

Prospect says they're bullets and wants to know the best rate before coming in:

When it comes to financing, we work with a bunch of different lenders including local banks and credit unions as well as large national banks and finance companies. If anyone out there can get you the best rate, it's us. The details will depend on the specific structure of your deal including the term, the money down, but ultimately the biggest variable is the vehicle that you select, and of course that's the most important variable, because NO financing terms make sense for a vehicle you don't like. Speaking of the vehicle, I have openings on the schedule as soon as _____ or _____ which would work better for you?

Prospect drops clues that maybe there's a credit challenge:

So when it comes to the financing, is everything looking pretty good in that regard, or do you have some credit concerns?

Prospect self-identifies as a credit challenge: I want to get pre-approved before I come in:

When it comes to financing, we have a couple options there. What we typically like to do is have you come out to the dealership, look at some vehicles, select the one you like the best and then we'll explore your financing options at that point. If you'd like, we can point you towards our online finance app, you fill it out on our website and it's sent securely to our finance department, or, we can get all that information right now over the phone, it's up to you. So when do you want to come out and look at some cars? Right now? Later today?