



## DEALER REGISTRATION INSTRUCTIONS

Welcome to Sheffield Financial, we look forward to your business. Sheffield Financial has a two-step dealer registration process that includes completion of our dealer registration packet and an online registration form. The dealer registration packet includes a Dealer Standards document, a direct deposit form, and a W-9 form. To ensure timely set up, **please complete both the paperwork and the online registration at the same time.** You may begin this process by visiting our website, [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com), and clicking on the 'Become a dealer' button. The website will guide you through the process and the steps are also listed below. Please register for manufacturer(s) your dealership is authorized to sell. To view a complete list of approved Sheffield manufacturer partners please visit our website and click on 'Equipment Manufacturers.' If you are purchasing an existing dealership that currently uses Sheffield Financial please contact Dealer Implementation at 800-438-8892 or [dealerssetup@sheffieldfinancial.com](mailto:dealerssetup@sheffieldfinancial.com) prior to completing dealer registration.

### 1.) Dealer Packet

Please return the completed Dealer Standards, direct deposit form (including a voided check or bank letter) and W-9 Form via email to [dealerssetup@sheffieldfinancial.com](mailto:dealerssetup@sheffieldfinancial.com) or fax at 877-303-4653. For instructions on how to complete the IRS W-9 Form please visit <https://www.irs.gov/pub/irs-pdf/fw9.pdf>. **Please note that electronic signatures will not be accepted on any documents.**

### 2.) Online Registration

Please complete the online registration at our website. The username and password you create will give you access to submit online applications, view current manufacturer promotions, enable you to track approval and funding status, and provide use of our payment calculator.

Your registration will be processed within 2 business days and you will receive a phone call upon completion as well as an automated email with your Sheffield Dealer Number confirming online registration. **Please note that you will not have immediate online access upon registration, your dealership paperwork will be processed within 2 business days.** In addition, if your dealership is not already authorized with the Manufacturers your dealership is registering to finance, this could delay your registration. If you have any questions regarding the dealer registration process, please contact the Implementation Department at 800-438-8892, Option 2, or [dealerssetup@sheffieldfinancial.com](mailto:dealerssetup@sheffieldfinancial.com).

## **SHEFFIELD FINANCIAL DEALER STANDARDS**

THIS DEALER STANDARDS (the “Agreement”) is between the undersigned dealer (“Dealer”) and Sheffield Financial, a division of Branch Banking and Trust Company, a North Carolina banking corporation, together with its successors and assigns (“Lender”). Dealer has listed below all DBA (Doing Business As) names, if applicable.

### **RECITALS:**

**R-1.** Dealer is in the business of selling goods and services to purchasers of such items. Dealer is a United States domiciled entity with its principal place of business at the address identified in Section 20 below. Dealer is authorized to enter into this Agreement.

**R-2.** Lender is in the business of providing financing of goods and services under an installment loan program and/or a Lender card program (“Programs”). Lender is neither an agent of any Purchaser or of Dealer and there is not an agency agreement established between Lender and Dealer. Lender is authorized to enter into this Agreement.

**R-3.** The parties desire to enter into this Agreement to formalize their mutual understanding regarding Lender’s non-obligatory retail financing of goods and services offered by Dealer through Lender’s Programs.

**NOW, THEREFORE,** in consideration of the above recitals and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereby agree as follows:

**1. Definitions.** The following capitalized terms shall have the following meanings in this Agreement:

**1.1 “Agreement”** means this Dealer Standards (including any Program Guidelines), as the same may be amended from time to time.

**1.2 “Amount Financed”** means the actual amount financed for an Item which amount shall be duly inserted in any Itemization of Amount Financed and Federal Truth-in Lending Disclosure portion(s), as appropriate.

**1.3 “Applicable Laws”** means all local, state and federal laws which govern Dealer and Dealer’s business, the sale of the Items to a Purchaser, the financing of the Items by Lender, and the perfection of Lender’s security interest in the Items, including but not limited to all state and federal consumer credit and consumer protection statutes and regulations, customer verification requirements and all state titling statutes.

**1.4 “Collateral”** means one or more Items pledged or intended to be pledged as security for a Purchaser’s obligations under a Contract.

