MORROW / DESIGN REVIEW

Dealership management design review

50 rendered screens across desktop, phone and tablet. Includes the Morrow platform website, Cedar Bend Motors dealership website, dealer-held financing and conventional lender funding.

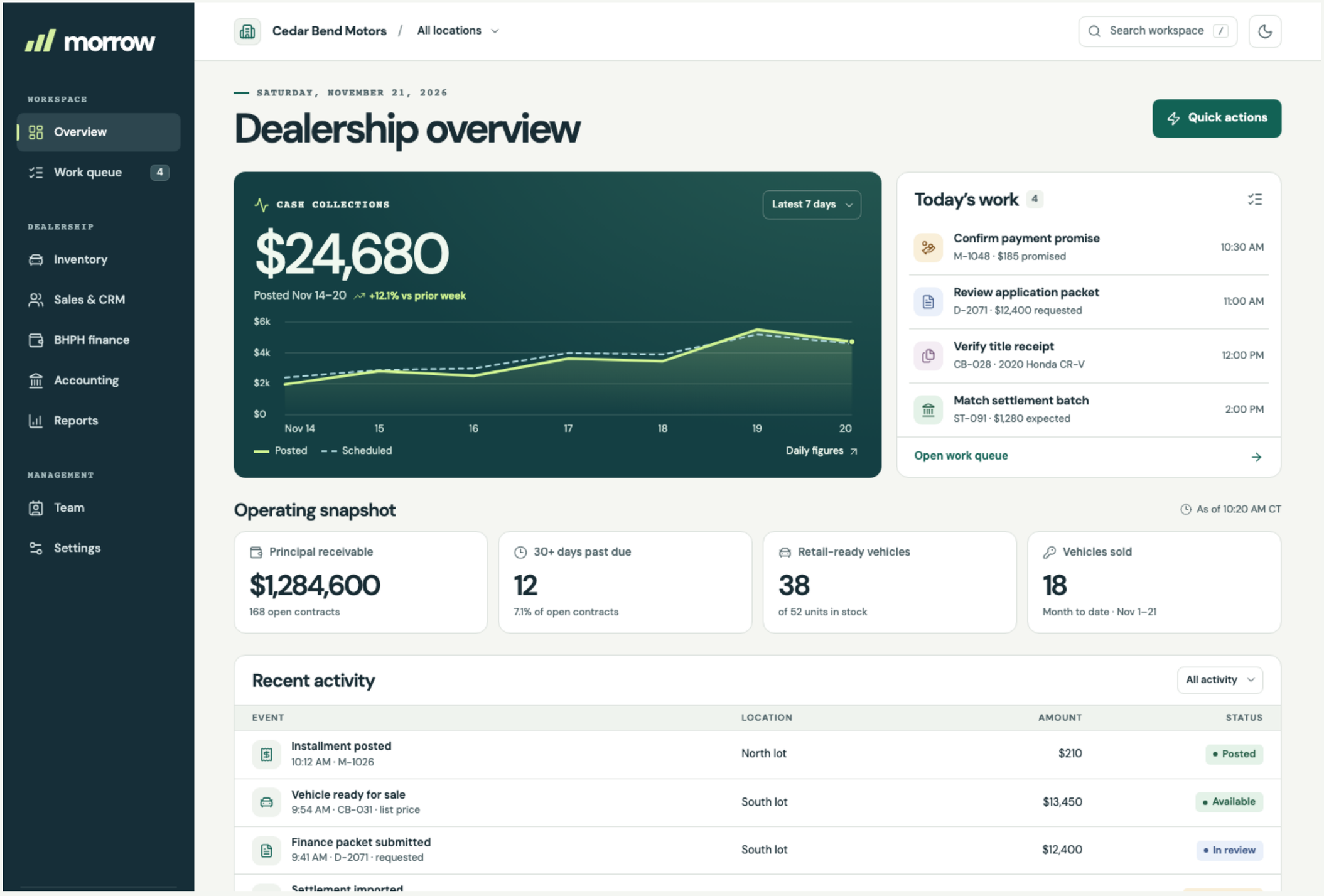
Review rounds

ROUND 1	**Identity and dealer overview**	p. 2
ROUND 2	**Inventory, customers and sales**	p. 4
ROUND 3	**Dealer-held and lender financing**	p. 10
ROUND 4	**Salesperson, finance and customer mobile**	p. 26
ROUND 5	**Public sites, subscriptions and administration**	p. 40

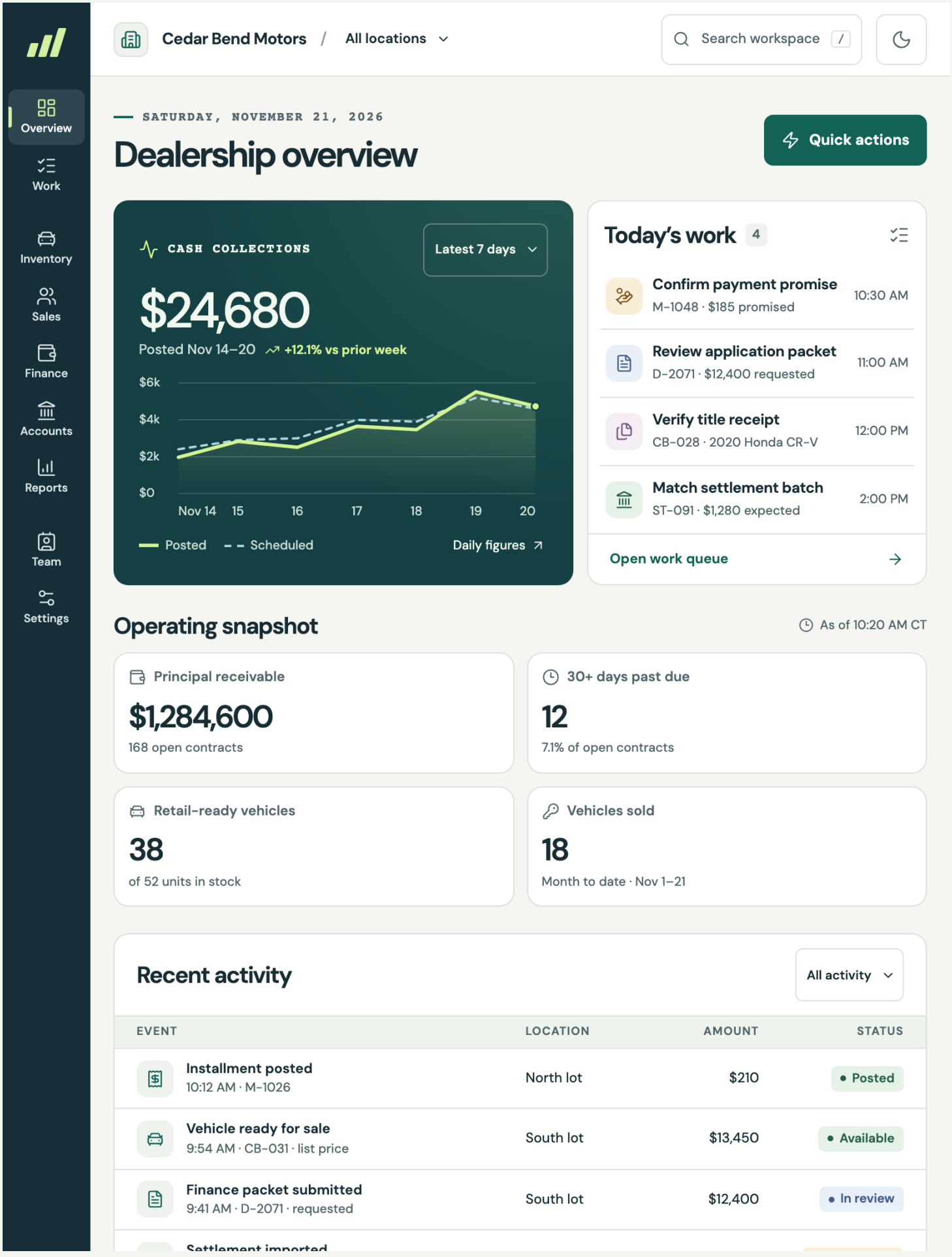
Tap a round above or use PDF bookmarks. The companion interactive gallery lets you select vehicles, follow the same fictional deal across roles, and simulate payments or lender decisions.

Cedar Bend Motors / November 21, 2026

Dealership dashboard



GM dashboard on tablet



Vehicle inventory

morrow

DEALERSHIP

- Overview
- Inventory
- Sales & CRM
- BHPH finance
- Collections
- Lender desk
- Accounting
- Reports
- Team
- Settings

Cedar Bend Motors / Dealer workspace

Search workspace

INVENTORY

Vehicle inventory

Retail stock, title holds, and location in one view.

Titles & liens

Stock list | Vehicle detail | Titles & liens

In stock	Retail-ready	Title holds	Reconditioning
52	38	3	11
Across two locations	Available for sale	Awaiting documents	Prep or inspection

Featured stock

4 sample records

Search model or sto

All | Available | Title hold | North lot | South lot

4 MATCHING VEHICLES



• Available

2019 Toyota Camry

LE · 2.5L · FWD · 81,240 mi



• Title hold

2020 Honda CR-V

EX-L · 1.5T · AWD · 76,580 mi



• Available

2019 Mazda CX-5

Grand Touring · AWD · 89,120 mi

Vehicle record

morrow

DEALERSHIP

- Overview
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- Team
- Settings

