



NORTH SHORE BANK

The Bank of You

Expectations of Dealer and the Bank

1. Units will be delivered to dealers based on location and type of unit. NSB will make dealership aware of drop off by customer or tow service etc. with as much lead time as possible. Dealerships to provide contact for Collection area to alert dealership.
2. Dealership will advise Collection Department of the delivery of the unit. Collections will advise the Asset Manager and start the retitling process with Loan Servicing.
3. Dealership will protect unit from the elements and store in a secure location.
4. Dealership will clean up and perform a visual and mechanical inspection of the unit to determine what if any repairs are needed to make the unit saleable. Costs for inspection will be based on a predetermined schedule based on the type and size of the unit.
5. Estimates for Suggested Repairs will be provided (faxed or e-mail) in writing to the Asset Manager for authorization. Estimates should be completed within 72 hours of the return of the unit. Once approved, the repair will be done ASAP to maximize selling opportunities. Invoices will be forwarded to Asset Manager and will be presented to Accounting for payment within 72 hours of receipt.
6. Units may remain at the dealership where they are surrendered and sold on consignment. However, the Bank's marketing model calls for moving to and sale at our Mitchell St location whenever practical.
7. Dealership will suggest an asking price for the unit and can make an offer for the outright purchase of the unit. The Asset Manager will determine the book value of the unit and with input from the dealership determine the asking price on consignment units.
8. Dealership will place NSB units on their website with appropriate pictures to promote the sale of the unit. Dealership will agree to display any special financing such as reduced interest rate to promote the sale of our unit.
9. All reasonable offers will be provided to the Asset Manager for approval or counter offer.
10. In prime selling season, the Asset Manager and Dealership will discuss activity and selling and pricing strategy on a regular basis to expedite sale of the unit.
11. Asset Manager will periodically visit our dealer's locations to promote a solid working relationship with the dealer and help promote sale of our units.
12. RAMs will be supplied with a list of items held at dealer locations and should view the units to assist in the sale of the unit whenever possible.
13. Some promotions for North Shore Bank unit sales may be developed to enhance the salability.

Asset Manager Contact information--- Roy Whetter
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Collection area contact 1-800-2361263
Or
1-262-797-3820