



**SEADRA**  
DRIVE YOUR PROFIT

## SEADRA GIVES YOU AND YOUR CUSTOMERS MORE

BENEFITS	BHPH vs	SEADRA LTO
<b>CASH FLOW INCREASED</b>	NO All sales tax paid at time of sale, dealer keeps very little up front money	YES Sales tax deferred and paid as “use tax” over term of lease, dealer keeps 80% of up front cash and pays only as paid
<b>HIGHER PROFIT</b>	NO Regulated on interest rates and some states do not allow interest. Handled the same way as traditional financing. No opportunity to substantially increase income against risk.	YES Payments structured to make 20-30% more per car over the term of the lease. PLUS, as customer upgrades, cars moved back into inventory that are already paid for, so profit on inventory overall increased.
<b>BANKRUPTCY AVOIDED</b>	NO Vehicle titled to customer, subject to bankruptcy.	YES Vehicle titled to dealer until final payment, recoverable, not subject to bankruptcy.
<b>DEVELOP LIFELONG CUSTOMER BASE</b>	NO Customer owns the car and can trade or sell to anyone; buy-back process & tax loss make this more cumbersome for BHPH dealers.	YES Dealer owns the car, customer can only upgrade with dealer based on good payment history – something they earn,
<b>RECOVERY</b>	NO Cars lost to bankruptcy and can take 60 days or longer to repossess if defaulted. Additional delay to return car to inventory, lost revenue. Many consumers will destroy vehicles if default-nothing to lose.	YES Cars owned by dealer – criminal matter if payment skipped. Recovery shortened to 10 days. Many LHPH customers prefer to return a car because the agreement allows it. Immediate return to inventory.
<b>CUSTOMERS LOOK FOR FLEXIBILITY</b>	NO Credit Check required. Contractual schedule, no flexibility, obligated for term.	YES A Credit Check is not required. Car can be returned if customer loses his job or for any reason. Immediately back into inventory. Customers easily upgraded or downgraded

Call us today to see if your dealership qualifies. We'll invite you to talk to actual SEADRA dealers.

**1-877-5-SEADRA (1-877-573-2372) • SEADRAonline.com**