Cedar Bend Motors / Dealer workspace

Search workspace

INVENTORY / CB-031

2019 Toyota Camry

LE · 2.5L · FWD · 81,240 miles · South lot

All inventory

Stock list | Vehicle detail | Titles & liens



Front exterior · Representative photo

Front photo | Rear photo

Stock position

• Available

$13,450

Retail asking price

Acquisition cost	$10,300
Location	South lot
Photo set	2 sample angles

Structure a deal

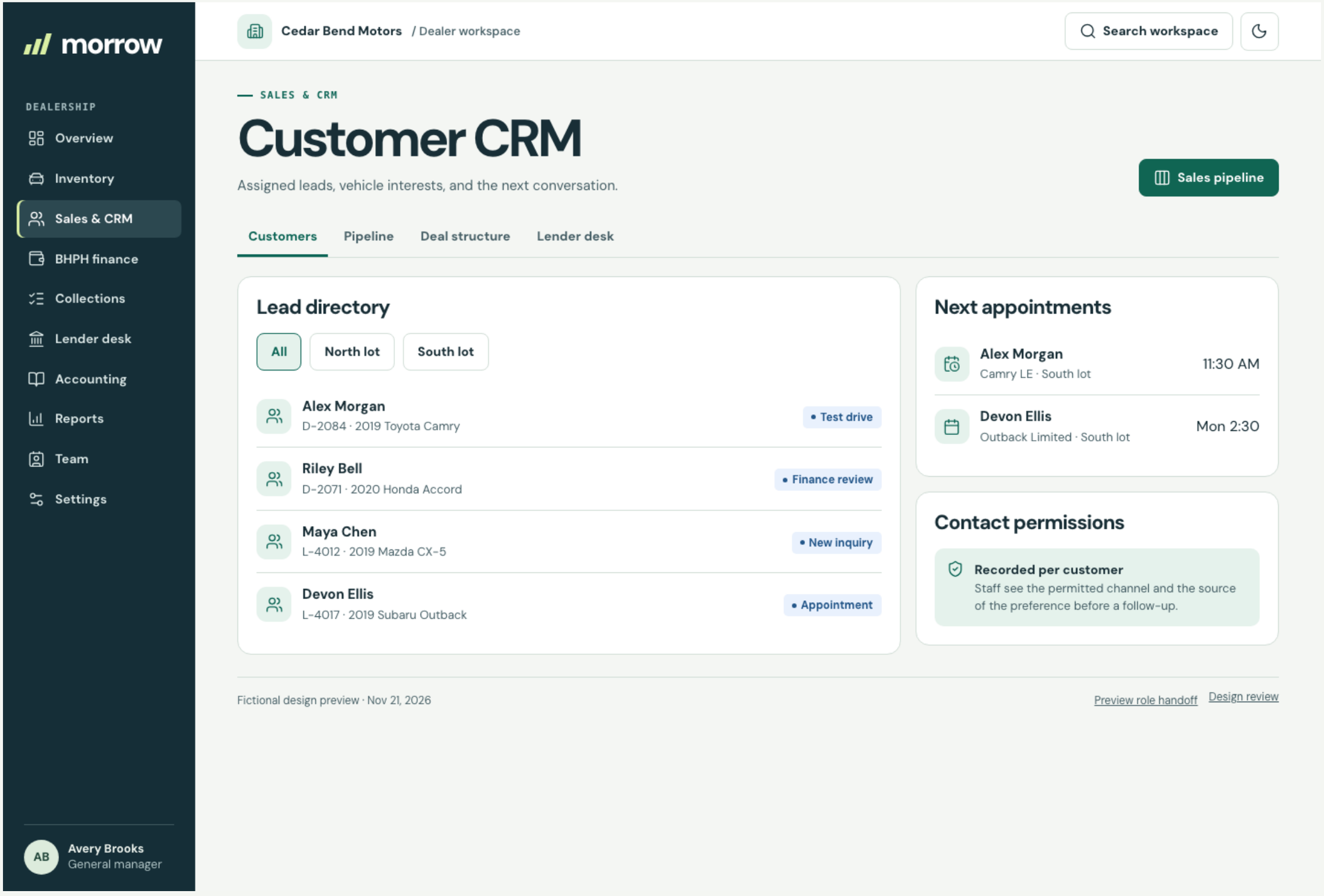
Vehicle record

Stock ID	CB-031
Exterior	White
Body style	Sedan
Sales channel	Retail inventory

Recent activity

- **Released for retail**
  Nov 21 · Inventory desk
- **Photos checked**
  Nov 20 · Taylor Reed
- **Stock record created**
  Nov 18 · Intake

Customer CRM



Sales pipeline

morrow

DEALERSHIP

- Overview
- Inventory
- Sales & CRM
- BHPH finance
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- Reports
- Team
- Settings

AB
Avery Brooks
General manager

Cedar Bend Motors / Dealer workspace

Search workspace

SALES & CRM

Sales pipeline

Next actions by stage, across both lots.

Open deal structure

Customers | Pipeline | Deal structure | Lender desk

New inquiry • 2

L-4012 · NORTH LOT

Maya Chen
2019 Mazda CX-5
$14,850

Confirm vehicle interest

L-4017 · SOUTH LOT

Devon Ellis
2019 Subaru Outback
$14,250

Confirm visit

Working deal • 1

D-2084 · SOUTH LOT

Alex Morgan
2019 Toyota Camry
$13,450

Prepare down payment

Finance review • 1

D-2071 · SOUTH LOT

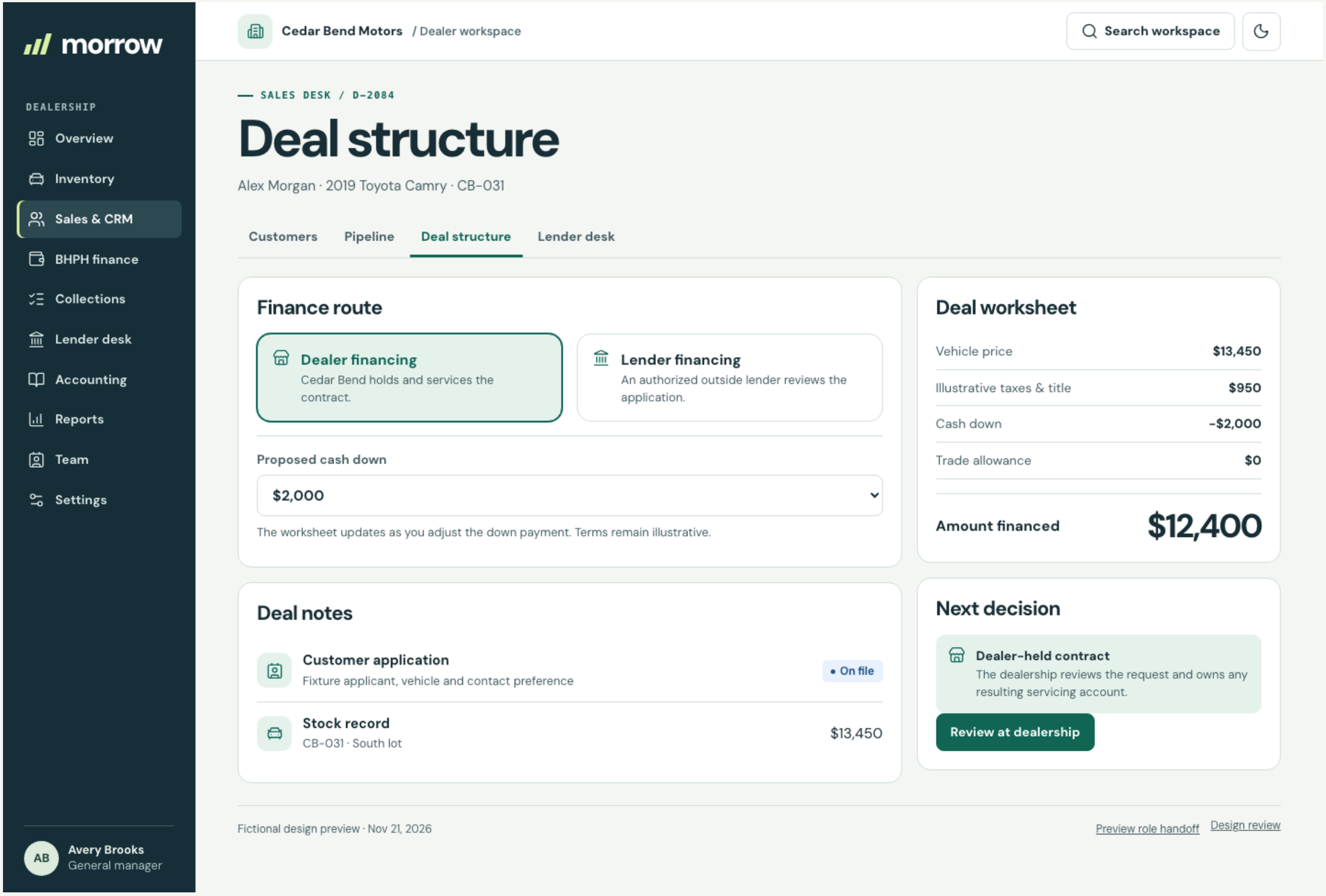
Riley Bell
2020 Honda Accord
$12,400

Review packet

Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

Deal structure



Tablet inventory

Overview
Inventory
Sales & CRM
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Reports
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Cedar Bend Motors

Search workspace

INVENTORY

Vehicle inventory

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Across two locations	Available for sale	Awaiting documents	Prep or inspection

Featured stock

4 sample records

Search model or stoc

All | Available | Title hold | North lot | South lot

4 MATCHING VEHICLES



• Available

2019 Toyota Camry

LE · 2.5L · FWD · 81,240 mi

$13,450

South lot · CB-031



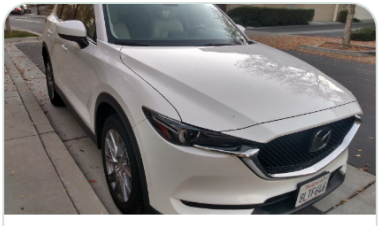
• Title hold

2020 Honda CR-V

EX-L · 1.5T · AWD · 76,580 mi

$16,950

North lot · CB-028



• Available

2019 Mazda CX-5

Grand Touring · AWD · 89,120 mi

$14,850

North lot · CB-044



Financing application review

morrow

DEALERSHIP

- Overview
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- Settings

AB Avery Brooks
General manager

Cedar Bend Motors / Dealer workspace

Search workspace

BHPH FINANCE / ORIGINATIONS

Application review

D-2084 · Alex Morgan · Dealer-held financing

Portfolio | Underwriting | Contracts | Collections | Lender desk

Applicant packet

AM **Alex Morgan**
Received today · Taylor Reed

Requested amount	$12,400
Vehicle	2019 Toyota Camry
Down payment	$2,000
Income document	• Sample on file
Contact and consent	• Recorded
Decision authority	Cedar Bend Motors

Decision record

- **Routed to dealer review**
  D-2084 · fictional application
- **Identity and document checklist ready**
  Demo fixtures · no bureau report

Dealer decision

• In review

Record a human decision against this packet. Any required notices go through a separate reviewed process.

Review decision

Proposed terms

Repayment type	Illustrative level payment
Term	24 months
Frequency	Monthly

Open deal worksheet

Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

Installment contract

morrow

DEALERSHIP

- Overview
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- Settings

Cedar Bend Motors / Dealer workspace

Search workspace

BHPH FINANCE / CONTRACT

Installment contract

D-2084 · Alex Morgan · Dealer-held

Portfolio | Underwriting | Contracts | Collections | Lender desk

Terms worksheet

Payment frequency

Monthly

Amount financed	$12,400.00
Assumed annual rate	12.00% nominal
Illustrative APR estimate	12.00% · no prepaid finance charges assumed
Regular payments	23 × $583.71
Final payment	$583.74
Total of payments	$14,009.07
Finance charge	$1,609.07

Equal-period illustration with end-of-period payments, rounded interest and a final balancing payment. Calendar dates, state methods, irregular periods, fees and disclosure APR require a validated engine.

Schedule preview

Installment	Payment	Status
1	$583.71	Proposed

Contract packet

• Draft

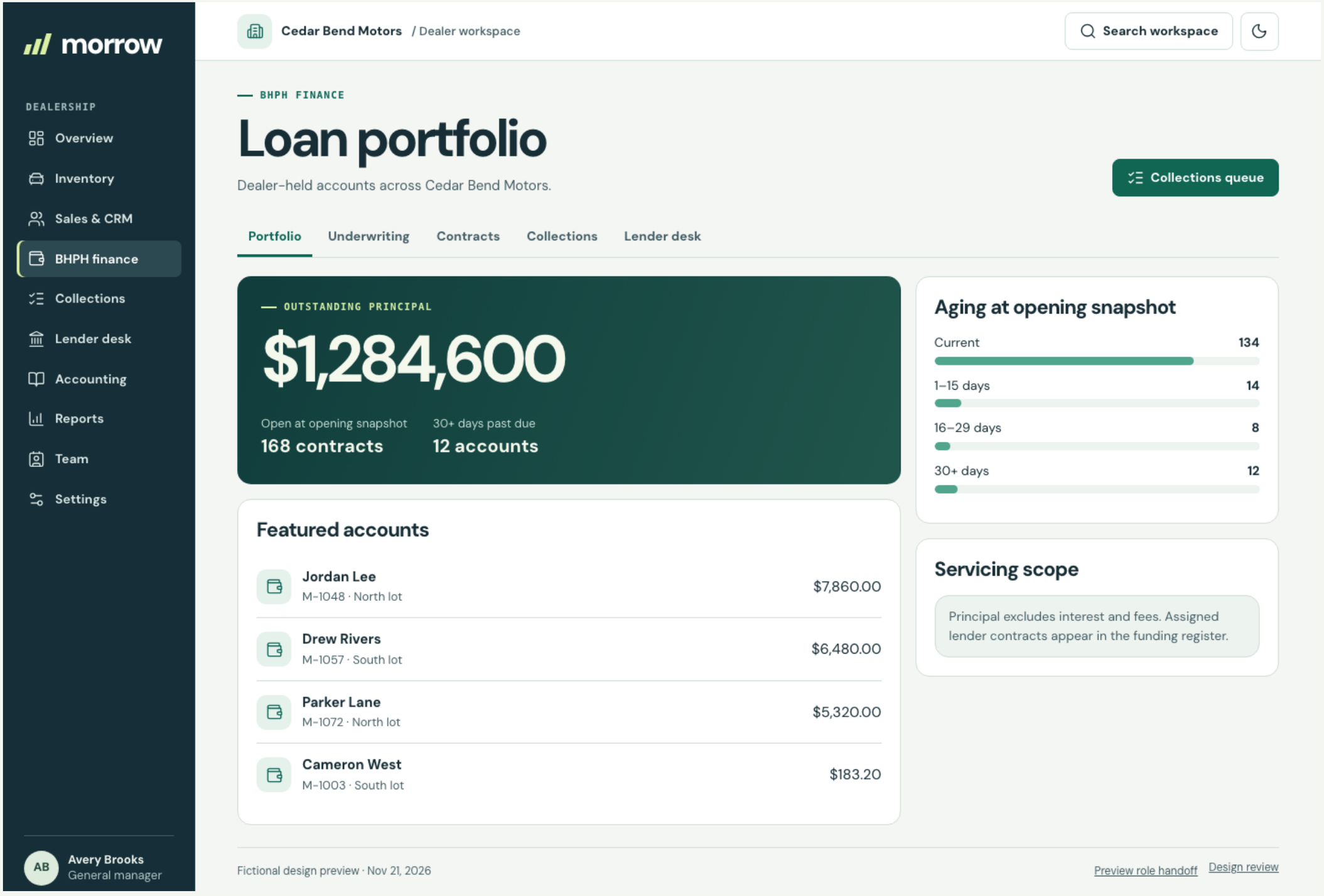
Creditor	Cedar Bend Motors
Decision	Approved
Forms profile	State-specific · counsel approval required
Signing	Authorized e-sign provider required

