

# DECISIVE

*Auto Finance Software and Analytics*

Decisive, which provides loans and lease origination software to banks, credit unions and finance companies, is located in Santa Barbara, California. Decisive announced today its newest software licensing agreement with Standard Finance of Plano, Texas. Standard Finance is a consumer finance company that originates auto leases from automobile dealerships.

Using Decisive's proprietary internet-based DecisiveOnline® software, a dealer can structure a loan or a complex lease and get a credit approval in seconds. Additionally, DecisiveOnline® provides connections with application aggregators and wholesale value sources, provides complete underwriting functionality, and generates perfected documents to complete loan or lease transactions via the internet, which the dealer can immediately use with his customer, who can then drive away in the car. Equally important, the dealer can receive rapid funding and thus better manage cash by eliminating errors common to the dealer finance business.

Jeff Guerney, President of Standard Finance, notes "We chose Decisive for our lease and loan origination software because they understand our business and the Decisive software make the process fast and efficient. They aren't just software providers - they are lenders who built the software for their own indirect use. We felt their system was the best suited for our business and is built around a leasing platform. In addition, the people at Vanguard have been very receptive to our needs, easy to reach and discuss our software needs."

Brad Emerson, Decisive's president, emphasized Decisive's extensive experience with auto lending and leasing. "Software is supposed to make business-people's lives easier. We designed the software to make our own business lives easier and more profitable because we built it for our own use. Now we think that others in the indirect auto finance space will gain both the benefit of our experience and the benefit of our cost-effective origination platform."

Decisive is a business name of Vanguard Credit, LLC which was established in 1997 and has specialized in originating leases and loans on both new and pre-owned vehicles for bank and credit union partners. Vanguard developed its proprietary DecisiveOnline® software to enhance its own business and began licensing the software to other lenders in 2006.