**1.5 “Contract”** means an installment loan contract, conditional sales contract, note, chattel mortgage, lease, security agreement, cardholder agreement and/or any other document providing for the payment of purchase-money in connection with a retail sale of Items by Dealer to a Purchaser and evidences the financing by Sheffield of the transaction under Programs defined above. The term Contract shall also include Sales Slip.

**1.6 “Contract Rate”** means the rate of interest charged to a Purchaser on a Contract or under a Sheffield Card Cardholder Agreement as specified by Lender from time to time.

**1.7 “Items”** means the goods and services sold by Dealer to a Purchaser.

**1.8 “Person”** means an individual, sole proprietorship, partnership, corporation, limited liability Company, trust or any other form of business entity, and may be single or plural.

**1.9 “Program Guidelines”** means the guidelines, rules, terms, conditions, requirements, procedures and special programs as established by Lender, relating to financing by Lender of Items sold by Dealer to Purchaser and in effect as of the date of the Contract. Lender may amend the Program Guidelines at any time in its sole discretion.

**1.10 “Purchaser”** means any Person who purchases an Item from Dealer and in connection with financing of the purchase enters into a Contract with Lender.

**1.11 “Sales Slip”** means a sales slip, and/or any other document in conjunction with a cardholder agreement providing for the payment by a Purchaser of money in connection with a retail sale of Items by Dealer to such Purchaser.

## **2. Lender Financing of Items.**

**2.1 Financing of Items by Lender of Contracts.** Dealer agrees to submit applications for financing of Items sold by Dealer through a Program. Dealer shall ensure that all information provided by Dealer related to an application or Contract is accurate and complete, including but not limited providing the correct make, model, serial or VIN of Collateral and the product sold under the requested financing plan will meet all financing plan requirements. The decision to finance any Items will be in Lender’s sole and absolute discretion. In no event will Lender advance funds in excess of the Amount Financed for any consumer Contracts and the principal for any commercial Contracts. If the Purchaser’s application is approved and funds are advanced to pay for Items, amounts due to the Dealer as payment for the Item will be remitted via automated clearing house credits to the account housed at a United States banking institution designated by Dealer pursuant to a separate ACH authorization executed by Dealer and delivered to Lender; alternatively by check mailed through US Postal Service to Dealer’s business address. Any payment made by Lender shall be subject to Dealer compliance with this Agreement, the terms of the loan approval and the timely receipt of all documents required by Lender.

**2.2 Dealer Incentives.** Lender at its election may establish a dealer incentive feature, whereby Lender will pay certain incentives to Dealer based on a percentage of the face amount of Contracts originated through the Dealer. If Lender establishes a dealer incentive feature, Lender will pay the incentive amounts periodically, on terms and conditions established by Lender. In no event shall Dealer have any right, title or interest in dealer incentive amounts except as expressly provided for in this Agreement. If an Event of Dealer Default (as defined in Section 4 below) occurs, Lender shall be relieved of the obligation to pay any such incentives to Dealer and may retain such sums for its own benefit. In the event Dealer owes any sum of money to Lender, Lender may, in addition to its other remedies hereunder, retain any incentives that would otherwise be due to Dealer in payment of such obligation of Dealer to Lender.

**2.3 Without Recourse.** All financing provided by Lender through a Program will be without recourse to Dealer, except as provided in this Agreement or as otherwise agreed to in writing by Dealer and Lender or as required by applicable law.

## **3. Dealer’s Representations and Warranties.** Dealer hereby covenants, warrants and represents to Lender as to each Contract that:

**3.1** Each Contract is financing the Items sold by Dealer to Purchaser in the ordinary course of Dealer’s business which are subject to Lender’s first priority purchase-money security interest and each Contract constitutes the legal, valid, and binding obligation of Purchaser enforceable against Purchaser in accordance with its terms.

**3.2** Each Purchaser is of legal age and, to the best of Dealer's knowledge, has the capacity to execute the Contract. Dealer is responsible to properly identify and has properly identified each Purchaser by means of current and valid government-issued picture identification or other such documentation as may be specified by Lender. Dealer will comply with any request made by the Lender to provide additional identification to verify the identity of the Purchaser as may be specified by Lender or as required by Applicable Law.