Generate sample packet

Document custody

- **Approved terms**
  Snapshot the reviewed deal and version.
- **Generate packet**
  Licensed forms and disclosures.
- **Signed copy**
  Record evidence, then release to authorized servicing.

BHPH portfolio



Customer loan account

morrow

DEALERSHIP

- Overview
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- Settings

AB Avery Brooks
General manager

Cedar Bend Motors / Dealer workspace

Search workspace

— SERVICING / M-1048

Jordan Lee

2017 Honda Civic LX · North lot

Portfolio

— OPEN PRINCIPAL

$7,860.00

Past due **$185.00**

Total due through Nov 21 **$370.00**

Account detail

Summary | Schedule | Transactions

Principal receivable	$7,860.00
Accrued interest in sample	$25.00
Late fees assessed	$0.00
Regular installment	$185.00
Contract status	• Active

Servicing actions

Collect payment — $185.00
Preview allocation and processor state

Request dated payoff
Principal, accrued interest, fees and effective date

Collection notes
Contact history and arrangements

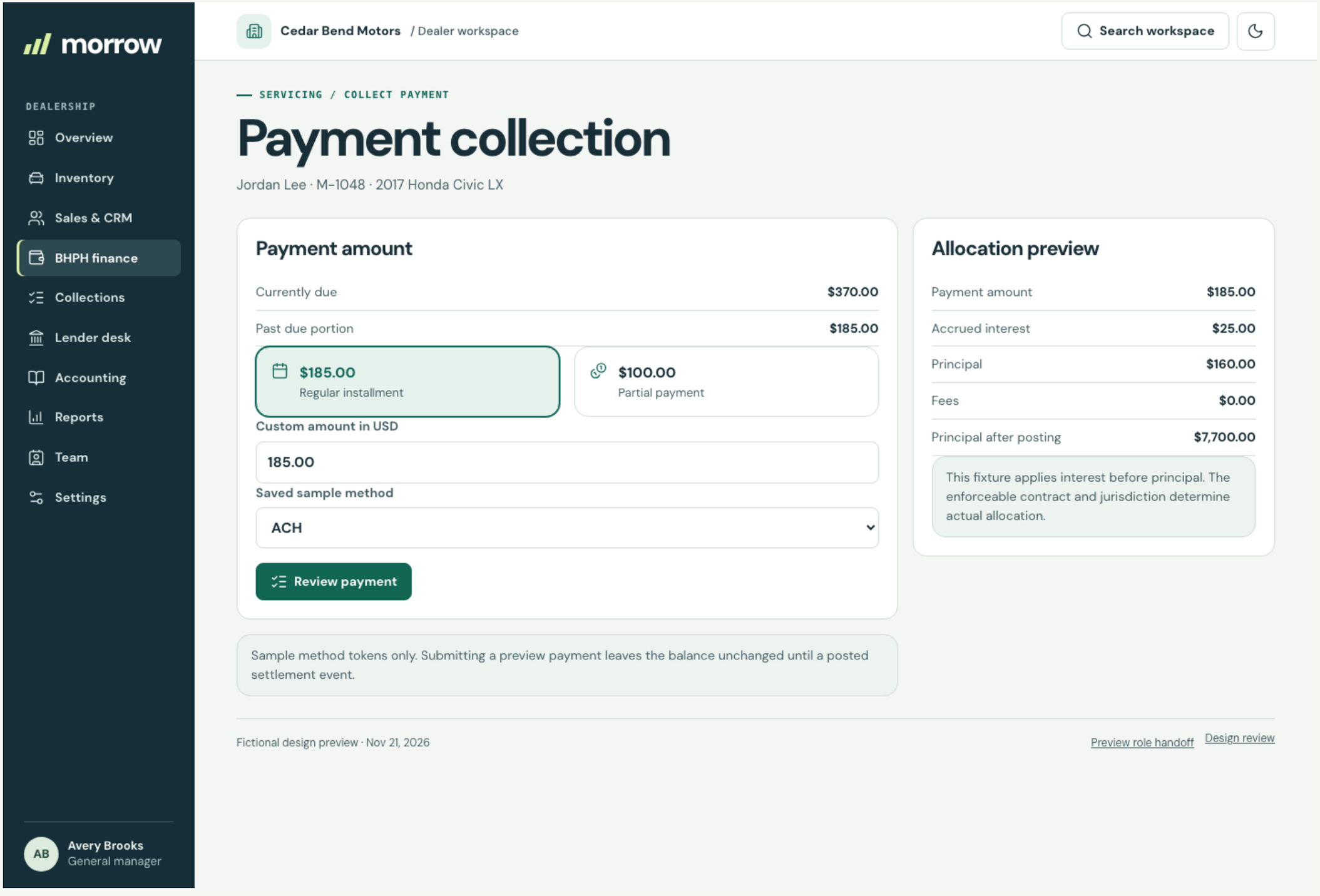
Contract record

Vehicle	2017 Honda Civic LX
Servicer	Cedar Bend Motors
Location	North lot
Payment frequency	Biweekly
Oldest delinquency	14 days

Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

Payment collection



Delinquency management

morrow

DEALERSHIP

- Overview
- Inventory
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- Reports
- Team
- Settings

AB Avery Brooks
General manager

Cedar Bend Motors / Dealer workspace

Search workspace

FINANCE / COLLECTIONS

Collections queue

Prioritize by aging, promised payments, and assigned collector.

Portfolio | Underwriting | Contracts | Collections | Lender desk

30+ at snapshot
12
7.1% of open contracts

Promise due today
$185
M-1048 · North lot

Accounts to contact

All | 1–15 days | 16–29 days | 30+ days

Jordan Lee	M-1048 · Sam Rivera · 14 days past due	$185.00
Drew Rivers	M-1057 · Casey Ellis · 35 days past due	$420.00
Parker Lane	M-1072 · Sam Rivera · 22 days past due	$320.00

Collector handoff

Jordan Lee · 10:30 AM
Check the $185 promise and customer contact preference before outreach.

Review contact history
Account notes and arrangements

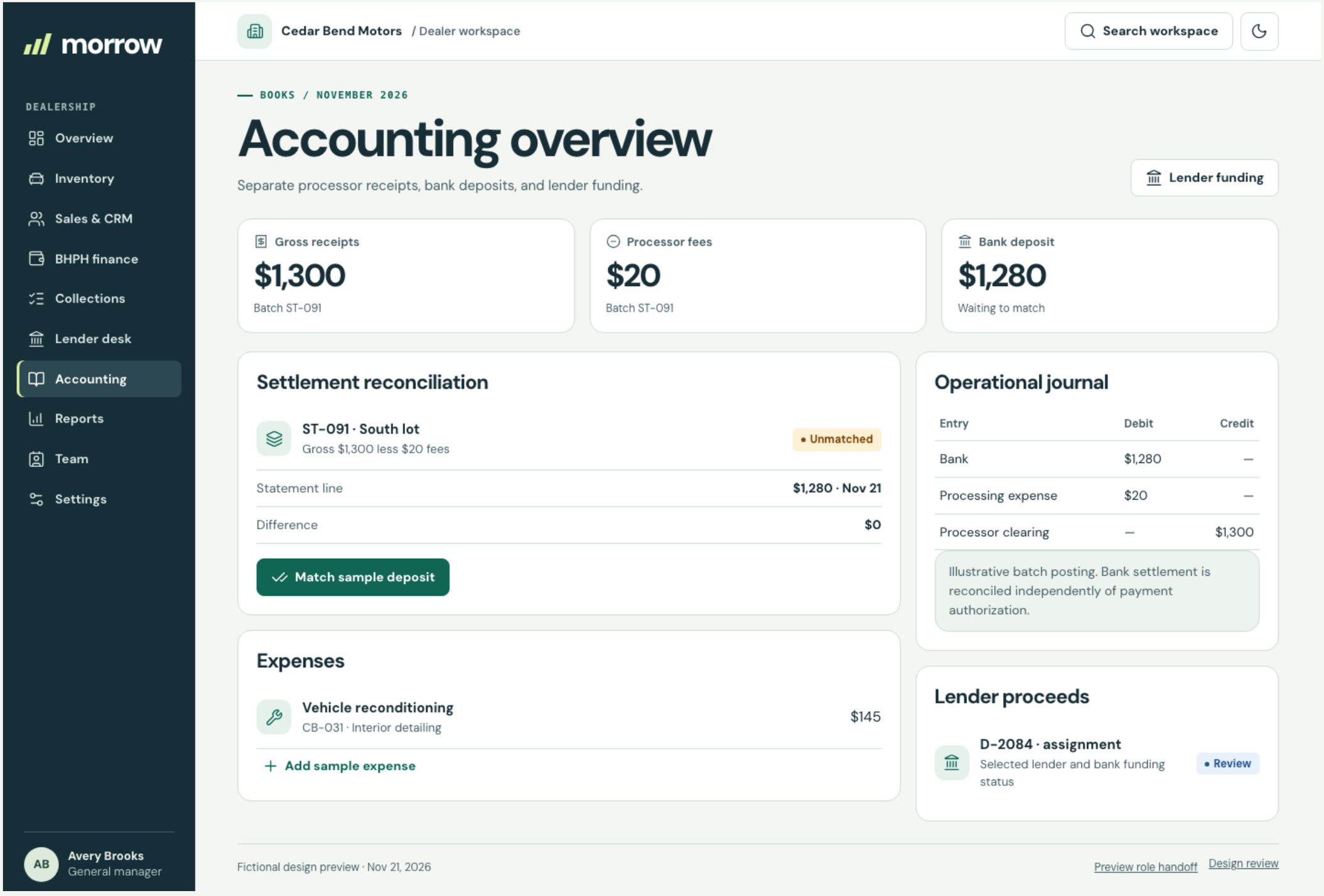
Recovery review

Recovery cases remain on legal hold until an authorized reviewer verifies the applicable notices, restrictions, and order.

