Before You Close the Dead-Deal File, Start a Conversation.

Bringing dealership experience to commercial vehicle, fleet, and equipment financing

An MMFE perspective for dealer principals, general managers, commercial and fleet leaders, and F&I directors

The opportunity begins in commercial and fleet sales

Many commercial and fleet transactions begin with the people who understand the business customer's work: the commercial sales manager, fleet manager, or commercial salesperson. Long before a deal reaches the desk or F&I, those conversations establish the vehicle, application, upfit, equipment needs, and purchase timeline.

That is also where financing assumptions can shape the outcome. A customer may be told that substantial cash is required, that an upfit cannot be included, or that a declined application ends the discussion. Those conclusions may accurately reflect one lender's program. They do not necessarily describe every financing option available for that transaction.

MMFE's position is straightforward: when a commercial transaction encounters a financing obstacle, an experienced second look can help the dealership determine whether another appropriate option deserves consideration. That review should begin while the customer is still engaged—not after the opportunity has disappeared.

Built on dealership experience and trusted since 2001

Make My Financing Easy is a company of Chernek Consulting, LLC. Since 2001, Chernek Consulting has provided F&I and sales leadership training to hundreds of dealerships throughout the USA and Canada. MMFE extends that dealership foundation into commercial vehicle, fleet, and equipment financing relationships.

Founder Rebecca Chernek brings more than three decades of automotive retail and dealership leadership experience, including service as Platform F&I Director overseeing 16 rooftop operations. That background matters because a financing conversation affects more than approval: it affects deal structure, profitability, communication, and the customer's experience with the dealership.

The purpose of this paper is to show how commercial and fleet expertise, F&I knowledge, and additional lender relationships can work together to help dealers evaluate opportunities before closing the dead-deal file.

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Where financing misconceptions begin

Commercial managers bring valuable expertise in vehicle applications, fleet requirements, upfits, and business relationships. Their responsibilities do not always include the same depth of lender analysis or transaction structuring expected of an experienced F&I leader. The dealership benefits when those capabilities work together early in the process.

One lender response can become the whole answer

A decline, restricted advance, or required down payment can be interpreted as a final verdict on the customer. In practice, the response belongs to a particular lender evaluating a particular submission under its own guidelines. Another financing source may assess the business, equipment, transaction size, or proposed structure differently. A second review determines whether a viable alternative exists; it does not assume that one will.

The truck is only part of the business need

A work vehicle may need a utility body, lift, specialized equipment, or another upfit before it can produce revenue. Financing only the chassis may leave the customer without a workable solution. Asking about the complete purchase early helps identify the items, vendors, invoices, delivery requirements, and financing questions that must be addressed.

Negative equity is a structure issue to evaluate

Negative equity can create an advance shortfall or pressure to reduce dealership gross to meet a lender's callback. An experienced review can examine the trade payoff, proposed advance, customer contribution, and lender requirements before the dealership decides how to proceed. Alternative financing may help in some cases, but negative equity remains an obligation that must be addressed. It cannot be assumed to fit within another lender's program.

A capped deal can limit the customer's choices

A customer may choose a vehicle service contract, GAP, or maintenance but find that the lender's cap leaves no room to finance those products. If the customer cannot pay out of pocket, the dealership should consider whether another appropriate source permits the selected products within a workable transaction. Availability, eligibility, payment, and total cost must be evaluated—not assumed.

An approval should prompt a complete conversation about the customer's purchase and optional protection choices.

The application does not tell the whole story

Rebecca Chernek has long advocated for the customer interview. A credit profile or application may reveal a problem without explaining its cause or the customer's current circumstances. Understanding that history helps identify facts that may support a lender's consideration of an exception. The goal is to give the lender a complete, accurate reason to consider the deal.

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How an experienced second look works

A useful second look begins with the customer's story. The commercial or fleet team contributes its knowledge of the business and the purchase. MMFE adds an experienced customer interview and a focused review of the financing obstacle.

Get the story before presenting the deal

At MMFE, we make a point of learning the customer's story so we can present relevant facts to our lenders. What happened? What is different today? What has the customer done to address the problem, and what supports the expectation that it will not happen again? We ask follow-up questions and seek documentation that supports the explanation.