**3.3** If Purchaser is not an individual, the Contract is executed by a duly authorized officer or agent of Purchaser. Dealer is responsible for properly identifying and has properly identified any individual signing for such Purchaser by means of current and valid government-issued picture identification or other such documentation as may be specified by Lender, for obtaining (and has obtained) written evidence of the existence and authority of any such individual executing for Purchaser. Dealer will comply with Lender's request to provide additional documentation or information to verify the identity of the borrowing entity or individual signing as may be specified by Lender or as required by Applicable Law.

**3.4** The Items described in the Contract have been delivered to and accepted by Purchaser before the Lender advances funds pursuant to the Contract (unless agreed to otherwise by Lender in writing) and are correctly and completely described in the Contract.

**3.5** At the date of execution of the Contract, Dealer had physical possession of the Items; good and clear title to the Items free of any liens, security interests, or other claims against the Items; and no claims against the Items exist. The Items are marketable and to the best of Dealer's knowledge fit for the purposes for which they were intended to be used by the manufacturer of the Items. The Items have not been salvaged, flooded, mechanically or structurally damaged, rebuilt, customized, or otherwise modified from their original condition.

**3.6** The security interest granted by Purchaser pursuant to the Contract is a valid first and prior security interest in the Collateral in favor of Dealer or Lender or its designee, and Dealer will promptly provide Lender with evidence of such security interest in the form specified by Lender, TIME BEING OF THE ESSENCE. Dealer will immediately take all necessary actions in accordance with the requirements of the Purchaser's state of residence as of the date of execution of the Contract to perfect the security interest of Lender or its designee, including, but not limited to, filing application for a certificate of title showing a first lien in favor of Lender or its designee and ensuring that such title evidencing said lien will be delivered to Lender; or, in the event state law requires delivery of title to Purchaser, other evidence of properly issued title and lien as specified by Lender will be delivered to Lender or its designee. If the Collateral does not have a certificate of title, Dealer will, if requested by Lender, assist in perfecting the security interest of Lender or its designee as allowed by applicable law. No cost or expense incurred by Dealer in connection with the perfection of the security interest of Lender or its designee in the Collateral (whether described in this Section or otherwise) shall be borne by Lender. Dealer hereby irrevocably appoints Lender as Dealer's true and lawful attorney-in-fact for the purpose of obtaining, filling out, completing, filing or recording any documents or instruments necessary or advisable to perfect Lender's security interest in any Collateral.

**3.7** Any cash down payment shown in the Contract has been paid by Purchaser at or prior to delivery of the Collateral and no portion of the down payment has been loaned by Dealer, either directly or indirectly.

**3.8** Prior to submission of any application for financing of an Item through a Contract to Lender, Dealer will have fully complied with all Applicable Laws, and Dealer will notify Lender promptly upon it becoming aware of any actual or potential violation of any Applicable Law.

**3.9** The Contract for any Item is not subject to any dispute, defense, counterclaim, or right of offset by

Purchaser or anyone claiming under Purchaser, except for claims arising under the applicable manufacturer's warranty.

**3.10** The signature of each Purchaser is genuine and will have been executed in Dealer's presence. Dealer or its authorized representative or agent has witnessed the signature of each Purchaser

**3.11** The Collateral is initially insured against physical damage and such other risks as Lender may require at the time of delivery of the Collateral to Purchaser and at the time of financing by Lender of any Item evidenced by the Contract. If requested by Lender, Dealer will assist in verifying that such insurance is in effect, that all such policies of insurance contain appropriate loss-payable clauses in favor of Lender or its designee, and that the deductibles for physical damage coverage do not exceed the amounts set forth from time to time in the Program Guidelines. Ongoing verification of insurance after initial policy term will be responsibility of Lender pursuant to Section 8 below.

**3.12** To the best of Dealer's knowledge, any credit application forwarded by Dealer from Purchaser contains no misrepresentations or omissions of material facts, the Purchaser has agreed to be the primary user of the Items financed, the Purchasers are not using their names, credit or employment history to purchase the Items for another Person, nor are they using the names, credit or employment history of another Person in place of their own. To the best of Dealer's knowledge, the Item is being purchased by the Purchaser for his, her, their or its own personal ownership and not for another person.