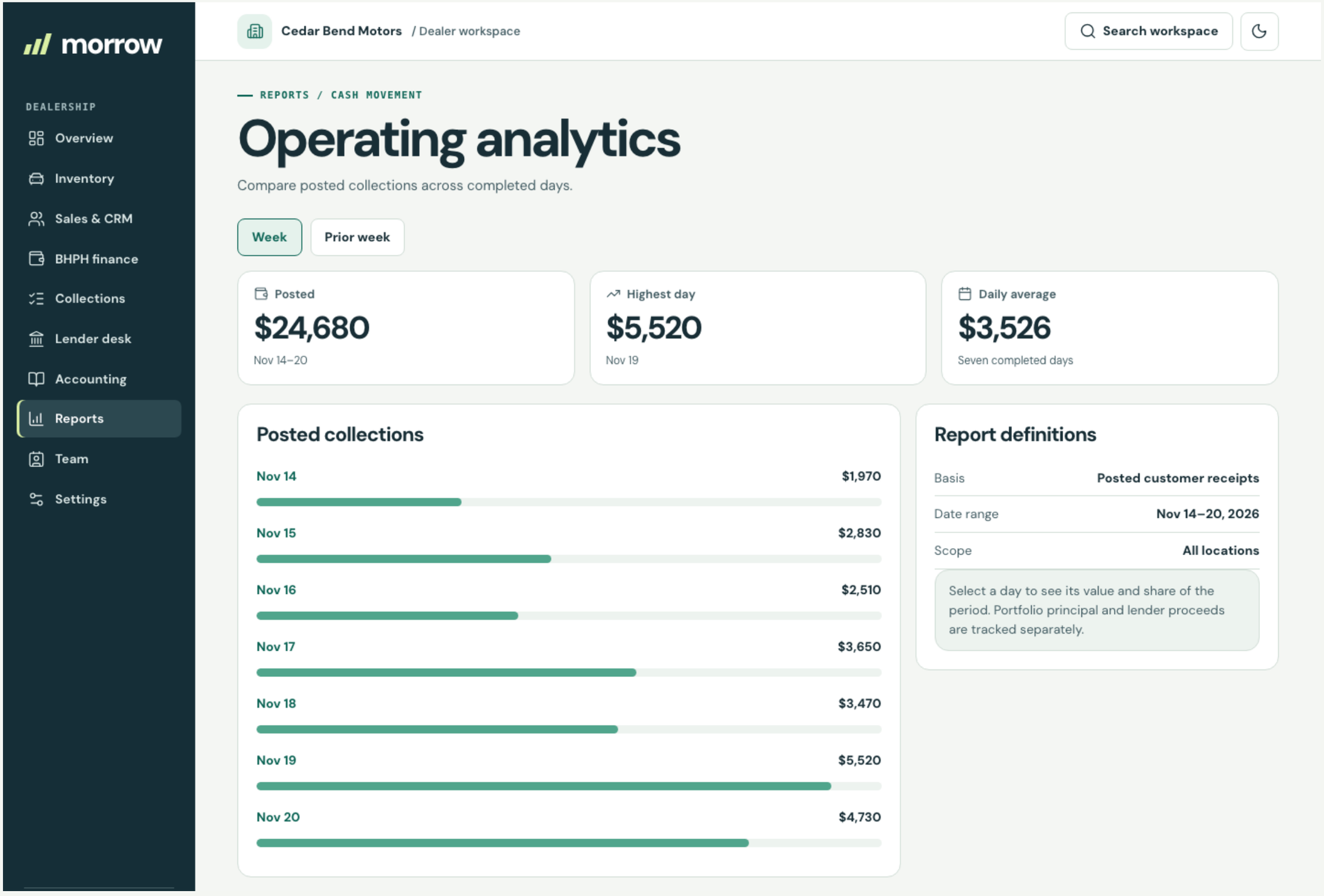
Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

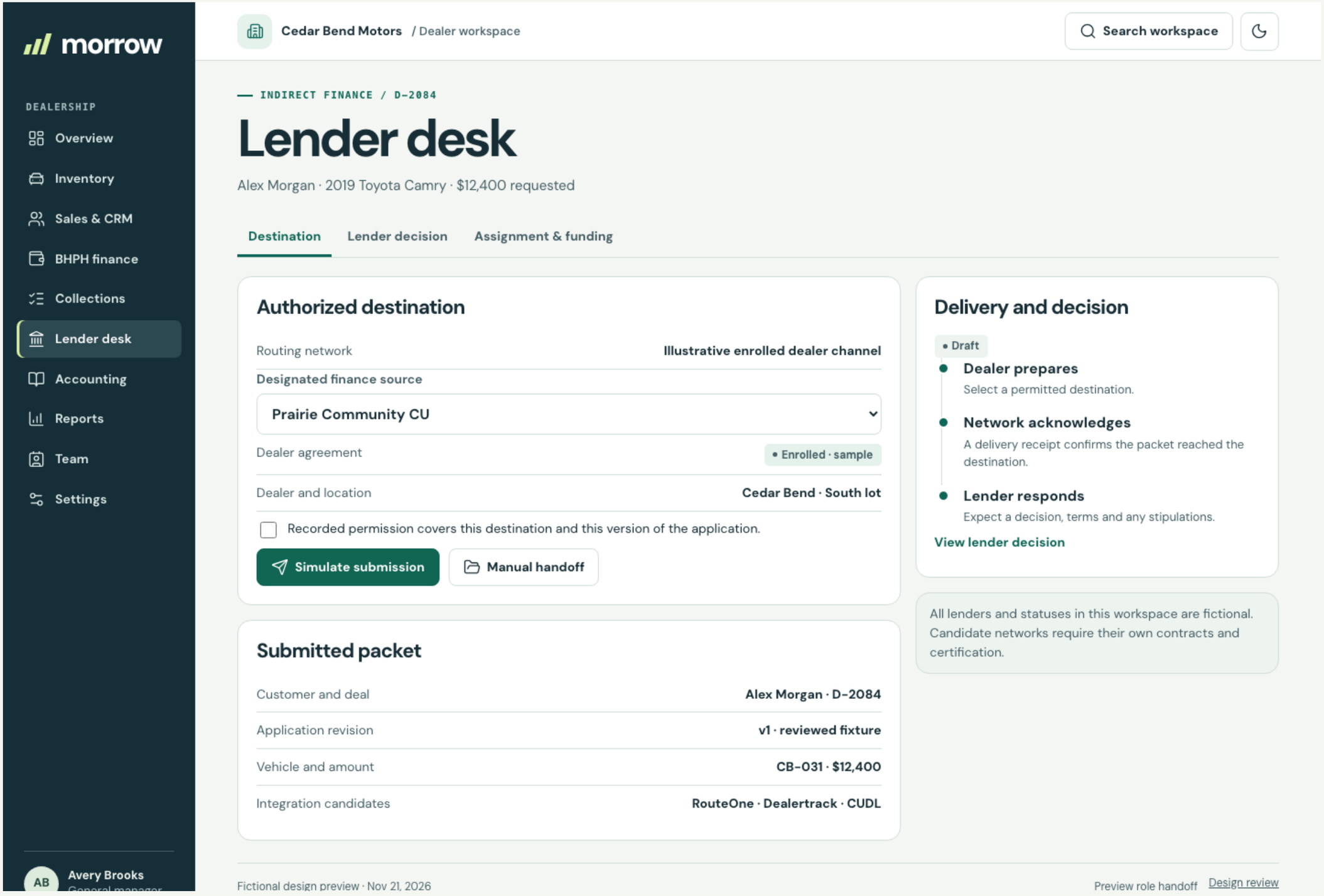
Accounting overview



Reporting and analytics



Authorized lender destination



Lender decision & conditions

morrow

DEALERSHIP

- Overview
- Inventory
- Sales & CRM
- BHPH finance
- Collections
- Lender desk
- Accounting
- Reports
- Team
- Settings

AB Avery Brooks
General manager

Cedar Bend Motors / Dealer workspace

Search workspace

— INDIRECT FINANCE / DECISION

Lender decision

Prairie Community CU · D-2084

Destination | Lender decision | Assignment & funding

Lender response

• Conditional offer

Application reference	EXT-4821 · revision 1
Decision owner	Prairie Community CU
Amount	$12,400.00
Offered rate	8.90% · illustrative APR
Term	60 monthly installments
Indicative installment	$256.80
Decision validity	Through Nov 28, 2026

Decision history

- **Conditional offer**
  Received from sample lender · EXT-4821
- **Packet status · Conditional offer**
  Dealer-designated finance source

Conditions & next action

Proof of income	• Required
Borrower acceptance	Pending documents

Attach sample pay statement

Provider context

Proposal only	No live lender traffic
Customer servicing	Assigned servicer after funding

Connector settings

Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

Assignment & bank funding

morrow

DEALERSHIP

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- Reports
- Team
- Settings

Cedar Bend Motors / Dealer workspace

Search workspace

INDIRECT FINANCE / SETTLEMENT

Assignment & funding

Prairie Community CU · D-2084 · EXT-4821

Destination | Lender decision | Assignment & funding

EXPECTED BANK CREDIT

$12,175.00

Contract proceeds
$12,400

Funding status
Funding pending

Funding worksheet

Contract proceeds	$12,400.00
Illustrative reserve holdback	-$200.00
Lender fee	-$25.00
Expected net deposit	$12,175.00
Statement match	Pending

Reserve treatment depends on the agreement and accounting review. Contract proceeds are separate from dealer-held principal.

Handoff checklist

- **Approval and stipulations**
  Complete
- **Contract and assignment**
  Sample signed · Nov 21
- **Funding package**
  Delivered to lender
- **Bank reconciliation**
  Waiting for statement

Match sample lender deposit

Ownership & servicing

Creditor after assignment	Prairie Community CU
Servicer after funding	Prairie Community CU
Dealer-held receivable	$0.00

The customer receives the assigned servicer's payment instructions.

Tablet finance review

Cedar Bend Motors

Search workspace

Overview
Inventory
Sales & CRM
BHPH finance
Collections
Lender desk
Accounting
Reports
Team
Settings

AB

BHPH FINANCE / ORIGINATIONS

Application review

D-2084 · Alex Morgan · Dealer-held financing

Portfolio | Underwriting | Contracts | Collections | Lender desk

Applicant packet

AM

Alex Morgan
Received today · Taylor Reed

Requested amount	$12,400
Vehicle	2019 Toyota Camry
Down payment	$2,000
Income document	• Sample on file
Contact and consent	• Recorded
Decision authority	Cedar Bend Motors

Decision record

- **Routed to dealer review**
  D-2084 · fictional application
- **Identity and document checklist ready**
  Demo fixtures · no bureau report

Dealer decision

• In review

Record a human decision against this packet. Any required notices go through a separate reviewed process.

Review decision

Proposed terms

Repayment type	Illustrative level payment
Term	24 months
Frequency	Monthly

Open deal worksheet

Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

Tablet collections

Cedar Bend Motors

Search workspace

Overview
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FINANCE / COLLECTIONS

Collections queue

Prioritize by aging, promised payments, and assigned collector.

