



CUSTOMER CASE STUDY: iLendingDIRECT Boosts Veteran's Retirement Outlook



Case Study Profile

Name: David Marotzke

Occupation: Retired Navy Veteran

Residence: Denver, CO

Vehicle Refinanced: 2012 Forest River
Lacrosse RV & 2009 Dodge Ram 1500

Outcome: iLendingDIRECT® reduced David's
car payment by nearly \$3,600 a year.

Background

David Marotzke, a 64-year-old retired aviation mechanic, was hit hard by the 2008 financial crisis, and was forced to file for bankruptcy due to some extenuating medical expenses. Left with little financial cushion, Dave, who was divorced, began living in his RV to help cut back on expenses. He was also determined to start building up his credit again and had no choice but to accept an "embarrassingly high" interest rate on his truck and RV loans from a traditional lender.

Challenges

The cash flow required to sustain the two loans at such high rates was a huge burden for Dave, and he sometimes struggled to make his monthly payments on time.

"I can finally enjoy my retirement and get out camping as much as I can... I just cannot thank iLendingDIRECT® enough for the opportunity they gave me."

In 2009, he started searching for a way to refinance his vehicles at a lower interest rate to help improve his overall financial situation. He visited lender after lender, but with little credit, his application was rejected every time.

One day, Dave received a flyer about the iLendingDIRECT® refinancing program in the mail and immediately called the company to learn more about its offering. Although he took the next step of completing an online application, he had been turned down for refinancing so many times that he was careful not to get his hopes up.

iLendingDIRECT® Smart Solution

Once Dave filed his iLendingDIRECT® application, he never looked back. Working with his customer representative, Dani, the process moved along swiftly and he was soon approved for a loan offering a 50% reduction on his annual percentage rate for his RV, which would save him \$190 per month. But there was even more good news. Dave was approved for refinancing his truck as well, saving an additional \$41 on that loan and getting an extended warranty to boot – a total benefit of nearly \$300 per month!

Dave is quick to praise iLendingDIRECT® for its professionalism and responsiveness in handling his case. Most important to him was how quickly the process moved along, thanks to the excellent customer service he received from Dani, and how easy it was to complete each portion of the application and follow-up process online. He was especially thrilled with the warranty on his truck, which already came in handy when he had to deal with a major transmission repair.

“iLendingDIRECT® not only provided a great product and great service, but they also helped me start building up my credit!”

Results

“iLendingDIRECT® not only provided a great product and great service, but they also helped me start building up my credit,” he says. With savings totaling nearly \$3,600 per year, he was able to stay current with all of his bills and purchase additional camping gear to pursue his passion for the outdoors.

“I can finally enjoy my retirement and get out camping as much as I can,” he says. “I just cannot thank iLendingDIRECT® enough for the opportunity they gave me.”



iLendingDIRECT®'s Loan Consultant, Dani Hamilton, stands with Dave in front of the truck she helped him refinance.

Download more case studies at:

<http://info.ilendingdirect.com/case-study-download>

About iLendingDIRECT®

iLendingDIRECT®, a 2016 Inc 500 company, specializes in auto refinancing. With an A+ rating from the Better Business Bureau, we have helped thousands of people save thousands of dollars.

iLendingDIRECT® put an average of \$1,357 back in our customers' pockets last year!

To find out more about iLendingDIRECT® or how much you can save with our smart financial solutions, visit

<http://info.ilendingdirect.com/case-study-inquiry> or call 866-683-5505.

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