**3.13** Should any Collateral come into the possession of Dealer, Dealer shall hold such Collateral in trust for Lender and shall promptly notify Lender that it is holding the Collateral and shall cooperate and, at Lender's request, surrender such Collateral to Lender without any charge of storage fees or at no other cost to Lender irrespective of whether they may be permissible under applicable law.

**3.14** Dealer shall check for liens on any property taken as a trade-in and shall insure that Lender is paid in full with respect to any property that Dealer takes in as trade on which Lender has a lien. Should Dealer transfer any Item which is Collateral of Lender without having paid Lender in full for the obligation secured by the Collateral, Lender may require Dealer to purchase the Obligation pursuant to Section 5.2.

**3.15** Dealer shall comply with all requirements of the Program Guidelines in effect at the time of submission of any application on behalf of a Purchaser or the submission of a Contract. All Contracts shall be in compliance with the requirements contained in the Program Guidelines.

**4. Events of Dealer Default.** The occurrence of any of the following events constitute an "Event of Dealer Default" by Dealer under this Agreement: (i) the breach, violation, or failure to perform any covenant or obligation of Dealer to Lender; (ii) failure to pay any liability or indebtedness of Dealer to Lender or its affiliates whether under this Agreement, a Contract or any other agreement, note or instrument now or hereafter existing, as and when due or required (whether upon demand, at maturity, by acceleration or otherwise); (iii) the filing of a petition under any bankruptcy, insolvency or debtor's relief law or for any adjustment of indebtedness, composition or extension by or against Dealer or business failure of Dealer; (iv) any covenant, representation or warranty made (now or hereafter) by Dealer to Lender is or was untrue or materially misleading; (v) Lender determines that Dealer has a record or reputation for violating the laws of the United States or any state; or (vi) Lender determines that the prospect of performance of any of Dealer's obligations under this Agreement is impaired.

## **5. Dealer Liability and Indemnity.**

**5.1 Indemnity.** If any claim or defense of the Purchaser against Dealer or the manufacturer of the Item is asserted against Lender, if any covenant, obligation, warranty or representation in this Agreement is untrue or breached, if any credit application or Contract contains a misrepresentation or misstatement of material fact, if any person makes a claim against Dealer alleging facts which, if true, would be a breach of any

covenant, representation or warranty contained in this Agreement, if Dealer makes any settlement on a Contract with a Purchaser without Lender's prior written consent, if Dealer discloses any part of this Agreement to a Purchaser, or if Dealer fails to perform any obligation it has under a Contract or any agreement between Dealer and Purchaser, Dealer agrees to indemnify and save Lender harmless from all loss, costs and expenses arising therefrom (including, without limitation, reasonable attorneys' fees), and, if Lender requests, Dealer shall assume the burden of resisting or defending against any claim at Dealer's sole cost and expense.

**5.2 Dealer Purchase Obligation.** If any of the events in sub-Section 5.1 occur or if Dealer, fails to comply with the Program Guidelines (whether or not Purchaser shall then be in default under the Contract and whether or not Lender has suffered any loss), upon Lender's demand, Dealer will immediately purchase the Contract from Lender and pay to Lender the full amount then remaining unpaid, together with all lawful charges due through the date of repurchase plus any amount previously paid by Purchaser which Purchaser has recovered or is entitled to recover from Lender. Dealer's liability shall not be affected by any extension, renewal or other change in the terms of the Contract or any change in the manner, place or terms of payment thereof, or the release, settlement or compromise of or with any party liable for payment thereof or the release, non-perfection, or any defect in any Collateral securing the Contract. Lender shall not be bound to exhaust its recourse against Purchaser or any other person or any Collateral before being entitled to payment from Dealer.

**5.3 Hold Harmless.** If Dealer breaches this Agreement in any respect, Dealer promptly shall reimburse Lender for all diminution in value, losses and expenses, including reasonable attorneys' fees and legal costs, suffered or incurred by Lender as a result of such breach and in enforcing Dealer's obligations under this Agreement, as determined by Lender. Dealer promptly shall inform Lender of any breach. Lender's remedies in this paragraph are cumulative and not exclusive and shall not affect any other right or remedy that Lender may have at law or in equity.

