

Kenneth Shilson & Associates, PC  
Subprime Analysts and Consultants

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- Computerized Portfolio Analysis -



## Want to Make 2018 Better? Need More Cash Flow or Capital?

If you want to make the remainder of 2018 better, do the following, and here is why:

1. Let **Subprime Analytics** analyze your portfolio **to identify what is working and what isn't from your own data!** You would not purchase a vehicle at auction without looking under the hood, so use the same approach with your subprime portfolio.
2. **Let us compare your portfolio performance and your business model with your competition.** Your market is very competitive, so learn how to get the edge on your competition!
3. Is your portfolio growing, or liquidating? Are you maximizing your return on investment? **Are you cash efficient? We can help you increase your cash flow and collections.**
4. How will the new accounting credit loss measurement standard affect your balance sheet and loan covenants? **Want to have access to capital in the future? We can help!**
5. Is your business model cash efficient? Are you relying on outside borrowing? **Want to become independent from outside debt? We can show you how!**



I just finished compiling the **annual buy here, pay here benchmarks** for the 20th consecutive year. This report is used by capital providers (including many Wall Street firms), to identify the changes and trends in the subprime auto finance market. **For a free consultation** on how **Subprime Analytics** can help you address these concerns and more, **complete the form below** and email it to [ken@kenshilson.com](mailto:ken@kenshilson.com) or fax it to 713-680-2474. You can also call 832-767-4759 to set up a time for your free consultation.

**Get your answers now by contacting me today!!!**

Sincerely,

A handwritten signature in black ink that reads "Kenneth Shilson".

Kenneth Shilson, CPA  
President, Subprime Analytics  
Founder, NABD

**The more you learn,  
the more you will earn\$\$**

(NEXT)



# Subprime Analytics

*Finding Solutions for the Subprime Market*

2180 North Loop W, Ste 270  
Houston TX 77018

Tel. 832-767-4759  
Fax 713-680-2474

**I AM INTERESTED IN LEARNING HOW TO  
INCREASE MY CASH FLOW AND RAISE MORE CAPITAL!**

Contact Ken Shilson at 832-767-4759 for a free, no-obligation consultation to discuss your needs. Complete the information below and return to us by email: [ken@kenshilson.com](mailto:ken@kenshilson.com), or by fax at 713-680-BHPH (2474).

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_ Mobile No. \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_

Website \_\_\_\_\_

Software System \_\_\_\_\_

How long on system? \_\_\_\_\_

Have you used portfolio metrics before? \_\_\_\_\_

- Type of Company
- \_\_\_\_\_ Direct Lending (I have my own sales lot.)
  - \_\_\_\_\_ Indirect Lending (I buy notes from other dealers.)
  - \_\_\_\_\_ Leasing
  - \_\_\_\_\_ Retail

Please check here if you would like an electronic copy of Subprime Analytics' latest industry benchmarks, emailed to the address above.

Have a friend who wants the latest benchmarks from Subprime Analytics?

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_ Mobile No. \_\_\_\_\_ Fax \_\_\_\_\_

Email Address \_\_\_\_\_

**Visit our website at [www.subanalytics.com](http://www.subanalytics.com)!**