Portfolio | Underwriting | Contracts | Collections | Lender desk

30+ at snapshot
12
7.1% of open contracts

Promise due today
$185
M-1048 · North lot

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Jordan Lee · 10:30 AM
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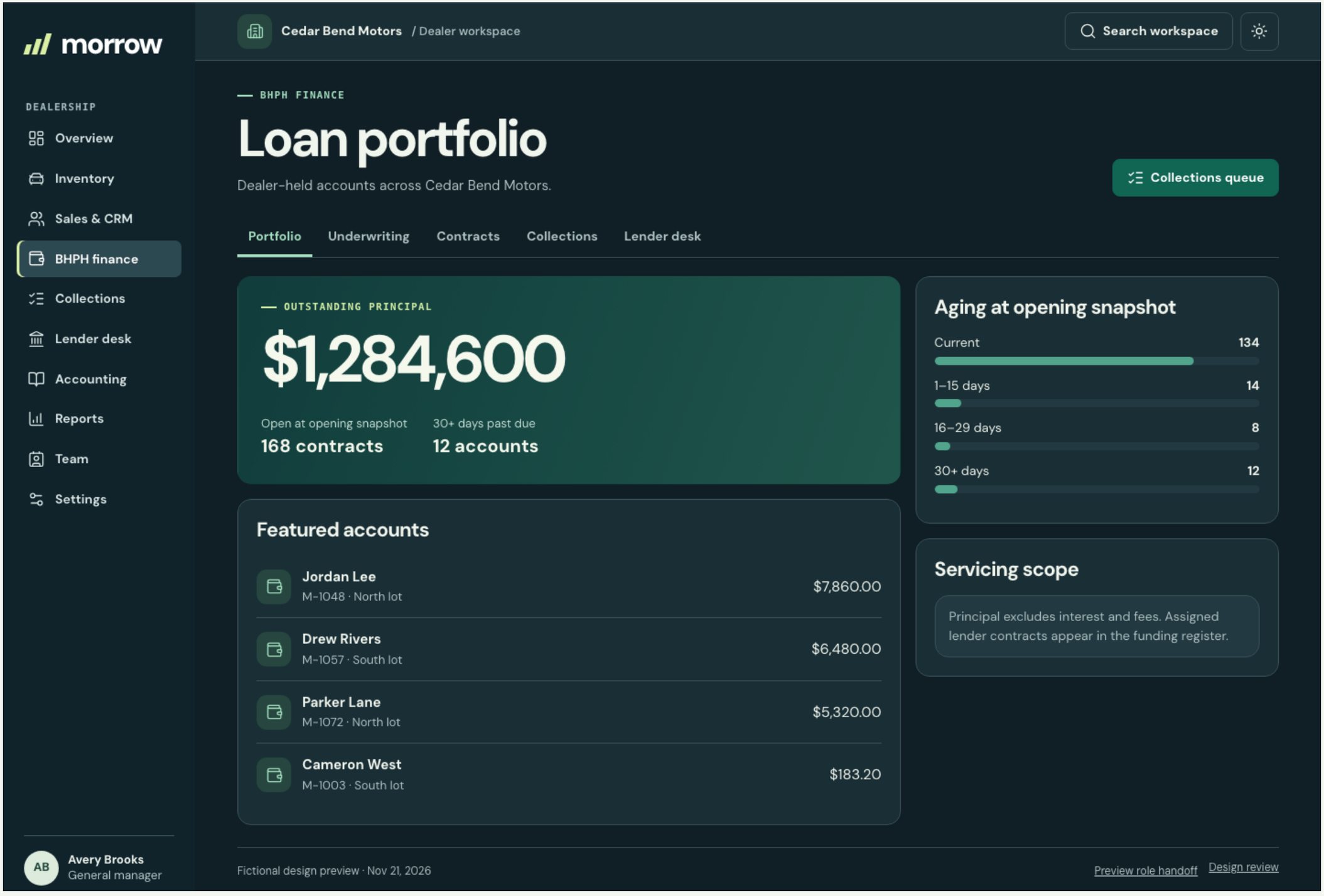
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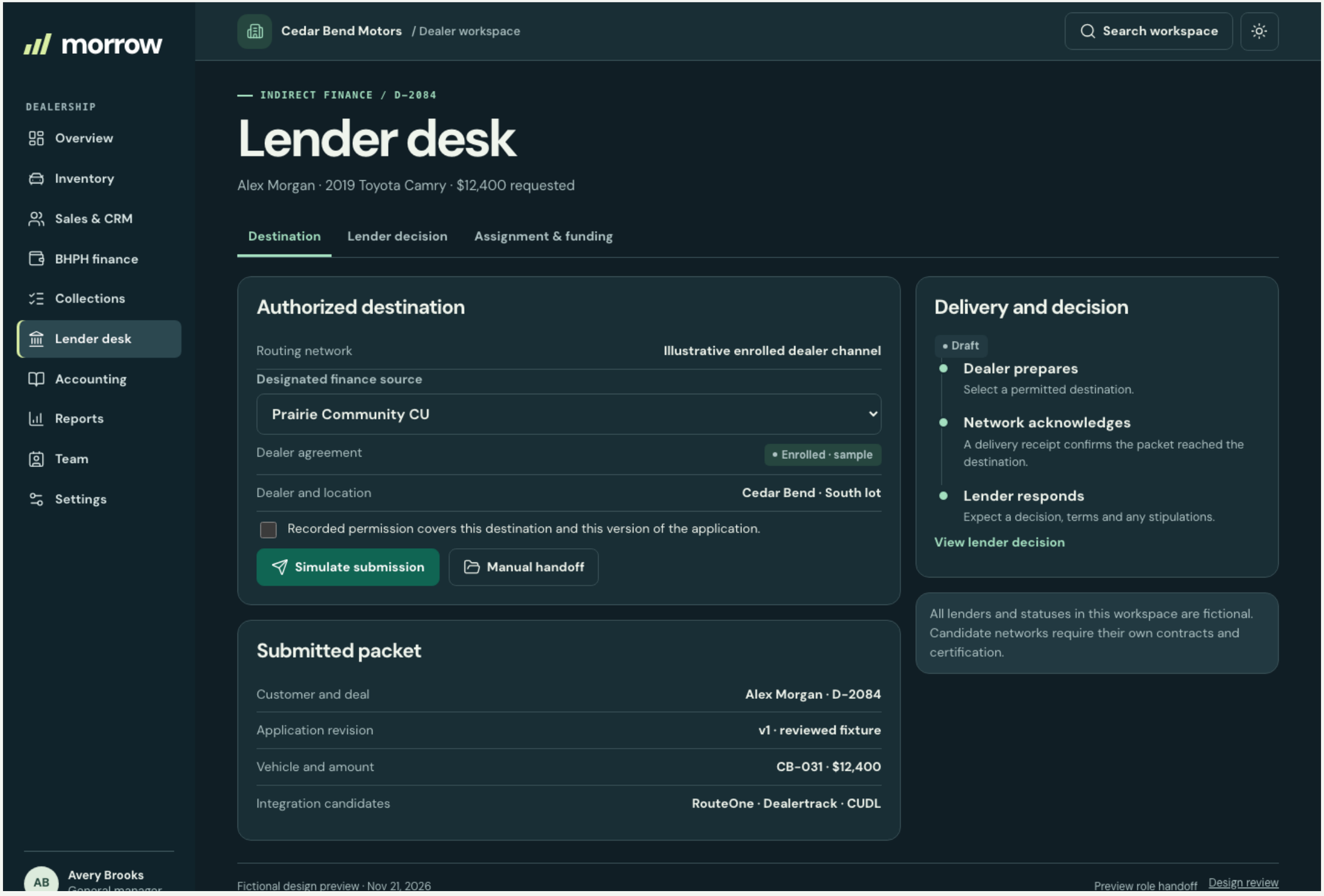
Fictional design preview · Nov 21, 2026

Preview role handoff | Design review

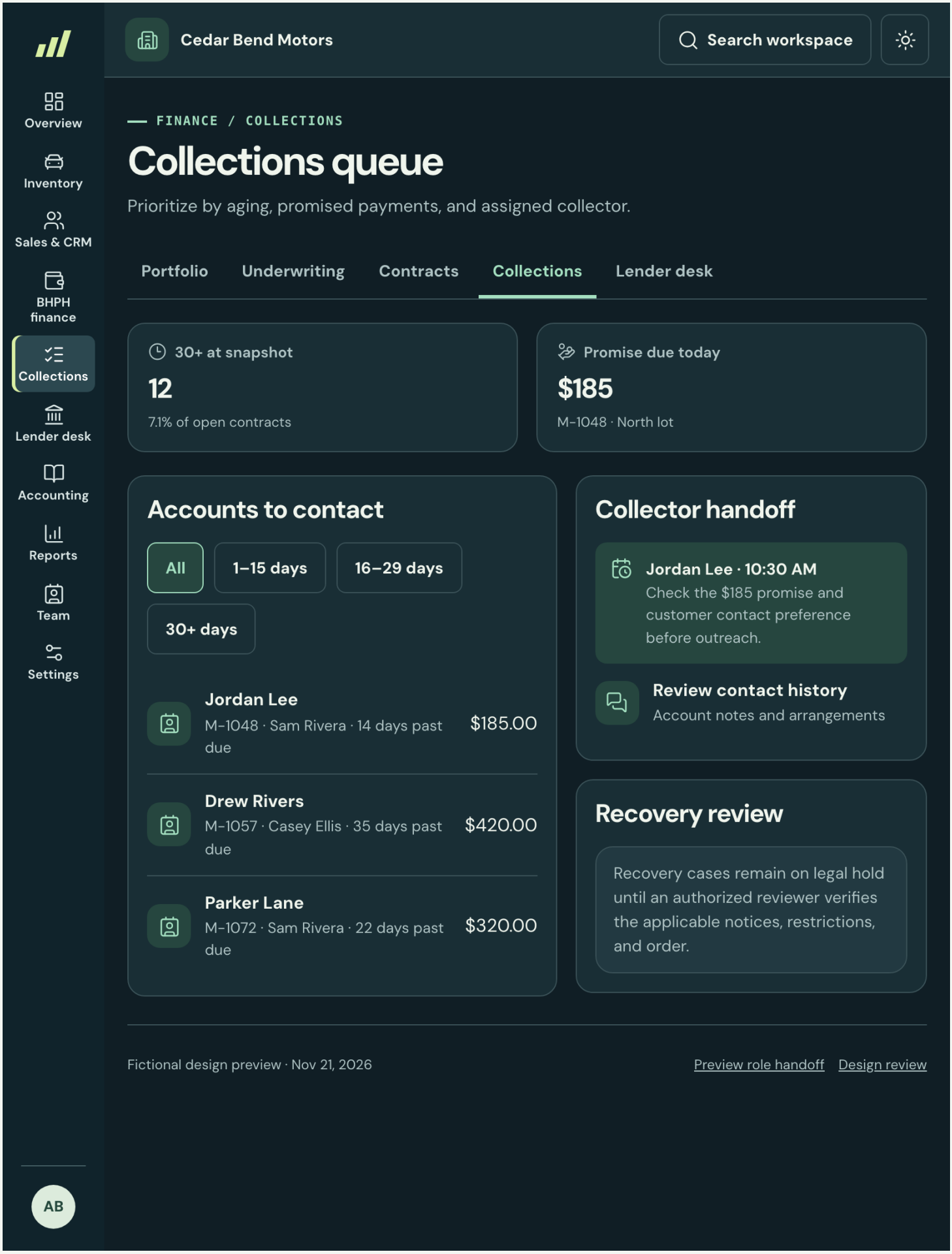
Dark portfolio



Dark lender workspace



Dark tablet collections



Salesperson home

Cedar Bend Sales

SALESPERSON / SOUTH LOT

Today on the lot

Taylor Reed · Saturday, November 21

NEXT APPOINTMENT · 11:30 AM

Alex Morgan

2019 Toyota Camry LE · South lot

Open lead

Look up a vehicle

Assigned leads

Alex Morgan
D-2084 · Test drive

Maya Chen
L-4012 · New inquiry

Deal progress

D-2084 · Alex Morgan
Draft on the lot
Draft

Commission tracker
November to date
Open

My lot | Inventory | Lead | Deals

Inventory search & VIN scan

Cedar Bend Sales

SALESPERSON / INVENTORY

Find a vehicle

Scan a sample VIN or search the lot by model and stock number.