**6. Security and Right of Set Off.** As additional security for Dealer's obligations under this Agreement, Dealer grants to Lender a security interest in all deposits, securities, accounts or moneys now or hereafter in the possession or control of, or in transit to, Lender or any affiliate of Lender, or any agent or bailee for Lender or any such affiliate. Lender may set off and apply same at any time, without notice, to any amounts Dealer owes Lender under this Agreement. Any amounts owed by Dealer to Lender which cannot be paid by the aforesaid means shall be due and payable by Dealer on demand.

**7. Change in Terms.** From time to time, Lender may change the Program Guidelines, without notice to Dealer, in Lender's sole and absolute discretion. Lender shall maintain the current version of the Program Guidelines on Lender's website. Dealer is responsible for keeping abreast of any changes or updates to the Program Guidelines through monitoring the Lender's website or such other means as Dealer deems appropriate. Dealer shall be deemed to have agreed to all such changes as of the effective date of such change in terms if Dealer thereafter submits any credit application for financing or any Contract to Lender.

**8. Optional Insurance.** Dealer may provide and, subject to Lender's approval, Lender may agree to finance, credit life, accident and health, or other insurance, and/or similar product as requested by Purchaser. To the extent that any such product is financed, Dealer shall provide Lender with a copy of the terms and conditions of the product. If any such financed insurance or product is cancelled, Dealer will remit to Lender promptly all rebates or refunds for credit to Purchaser's account.

**9. Extended Warranty, Service Contracts, and Debt Cancellation.** If any Contract financed any service contract, extended warranty protection, debt cancellation coverage and/or similar product offered by or through Dealer which is subsequently cancelled, by reason of Purchaser default or otherwise, Dealer will remit to Lender promptly all unearned charges for credit to the Purchaser's account, time being of the essence. Dealer shall not include in the Contract, any non-cancellable or non-refundable products. The amount of the unearned

charges for any service contract, extended warranty protection, debt cancellation coverage and/or similar product financed will be a *pro rata* calculation against the added Dealer margin above cost for such items based upon the remaining term of the Contract. (For example, if a Contract is written for 48 monthly installments which finances any of these items not written through Lender, Purchaser has paid 12 installments and an event of Purchaser default occurs, the unearned charges will be 36/48 of the amount above dealer cost that Lender financed for Purchaser to purchase the items.) If requested by Lender, Dealer will assist in obtaining cancellation refunds of premiums paid to issuers of all such coverage and/or similar product and directing such to Lender. Dealer shall cause any and all unearned charges to be delivered to Lender, which amounts shall be applied by Lender toward the unpaid balance of the Contract. Lender shall have a security interest in all unearned charges, which security interest shall be prior and superior in all respects to the interest of Dealer or any other Person in the same.

**10. Collections.** Lender shall have the sole right to make collections on all Contracts accounts that Lender finances. Dealer agrees not to solicit or make any collections with respect to any Contract submitted by Lender, except pursuant to Lender's prior written instructions. If Dealer receives any payment on any Contract that has been financed by Lender, Dealer shall hold such amount in trust for Lender and immediately remit any such amount to Lender without setoff, offset, deduction, recoupment or other claim or charge.

**11. Records.** Dealer shall maintain complete and accurate records concerning the sale of each Item financed by Lender for periods as may be established by Applicable Law. Upon request by Lender, Dealer will promptly deliver such records or copies thereof to Lender.

**12. Termination.** Lender may terminate this Agreement at any time upon the occurrence of an Event of Dealer Default described in Section 4 of this Agreement. Lender may also terminate this Agreement upon the sale by Dealer of all, or substantially all of its assets, or upon the sale of a majority interest in Dealer if Dealer is a corporation, limited liability company, partnership, or other entity. This Agreement may be terminated by either party at any time upon the giving of ten (10) calendar days prior written, electronic, facsimile, or telephonic notice to the other party. Termination for any reason shall not affect any obligations on the part of either party which arose out of any Contracts financed by Lender hereunder prior to termination, including, but not limited to, Sections 5 and 6 of this Agreement. Any Lender rights and Dealer obligations shall continue in full force and effect until all credit applications for Contracts submitted by Dealer to Lender prior to the effective date of termination are satisfied, and any costs Lender may incur in connection with this Agreement have been paid in full and Dealer has performed all of its obligations to Lender hereunder.

