convenient.

Tip: Remember that the papers you are signing are a legal contract. Take the time to read everything over to make sure that what you are signing is what you and the seller discussed. If something isn't clear, ask about it. If there were things the seller threw in, like new floor mats or free car washes for a year, make sure they are spelled out in writing.

CHAPTER 7:
Insurance

Before you make the final decision, price out auto insurance. This is something that many car buyers overlook. Your monthly cost for insurance could vary widely depending on the vehicle you purchase so it would be beneficial to check with your insurance company. Get quotes for the vehicles you are considering and factor that cost in.

But how much insurance do you need? The answer to this question is dependent on where you live. Check with your insurance company for the requirements in your state.

Types of insurance—what you need to know

Liability—This insurance covers injury to another person or damage to another person's property that occurred as a result of your actions while driving your vehicle. This does not cover your own losses or injuries.

Personal injury protection—Converse to liability insurance, personal injury covers medical and/or funeral expenses for you and your passengers. This is a no-fault coverage which means that regardless of which driver is at fault, some of the expenses for the policyholder and others in the policyholder's vehicle may be covered. In some cases, lost wages and other damages may be covered as well.

Uninsured/under-insured motorist—These coverages are typically bundled together and are designed to provide an additional layer of protection against the unknown. You can't be sure that everyone on the road who causes an accident is adequately insured to cover your injuries and damages. If the at-fault driver is not insured at all or doesn't have enough coverage, this insurance may help you recoup some of your expenses.

Collision—As the name implies, this insurance will reimburse the insured party for any damage from an actual collision. It does not cover fire, theft or vandalism.

Comprehensive—Contrary to the meaning of the word, comprehensive coverage does not mean "all-encompassing" in the auto insurance world. Here, it means that you will be covered in cases of damage or losses due to something other than a collision. This includes, but is not limited to, theft, vandalism, fire, flood or damage from hitting an animal.

GAP—Guaranteed Asset Protection is insurance coverage that vehicle owners can purchase to protect themselves against losses that can occur when the amount of compensation received from a total loss does not fully cover the amount the insured party owes on the vehicle's financing or lease agreement. In essence, a GAP policy insures you for the difference between what you owe on the vehicle and what your insurance company says the vehicle is worth.

VPP—Vehicle Protection Plans, or VPP, can protect you from auto repair costs that are not covered by the original auto manufacturer's warranty. VPP coverage can save you from out-of-pocket costs outside of your deductible.

Payment Protection—Payment Protection coverage pays your bill in the event of unexpected illness, job loss, injury or death. It's designed to make sure that your debt doesn't become a burden in the event of a disability, death or job loss.

Tip: In addition to different types of auto insurance, you may also consider purchasing life insurance or disability insurance to help pay debts in the event of death, sickness or loss of job due to an accident. Check with your insurance agent.

How much insurance is enough?

State minimums vary widely. It is worth a discussion with your insurance company to find out what the minimums are where you live and how much additional coverage would cost. Ask your independent agent to provide quotes from several different carriers so you can compare costs.

Most insurance companies recommend the industry standard of 100/300/100—this is $100,000 per person, $300,000 per accident and $100,000 in property damage—regardless of what the state minimums are. Some agents refuse to even write a state minimum policy because they consider it "insurance malpractice", or they'll only do so after the customer has signed a waiver indicating that they declined the offer of additional coverage.

Easy ways to save money on auto insurance

You've spent your hard-earned time and money finding the right vehicle, the right seller and the right financing. Congratulations! But, you're not done yet.

Auto insurance is another necessary purchase if you want to own a vehicle. Even though insurance costs can be significant, there are things you can do to reduce your costs.

Assess your insurance needs. One driver's insurance needs may be another driver's underachieving insurance solutions—meaning that insurance needs are not one size fits all. It pays to do your research, talk with your insurance agent and compare price quotes. Have an older car that's paid for? Maybe you could consider dropping your comprehensive coverage. Close to paying off your vehicle? You probably don't need that GAP insurance any longer.

Maintain good credit and a clean driving record. Insurers use credit scores as a tool to gauge risk just like a lender would. Keeping your payments current and on time goes a long way to getting you better pricing on insurance. Same with your driving record—the more moving violations you have, the higher your premiums will be.

Raise your deductible. The higher your deductible, the lower your premiums. The caveat here is that your out-of-pocket cost will be higher if you have an accident. Going from a $200 deductible to $500, or even to $1000, is doable. Anything higher than that is going to be significant, so only go higher if you are confident you will have the money if you ever needed to make a claim.

Ask about discounts. There are a variety of insurance discounts available. Be sure to inquire with your agent if any apply to you. Some of the more common discounts are multiple policies (auto and homeowners, for instance), multiple vehicles, low mileage, safety features, good driving history, good student and military.

Take advantage of affinity groups. Ask about auto policies that are available through large employers, professional groups and other organizations. Sometimes you can get a discount just because of the groups you belong to.

Monitor your teen driver. Some auto insurance companies offer a discount if you use a monitoring device on your vehicle that records the driving habits of your teen driver.

Make sure you've got the best deal. Just because you found a great price last year doesn't mean it will always be a great price. Once a year, compare pricing to see if you can get the same, or better, coverage with another company for less money. Or, you may find that your insurance is already the least expensive. You can shop around yourself or contact your agency. Many, like Mountain America Insurance Services, can do it for you. They shop dozens of carriers to make sure you're getting the best offering out there.

We hope the information and tips we have provided in this eBook have been helpful. If you have further questions about financing, please contact us. We'd love to talk with you.