VIN lookup

Align VIN in frame

Scan sample VIN

Inventory search

Search model or stoc

4 MATCHING VEHICLES





My lot | Inventory | Lead | Deals

Customer lead details

Cedar Bend Sales

ASSIGNED LEAD

Alex Morgan

D-2084 · South lot

Back to leads

Customer profile

AM

Alex Morgan

Assigned to Taylor Reed

Stage	• Test drive
Vehicle	2019 Toyota Camry
Preferred contact	Text · permission recorded
Number	(512) 555-0142
Next appointment	Today · 11:30 AM

Log conversation

Schedule visit

Activity

Appointment requested

My lot | Inventory | Lead | Deals

Lot credit application

Cedar Bend Sales

LOT APPLICATION / D-2084

Credit application

Alex Morgan · 2019 Toyota Camry

Applicant and vehicle

1 Applicant | 2 Documents | 3 Review

Full name

Alex Morgan

Contact email

alex.morgan@example.test

Vehicle 2019 Toyota Camry · CB-031

Dealer financing
Cedar Bend holds and services the contract.

Lender financing
An authorized outside lender reviews the application.

Continue

My lot | Inventory | Lead | Deals

Deal submission

Cedar Bend Sales

LOT SALES / D-2084

Deal submission

Alex Morgan · 2019 Toyota Camry

Deal worksheet

Vehicle price	$13,450
Illustrative taxes & title	$950
Cash down	-$2,000
Trade allowance	$0
Amount financed	**$12,400**

Finance handoff

Customer authorization	• Recorded
Income evidence	• Attached
Route	Dealer underwriting
Owner	Casey Ellis · Finance manager
Status	• Draft

My lot | Inventory | Lead | Deals

Finance manager approval

Cedar Bend Finance

FINANCE MANAGER / DECISION

Application review

D-2084 · Alex Morgan · Dealer-held financing

Applicant packet

AM

Alex Morgan

Received today · Taylor Reed

Requested amount	**$12,400**
Vehicle	**2019 Toyota Camry**
Down payment	**$2,000**
Income document	• Sample on file
Contact and consent	• Recorded
Decision authority	**Cedar Bend Motors**

Decision record

- **Routed to dealer review**
  D-2084 · fictional application
- **Identity and document checklist ready**
  Demo fixtures · no bureau report

Review

Collections

Collections dashboard

Cedar Bend Finance

FINANCE / COLLECTIONS

Collections queue

Prioritize by aging, promised payments, and assigned collector.

30+ at snapshot

12

7.1% of open contracts

Promise due today

$185

M-1048 · North lot

Accounts to contact

All | 1–15 days | 16–29 days | 30+ days

Jordan Lee
M-1048 · Sam Rivera · 14 days past due — $185.00

Drew Rivers
M-1057 · Casey Ellis · 35 days past due — $420.00

Parker Lane
M-1072 · Sam Rivera · 22 days past due — $320.00

Review | Collections

Customer financing application

Cedar Bend Motors

— CEDAR BEND / APPLY

Financing application

Alex Morgan · 2019 Toyota Camry

Applicant and vehicle

1 Applicant | 2 Documents | 3 Review

Full name

Alex Morgan

Contact email

alex.morgan@example.test

Vehicle — 2019 Toyota Camry · CB-031

Dealer financing
Cedar Bend holds and services the contract.

Lender financing
An authorized outside lender reviews the application.

Continue

Application | Terms | Inventory

Customer loan dashboard

Cedar Bend Motors

CUSTOMER ACCOUNT / M-1048

My auto loan

Jordan Lee · 2017 Honda Civic LX

PRINCIPAL REMAINING

$7,860.00

Past due	Total due through Nov 21
$185.00	$370.00

Next payment

Regular installment	$185.00
Oldest overdue	14 days
Due through Nov 21	$370.00

Make a payment

Payment schedule

Account services

My loan | Pay | History | Inbox

Customer payment

Cedar Bend Motors

CUSTOMER PAYMENTS

Make a payment

Jordan Lee · M-1048 · 2017 Honda Civic LX

Payment amount

Currently due	$370.00
Past due portion	$185.00

$185.00
Regular installment

$100.00
Partial payment

Custom amount in USD

185.00

Saved sample method

ACH

Review payment

Sample method tokens only. Submitting a preview payment leaves the balance unchanged until a

My loan | Pay | History | Inbox

Customer payment history

Cedar Bend Motors

CUSTOMER / TRANSACTIONS

Payment history

M-1048 · Jordan Lee

Account activity

Installment posted
Oct 24 · RC-8912
$185.00

Installment posted
Oct 10 · Historical entry
$185.00

Back to loan

Fictional design preview · Nov 21, 2026

Preview role handoff Design review

My loan Pay History Inbox

Customer notifications

Cedar Bend Motors

CUSTOMER / INBOX

Notifications

Payments, documents, and dealership updates.

Inbox

Payment reminder
Nov 21 · Current account
• Unread

Statement available
Your account activity for the statement period.

Application update
D-2084 · Financing desk

Account settings

- [x] Enable in-app payment reminders on this sample account.

Contact preference — **In-app · English**

Contact dealership

Fictional design preview · Nov 21, 2026

My loan | Pay | History | Inbox

Assigned-lender handoff

Cedar Bend Motors

BUYER / OUTSIDE FINANCING

Your lender account

Alex Morgan · 2019 Toyota Camry

ASSIGNED SERVICER

Prairie Community CU

Funding confirmed · EXT-4821

Where to pay

Use the lender's welcome instructions
The assigned servicer provides your payment schedule, statements and payoff information.

Your dealer	**Cedar Bend Motors**
Servicing destination	**Prairie Community CU**
Dealer-held balance	**$0.00**

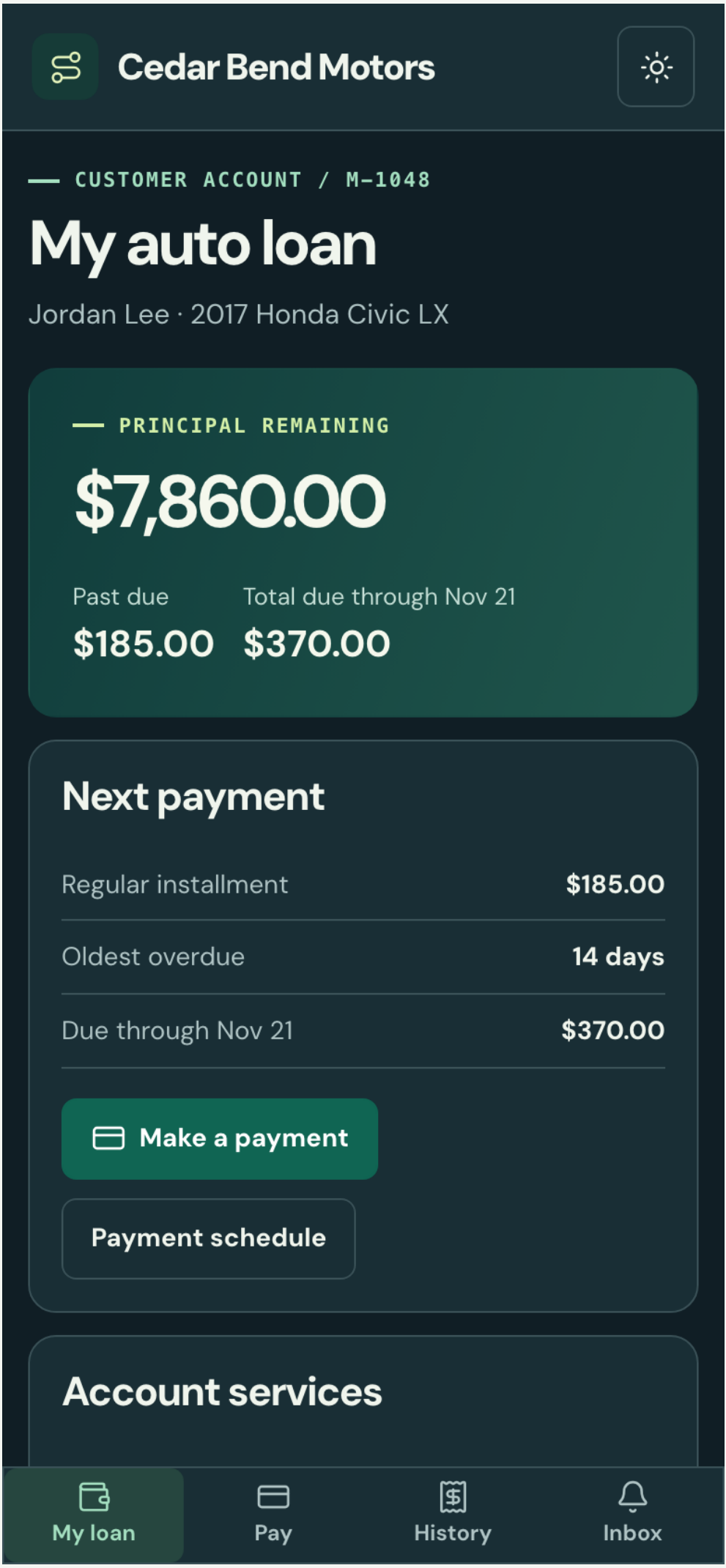
View welcome instructions

Contact the dealership

Fictional design preview · Nov 21, 2026

My servicer | Dealership

Dark customer account



Morrow SaaS landing page

morrow

Platform Dealer registration

Dealer demo

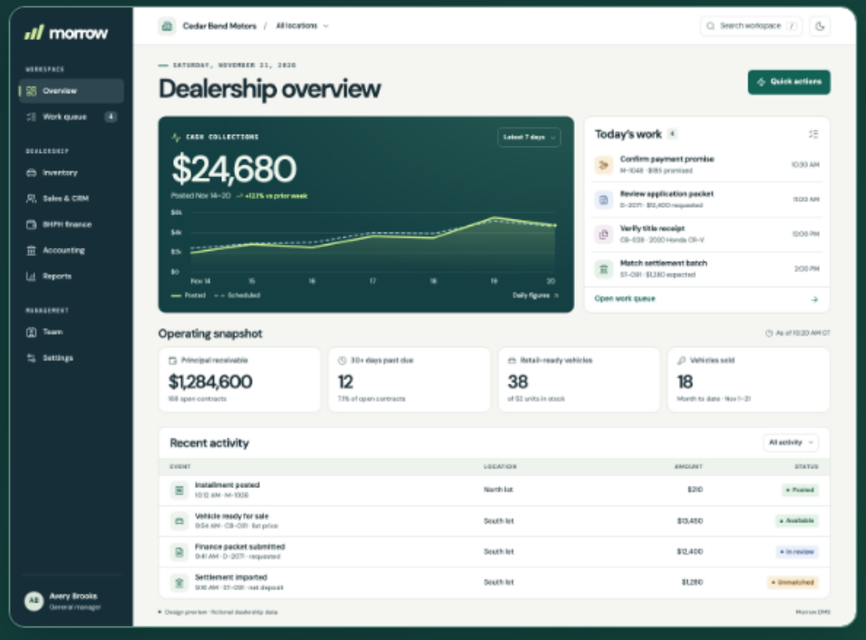
— DEALERSHIP MANAGEMENT SOFTWARE

Manage sales and financing.

Move a vehicle from inventory to delivery, service your own contracts, and keep outside-lender deals moving from application to funding.

Explore dealer workspace

Register a dealership



— DEALER OPERATIONS

Explore the dealer workspace

Car inventory

Scan a VIN, check retail availability and attach a vehicle to a customer.

Explore workflow

Dealer-held accounts

Review due amounts, allocate a payment, and follow a promise.

Explore workflow

Outside lenders

Track conditions, contract assignment and the matching bank deposit.

Explore workflow

Cedar Bend dealership website

Cedar Bend Motors

Inventory Financing Visit us

My account

— CEDAR BEND MOTORS · CENTRAL TEXAS

Find your next drive.

Shop used vehicles at our North and South lots. See the price, compare financing paths, and pick a time to visit.

Shop inventory | Financing options



— AVAILABLE NOW

On the lot

Prices shown before taxes, title, and applicable fees.

All inventory



• Available



• Available



• Available

Public inventory search

Cedar Bend Motors

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Shop inventory

Choose an available vehicle to see its price, photos, location, and financing options.

