

Sample Contract B: The High-Mileage "Predatory" Deal

- **Interest Rate / APR: 7.8% (Money Factor: 0.00325)**
- **Lease Term Duration: 48 Months**
- **Monthly Payment: \$525.00**
- **Down Payment: \$0.00 (Sign-and-Drive)**
- **Residual Value: \$14,000.00 (45% of MSRP)**
- **Mileage Allowance: 15,000 miles per year (\$0.30/mile overage)**
- **Early Termination Clause: Full balance of all remaining payments; no vehicle credit given**
- **Purchase Option (Buyout): \$14,500.00 (Residual Value + \$500 purchase fee)**
- **Maintenance: Compulsory dealer-only maintenance package (\$40/month added to payment)**
- **Warranty/Insurance: Warranty expires at 36 months (leaving 12 months uncovered); GAP insurance mandatory**
- **Penalties / Late Fees: \$50.00 flat fee if 5 days past due**