A temporary business interruption, a lost contract, or an unusual expense may deserve further discussion. The explanation becomes more useful when supported by evidence of recovery, such as current financial performance, replacement business, or resolved obligations. We fact-find the circumstances that may justify an exception rather than assuming an exception is available.

Give the lender a reason to consider the deal

"Lenders want to buy your deals. Give them a reason to do so." This is Chernek's guiding message for presenting a transaction: connect the customer's explanation to evidence the lender can evaluate. A strong presentation addresses the concern directly, explains what changed, and shows how the proposed obligation fits the business today. It presents the complete picture, including unresolved concerns.

Match the story to the purchase and lender

Clarify the vehicle, upfit, equipment, trade, vendors, and delivery timeline. Identify whether the obstacle involves credit, business history, collateral eligibility, or an advance limit. MMFE then explores appropriate financing sources and presents the relevant customer narrative with supporting information. The lender determines whether the facts support its guidelines or an exception and sets any approval terms.

Two examples of a useful second look

Illustrative scenario — Truck and upfit: A contractor needs a truck and utility body from separate suppliers. The initial response leaves the upfit unresolved. MMFE reviews the complete purchase, its business purpose, and supporting information to explore an appropriate financing structure.

Illustrative scenario — Past business interruption: A customer explains that a lost contract contributed to payment problems. MMFE asks what replaced that revenue, whether obligations have been brought current, and what documents demonstrate recovery. Those facts may support a lender's review; the explanation alone does not establish eligibility.

These hypothetical examples describe a review process, not funded deals or promised outcomes. Customer information is obtained through appropriate consent and secure submission. Available terms and funding conditions must be explained clearly to the customer and dealership.

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Protect the purchase and the relationship

F&I experience adds value when a customer chooses protection for a working vehicle. Some dealers call vehicle service contracts, GAP, and maintenance a “peace of mind package.” Each product serves a different purpose and should be explained and selected individually. A lender cap should prompt a review of available options before the customer’s choices are ruled out.

Align service coverage with the working life of the truck

A suitable vehicle service contract can help pay for covered repairs while the customer is still making loan payments. Where available and appropriate, evaluate coverage that aligns with the loan term and expected mileage. Time alone is not enough: a work truck may reach a mileage limit before the loan ends. Review commercial-use eligibility, covered components, deductibles, exclusions, and existing warranty coverage. [1]

Dealer maintenance plans and service contracts can support continued service visits and help keep customers connected to the dealership ecosystem. Maintenance addresses specified routine services; a vehicle service contract addresses repairs or services defined in its agreement. Together, suitable choices can support the customer’s ownership experience and future dealership relationships.

Explain how GAP can support recovery after a total loss

After a covered total loss or theft, the primary insurer’s settlement may be less than the outstanding loan balance. GAP may cover or waive some or all of the eligible difference, subject to the agreement’s limits and exclusions. Confirm eligibility for the truck and its commercial use. GAP does not automatically satisfy every remaining charge or balance. [2]

Reducing an eligible loan shortfall may help preserve the customer’s cash for a replacement truck rather than using it to settle the old loan. GAP generally addresses the prior loan’s eligible shortfall; it does not itself provide the next down payment or guarantee replacement financing.

Evaluate financing for the customer’s selected products

MMFE can explore whether an appropriate financing source accommodates the customer’s selected service contract, GAP, or maintenance when the original approval is capped. The objective is a suitable transaction that supports the purchase and customer relationship. Product acceptance and additional advance remain subject to lender guidelines. Financing product costs increases the amount financed and may increase total interest. [2]

Complement existing lender relationships

MMFE complements the dealership’s primary and captive lenders. We connect dealers with financing sources, present the customer’s story, and help evaluate options. The funding source makes the credit decision and sets terms. Clear expectations about fees, documentation, customer contact, and funding conditions build trust throughout the process.

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Let’s discuss your commercial vehicle, fleet, and equipment opportunities.
www.makemyfinancingeasy.com

Programs and financing are subject to lender approval, eligibility, documentation, and applicable terms. Availability varies by customer, collateral, and transaction. No approval, financing amount, reduction in negative equity, or profit outcome is guaranteed.

[1] FTC, Auto Warranties and Auto Service Contracts — consumer.ftc.gov/articles/auto-warranties-and-auto-service-contracts

[2] CFPB, What is Guaranteed Asset Protection GAP insurance — consumerfinance.gov/ask-cfpb/en-797/

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