Search vehicles or lo

All Sedan SUV Wagon North lot South lot

3 MATCHING VEHICLES



• Available

2019 Toyota Camry

LE · 2.5L · FWD · 81,240 mi

$13,450

South lot · CB-031



• Available

2019 Mazda CX-5

Grand Touring · AWD · 89,120 mi

$14,850

North lot · CB-044



• Available

2019 Subaru Outback

2.5i Limited · AWD · 93,410 mi

$14,250

South lot · CB-052

Fictional design preview · Nov 21, 2026

Photo credits Design review

Public vehicle details

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2019 Toyota Camry

LE · 2.5L · FWD · 81,240 miles

All vehicles



Front exterior · Representative photo

Front photo Rear photo

At South lot

• Available

$13,450

Asking price before taxes, title, and applicable fees.

Explore financing Schedule a visit

Your buying options

See which organization will review your application and collect future payments before you select a financing route.

Vehicle highlights

Exterior	White
Body style	Sedan
Mileage	81,240 mi
Availability	• Available

Customer financing options

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Choose your financing

Start with 2019 Toyota Camry · CB-031 · $13,450

How would you like to finance?

Dealer financing
Cedar Bend holds and services the contract.

Lender financing
An authorized outside lender reviews the application.

Cedar Bend reviews your application
If approved, Cedar Bend holds the installment contract and services your payments.

Start sample application

Selected vehicle



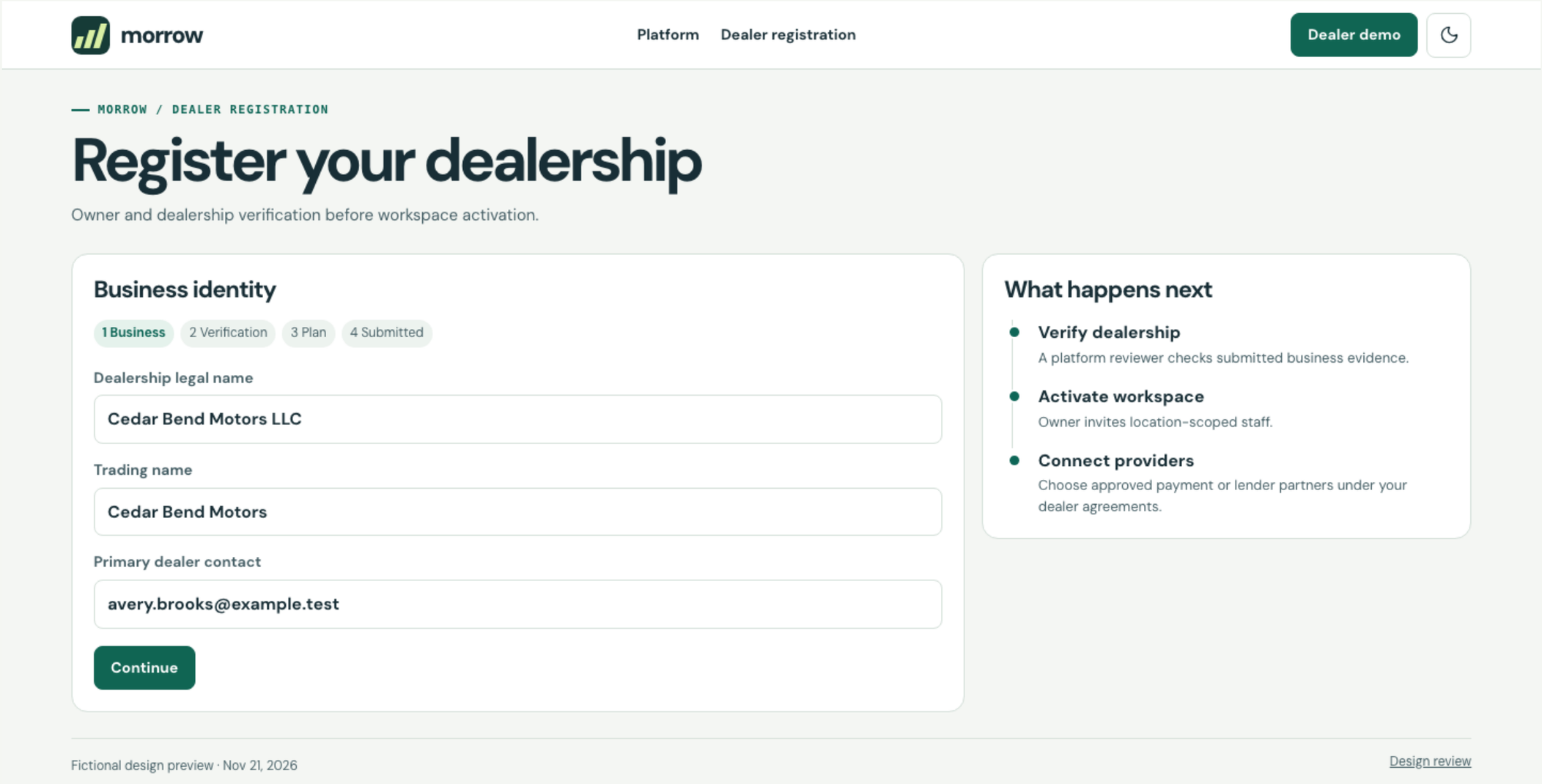
2019 Toyota Camry	**$13,450**
Location	**South lot**

