

Sample Contract A: The Standard Deal

- **Interest Rate / APR:** 4.2% (Money Factor: 0.00175)
- **Lease Term Duration:** 36 Months
- **Monthly Payment:** \$450.00
- **Down Payment:** \$2,500.00
- **Residual Value:** \$18,000.00 (60% of MSRP)
- **Mileage Allowance:** 12,000 miles per year (\$0.20/mile overage)
- **Early Termination Clause:** Remaining monthly payments plus a \$500.00 flat fee
- **Purchase Option (Buyout):** \$18,350.00 (Residual Value + \$350 purchase fee)
- **Maintenance:** Lessee responsible for all routine oil changes and tire rotations
- **Warranty/Insurance:** Manufacturer bumper-to-bumper warranty for 36 months; \$100k/\$300k liability insurance required
- **Penalties / Late Fees:** 5% of the monthly payment if 10 days past due