**13. Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the United States and the State of North Carolina without regard to any conflict of laws provisions. Dealer agrees that any lawsuit between Dealer and Lender will be decided by a judge without a jury in the appropriate court of jurisdiction in the State of North Carolina.

**14. Force Majeure.** Neither party to this agreement shall be liable to the other by reason of any failure in performance of this Agreement in accordance with its terms if such failure arises out of acts of God, of the public enemy, or of civil militia or military authority, unavailability of energy resources, widespread communication failure, delay in transportation, fires, strikes, riots, or war. In the event of any such occurrence, the disabled party shall use its best efforts to meet its obligations as set forth in this Agreement but in no event shall any delay due to the foregoing events exceed thirty (30) days.

**15. Miscellaneous.** If any provision of this Agreement is found to be illegal, invalid or unenforceable, it shall be ineffective to the extent of such illegality, invalidity or unenforceability without invalidating the remaining provisions of this Agreement. If Lender delays exercising or waives any of its rights with respect to this Agreement, such delay or waiver does not constitute a waiver of any other of Lender's rights. Dealer waives presentment, protest and demand, notice of protest, demand, dishonor and non-payment of any Contract, all other conditions to Dealer's obligations with respect to any Contract, and notice of acceptance of this Agreement. This Agreement constitutes a complete, final and exclusive agreement between Dealer and Lender; all prior negotiations have been merged into this Agreement, unless otherwise expressly stated. This

Agreement shall be binding upon Dealer and its successors, assigns, heirs and personal representatives; provided however, that no obligations or liabilities of Dealer hereunder can be assigned without written consent of Lender (which consent may be withheld in Lender's sole and absolute discretion). Any prior Dealer Guidelines or Dealer Standards (Agreement) between Lender and Dealer is terminated and superseded by this Agreement, except that any Contracts accepted by Lender from Dealer before the date of this Agreement shall remain subject to and controlled by the agreement or agreements in effect at the time of acceptance.

**16. Costs of Collection and Attorneys' Fees.** Dealer agrees to pay all of Lender's expenses and costs of collection and reasonable attorneys' fees incurred in enforcing this Agreement.

**17. Relationship.** Neither Dealer nor Lender contemplates sharing of profits or liabilities. This Agreement does not create a partnership, joint venture, agency or employee/employer relationship between Dealer and Lender. Dealer is not granted any express or implied right and/or authority to legally bind Lender in any manner whatsoever.

**18. Communication Authorization.** Dealer and Lender each authorizes the other to communicate with the other in relation to this Agreement or Programs whether via written, facsimile, electronic, or telephonic and such is not unsolicited communication for the purposes of any state or Federal law.

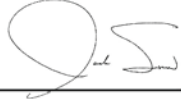
**19. Assignment.** Lender may, without the prior written consent of Dealer, assign this Agreement to any subsidiary or affiliate if such assignment is the result of an internal corporate reorganization and the assignee has sufficient legal authority, and financial, managerial and operational capacity to perform the assignor's obligations hereunder. Dealer is not permitted to assign, transfer, set over, pledge or grant any interest in this Agreement.

**20. Notices.** Sheffield may amend this Agreement upon ten (10) days written notice to the Dealer. All notices required or permitted to be given hereunder shall be in writing and delivered personally, sent by first class mail, reliable overnight courier, facsimile or electronic mail to the parties at the addresses set forth below. The address, email or fax number of either party can be changed by written notice submitted by an appropriate method to the other party. Each party is responsible for providing the other with current information. Failure of a party to receive notice hereunder as a result of its failure to provide updated information shall not invalidate the notice provided. Dealer acceptance of amendments may be evidenced by dealer submission following notice of an application for financing of Items or any Contract to Lender. For purposes of clarity, a change in Program Guidelines shall not be deemed an amendment to this Agreement requiring the parties to comply with the provisions of this section. Changes to Program Guidelines shall be managed as otherwise provided in this agreement. The parties' addresses are as follows:

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**Lender:** Sheffield Financial, a division of Branch Banking and Trust Company  
P.O. Box 1704  
Clemmons, NC 27012  
ATTN: Implementation Department  
Telephone: 800-438-8892  
Fax: 877-303-4653  
Email: [Dealersetup@sheffieldfinancial.com](mailto:Dealersetup@sheffieldfinancial.com)

Authorized Signer:  \_\_\_\_\_  
Authorized Signer's Name: Jack Snow  
Authorized Signer's Title: CEO

**Dealership Name (Legal Name):** \_\_\_\_\_  
DBA (if applicable): \_\_\_\_\_  
Organization Type (C-Corporation, S-Corporation, LLC-Limited Liability Company, Partnership, Sole Proprietor, etc): \_\_\_\_\_  
Organized and Existing under the Laws of the State of: \_\_\_\_\_  
Physical Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
EIN#: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

**By signing, Dealer acknowledges having read the entire Agreement and agrees to the terms herein. NOTE: AUTHORIZED SIGNER MUST PROVIDE PHYSICAL SIGNATURE TO DOCUMENT. ELECTRONIC SIGNATURES ARE NOT ACCEPTABLE.**

Authorized Signer: \_\_\_\_\_  
Print Authorized Signer's Name: \_\_\_\_\_  
Authorized Signer's Title: \_\_\_\_\_  
Date Signed: \_\_\_\_\_



# DEALER DIRECT DEPOSIT AUTHORIZATION FORM

Complete and return form along with a **Voided Check and W-9 Form** to **877.303.4653** or [dealerssetup@sheffieldfinancial.com](mailto:dealerssetup@sheffieldfinancial.com)

If your bank account does not have checks or you have a new account with starter checks, please have your bank representative provide your dealership name, address, routing number, and full account number on bank letterhead along with their contact information. **STARTER CHECKS ARE NOT ACCEPTED.**

Please select from the following: (must check one)

- New Sheffield Dealer/Seeking Reactivation    Dealership has changed ownership    New bank account

Dealership Name and DBA if applicable: \_\_\_\_\_

Owner or Owner Principal of Dealership: \_\_\_\_\_

Sheffield Dealer Number: \_\_\_\_\_ Federal Tax ID Number (TIN#): \_\_\_\_\_

Dealership Address: \_\_\_\_\_

Dealer Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Direct Deposit Confirmation Email address: \_\_\_\_\_

Manufacturer brands registering to finance with Sheffield (must be authorized dealer): \_\_\_\_\_

Additional Store Location(s) and Address(es) to be applied to this bank account: \_\_\_\_\_

Bank Transit Routing Number: \_\_\_\_\_ Bank Account Number: \_\_\_\_\_

- Checking Account    Savings Account   Bank Name: \_\_\_\_\_

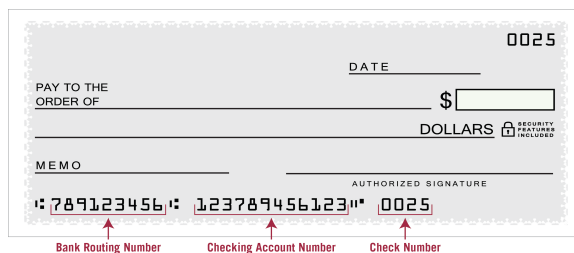
Bank Address and Phone Number: \_\_\_\_\_

Customer agrees to initiate credit and debit Entries pursuant to and in accordance with the terms and conditions of the Sheffield Dealer Standards, and to comply and be bound at all time with the laws of the states where Customer does business, the laws of the United States of America, including but not limited to promulgations of the Office of Foreign Asset Control ("OFAC"), and the rules of the National Automated Clearing House Association (the "Rules"). Authorized Signer must provide physical signature to document. Electronic Signatures are not acceptable.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## PLEASE ATTACH VOIDED CHECK HERE

Please allow 24-48 hours for set up. If all information on the enrollment form is not provided, there may be a delay in processing. Please call 800.438.8892 and request the Implementation Department should you have any questions regarding this form.



# Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	<b>2</b> Business name/disregarded entity name, if different from above	
	<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	<b>5</b> Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
	<b>6</b> City, state, and ZIP code	
	<b>7</b> List account number(s) here (optional)	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>									
				-			-		
<b>or</b>									
<b>Employer identification number</b>									
				-					

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*