Review vehicle

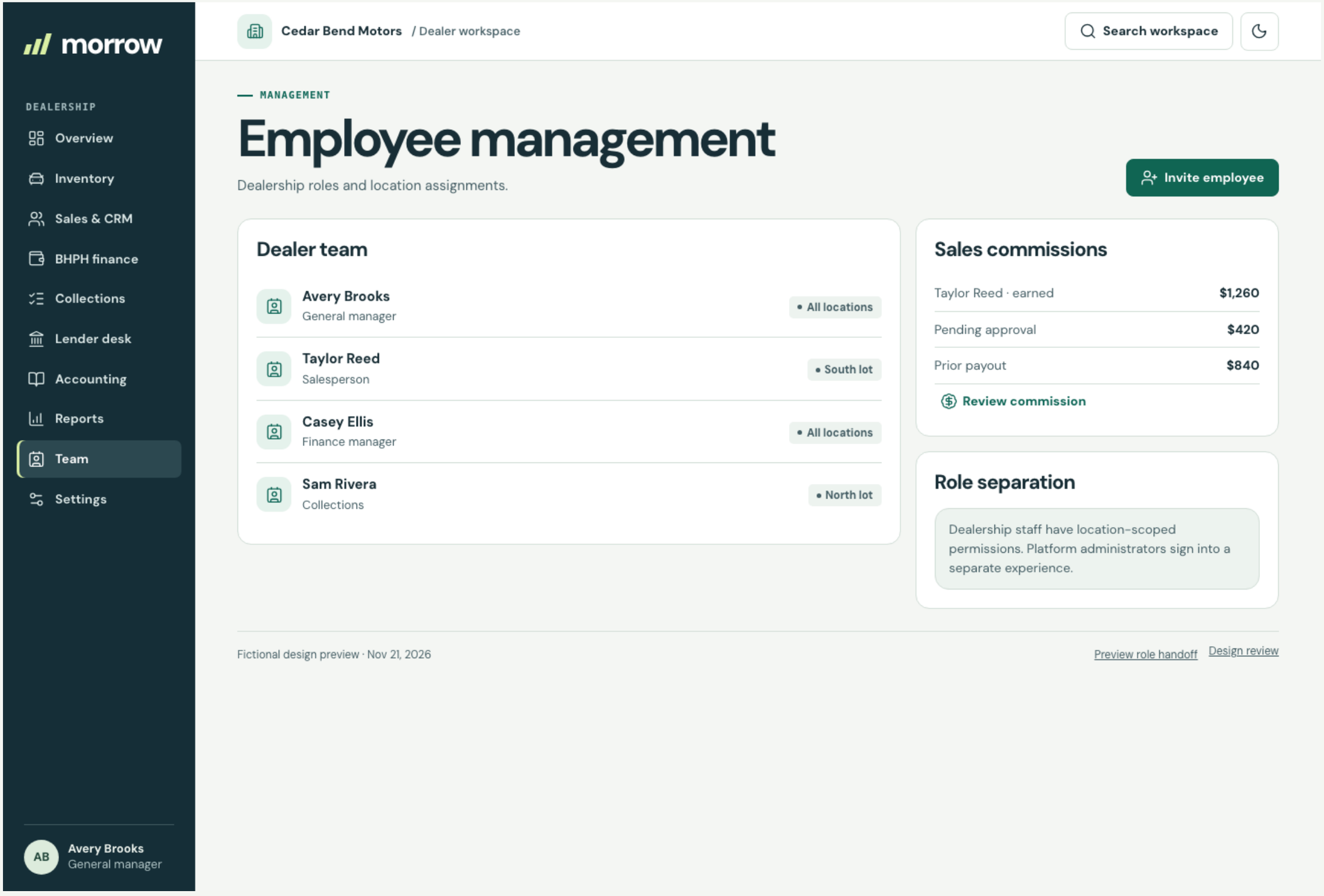
Fictional design preview · Nov 21, 2026

Photo credits Design review

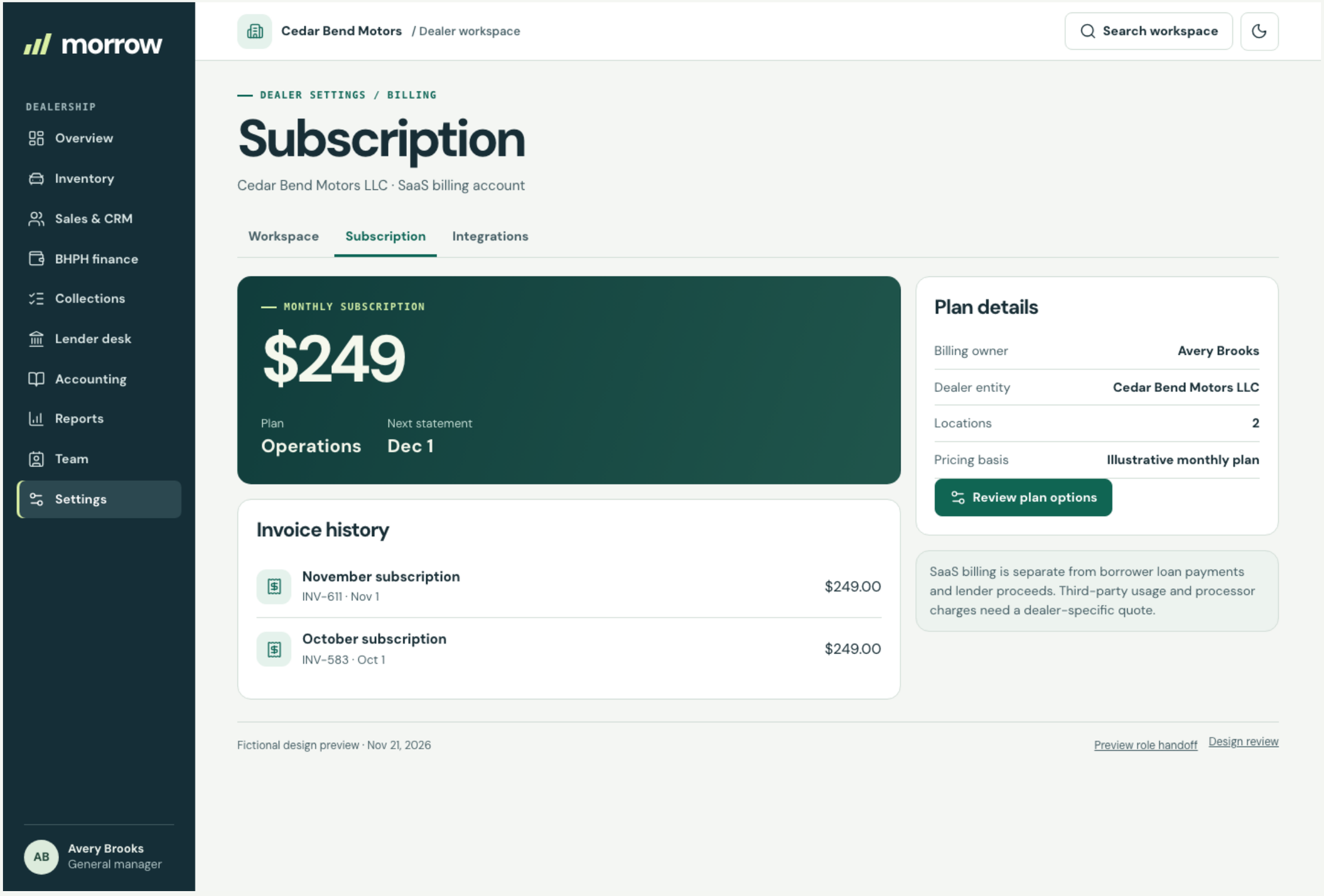
Dealer registration



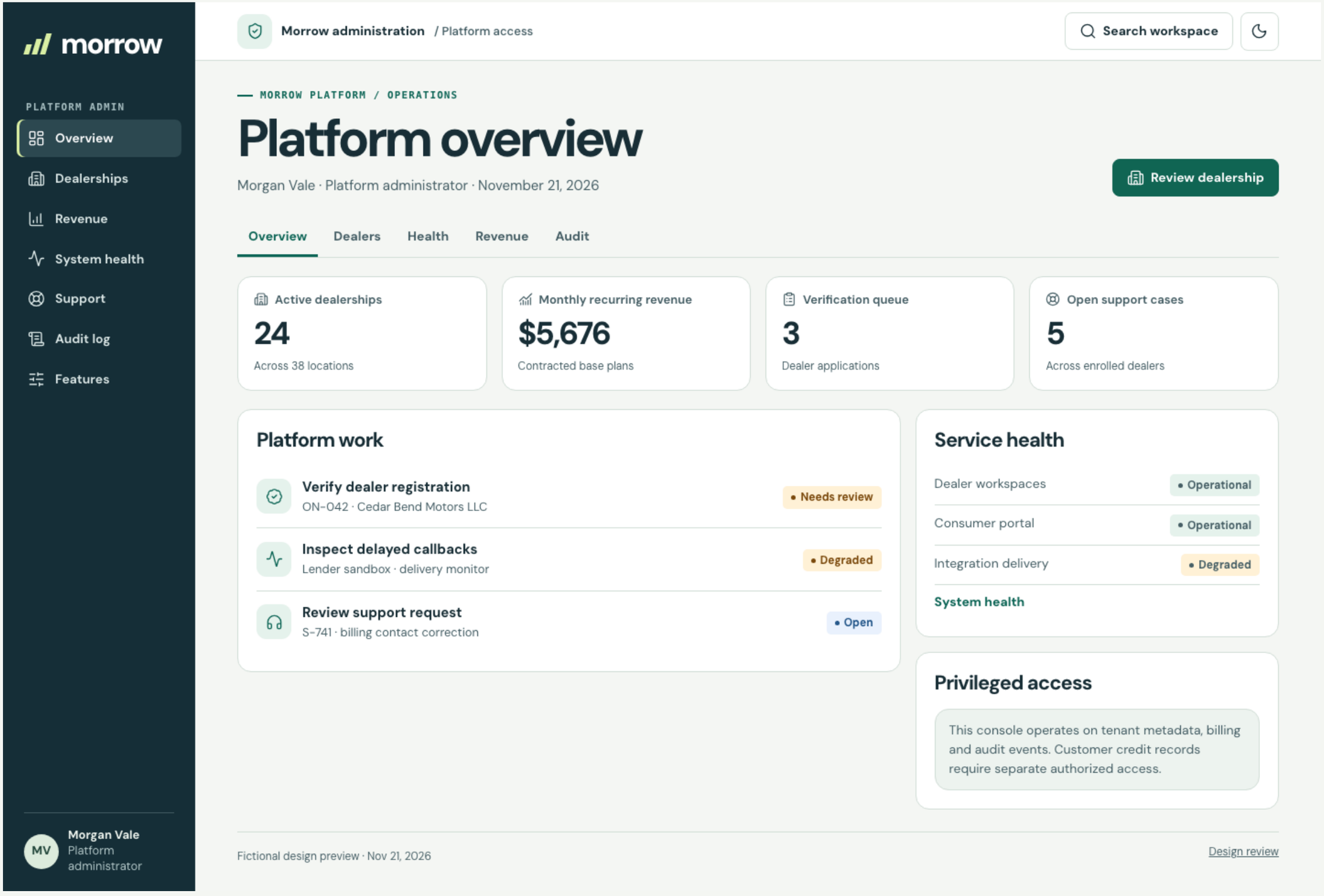
Employee management



Dealer subscription



Master SaaS administration



Provider & KURVD settings

morrow

DEALERSHIP

- Overview
- Inventory
- Sales & CRM
- BHPH finance
- Collections
- Lender desk
- Accounting
- Reports
- Team
- Settings

Cedar Bend Motors / Dealer workspace

Search workspace

DEALER SETTINGS / TENANT CB-014

Integrations

Configure destinations independently for this dealership.

Workspace | Subscription | Integrations

KURVD · optional marketplace

• Off

Select the exact data Cedar Bend authorizes. Other dealers have their own opt-ins.

- [ ] Publish retail-ready inventory · DMS to KURVD
- [ ] Publish asking prices · DMS to KURVD
- [ ] Update availability and remove sold units · DMS to KURVD
- [ ] Receive opted-in customer leads · KURVD to DMS
- [ ] Share authorized appointment details · Approved direction per request
- [ ] Report sale attribution reference · DMS to KURVD

Public data allowlist
Credit applications, bureau data, contracts, balances, payment history, and collection notes are excluded.

{ } Inspect sample payload | Disconnect in preview

Indirect lending networks

RouteOne
Candidate · dealer agreements and partner approval
• Not connected

Dealertrack
Candidate · credit application and contracting eligibility
• Not connected

CUDL / Origence
Candidate · participating credit unions and DMS partnership
• Not connected

Open sample lender desk

Payment provider

ACH and cards
Hosted authorization, webhooks and settlement reconciliation
• Design fixture

Dealership website on phone

Cedar Bend Motors

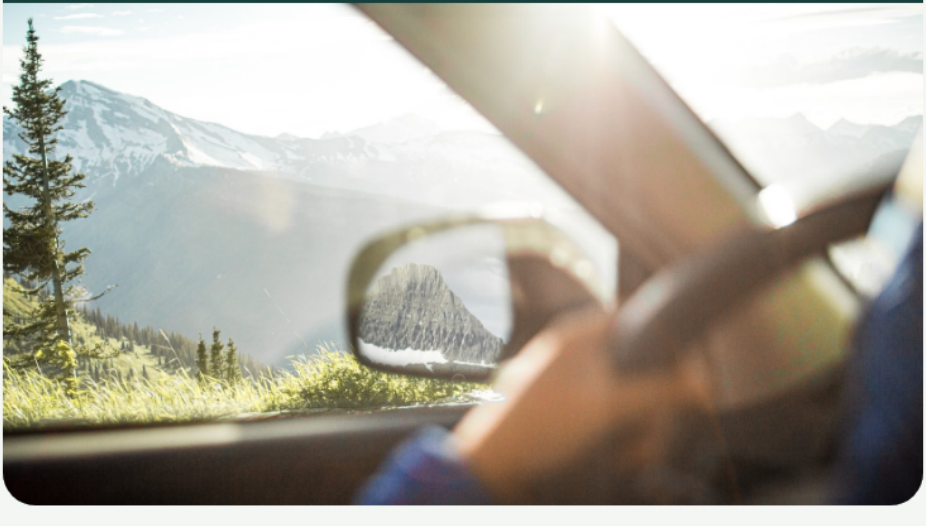
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Shop inventory

Financing options

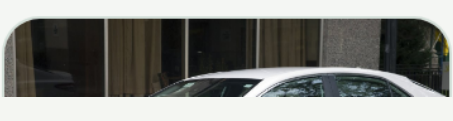


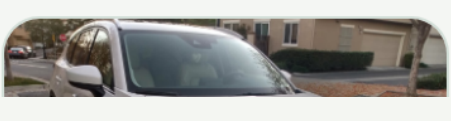
— AVAILABLE NOW

On the lot

Prices shown before taxes, title, and applicable fees.

All inventory





Dark website

Cedar Bend Motors

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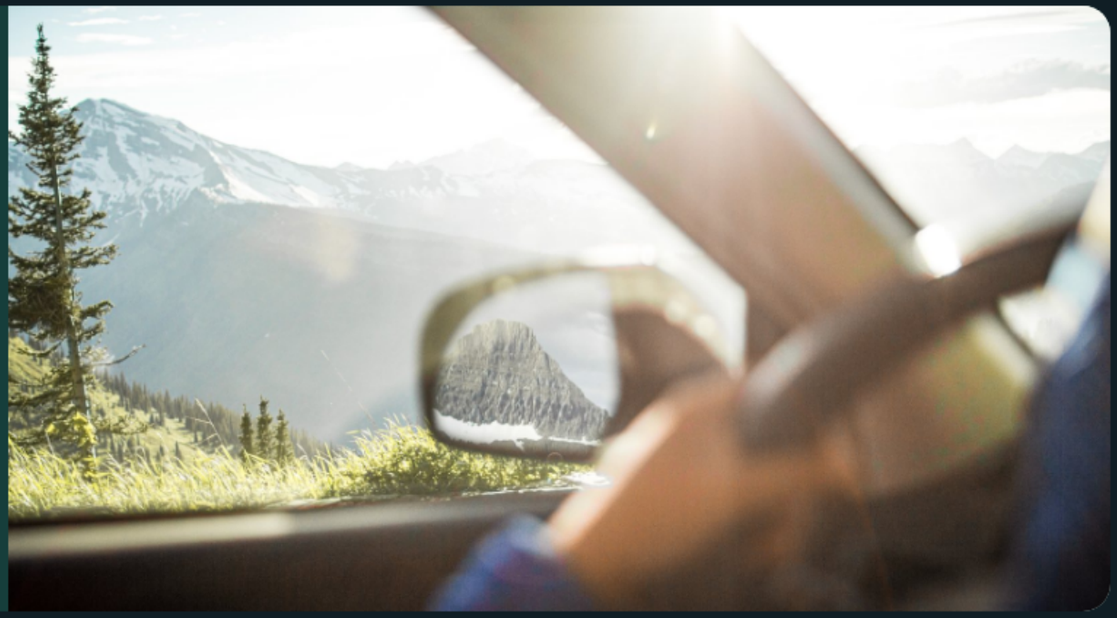
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2020 Honda CR-V EX-L AWD

Blue, front exterior / Kevauto

Source photograph CC BY-SA 4.0

2020 Honda CR-V EX-L AWD

Blue, rear exterior / Kevauto

Source photograph CC BY-SA 4.0

2019 Toyota Camry LE

White, front left / Mr.choppers

Source photograph CC BY-SA 3.0

2019 Toyota Camry LE

White, rear left / Mr.choppers

Source photograph CC BY-SA 3.0

2019 Mazda CX-5 Grand Touring

White, front exterior / DestinationFearFan

Source photograph CC BY-SA 4.0

2019 Subaru Outback 2.5i Limited

Wilderness Green Metallic, front right / MercurySable99

Source photograph CC BY-SA 4.0

Driving Going-to-the-Sun Road at Sunset

View from a vehicle in Glacier National Park, Montana / Daniel Lombardi / National Park Service, Glacier National Park

Source photograph Public domain in the United States

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