

VEHICLE INFORMATION

Purchase Documentation

Document Date: December 6, 2024
Application #: VA-2024-11265

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This is simulated data for software testing purposes only

Applicant Information

Name:	Jennifer Lopez
Address:	892 Maple Street, Apt 3B, Los Angeles, CA 90015
Driver's License:	CA-L7529418 (Expires: 07/24/2028)
Application Date:	December 6, 2024

Vehicle Identification

Year / Make / Model:	2020 Nissan Altima 2.5 S
VIN:	1N4BL4BV8LC123456
Body Style:	4-Door Sedan
Trim Level:	2.5 S (Base Model)
Engine:	2.5L 4-Cylinder
Transmission:	CVT Automatic
Drivetrain:	FWD (Front-Wheel Drive)
Exterior Color:	Gun Metallic Gray
Interior Color:	Charcoal Cloth

Vehicle Condition & History

ODOMETER	62,400 miles
AGE	4 years old

CONDITION**Good****TITLE STATUS****Clean Title****CARFAX History:** Clean - No accidents reported, 1 previous owner**Service Records:** Regular maintenance documented**Inspection Status:** Passed 100-point inspection**Known Issues:** None - good condition for age and mileage**Tire Condition:** Good (60% tread remaining)**Average Miles/Year:** 15,600 (normal usage)**Equipment & Features**

- âœ“ 2.5L 4-Cylinder Engine
- âœ“ CVT Automatic Transmission
- âœ“ Front-Wheel Drive
- âœ“ 7-inch Touchscreen
- âœ“ Apple CarPlay / Android Auto
- âœ“ Bluetooth Connectivity
- âœ“ Backup Camera
- âœ“ Forward Collision Warning
- âœ“ Automatic Emergency Braking
- âœ“ Lane Departure Warning
- âœ“ Blind Spot Warning
- âœ“ Keyless Entry
- âœ“ Push Button Start
- âœ“ Cloth Seats
- âœ“ Dual-Zone Climate Control
- âœ“ 16-inch Steel Wheels

PURCHASE PRICE**\$18,000**Market Value Range: \$17,500 - \$19,000
Based on Los Angeles, CA market conditions**Purchase Details & Costs****Purchase Price:** **\$18,000.00****Sales Tax (9.5%):** **\$1,710.00**

Title & Registration:	\$420.00
Documentation Fee:	\$399.00
Vehicle Inspection:	\$35.00
Temporary Tags:	\$50.00
TOTAL PURCHASE AMOUNT:	\$20,614.00

Loan Request

Total Purchase Amount:	\$20,614.00
Down Payment (Cash):	\$500.00
Trade-In:	\$0.00
AMOUNT TO FINANCE:	\$20,114.00

Requested Loan Amount:	\$18,000.00
Loan Term:	60 months
Estimated APR (if approved):	24.99% (deep subprime)
Estimated Monthly Payment:	\$650.00
Total Interest Over Life:	\$21,000.00
Total Amount to be Paid:	\$39,000.00
LTV Ratio:	100% (loan equals vehicle value)

Market Analysis

Market Value: 2020 Nissan Altima 2.5 S sedans with 62,400 miles typically sell for \$17,500-\$19,000 in the Los Angeles market. The asking price of \$18,000 is fair and within normal range.

Vehicle Assessment: The Nissan Altima is a reliable, fuel-efficient sedan popular as a commuter vehicle. The 2020 model is the first year of the redesigned generation with improved features and safety technology.

Condition: Vehicle is in good condition with average mileage for age. Regular maintenance documented. No accidents or issues reported. Clean CARFAX.

Depreciation: As a 4-year-old vehicle, this Altima has already experienced the steepest depreciation. Expected depreciation going forward: 8-10% annually for next 3 years.

Comparable Sales (Last 30 Days - Los Angeles Area)

Date	Year	Trim	Mileage	Sale Price
Dec 1, 2024	2020	2.5 S	58,200 mi	\$18,500

Nov 28, 2024	2020	2.5 S	67,100 mi	\$17,800
Nov 22, 2024	2020	2.5 S	61,500 mi	\$18,200
Nov 15, 2024	2020	2.5 SV	59,800 mi	\$19,500

Average sale price: \$18,500 | Median: \$18,350

Vehicle Assessment Summary

Vehicle Value & Condition:

- âœ“ Fair market price (\$18,000 vs \$17,500-\$19,000 range)
- âœ“ Good condition with regular maintenance
- âœ“ Clean CARFAX, no accidents
- âœ“ Average mileage for age (15,600 mi/year)
- âœ“ Reliable model with good safety features
- âœ“ 100% LTV (reasonable for vehicle value)

Collateral Assessment: Vehicle itself is acceptable collateral. The issue is not the vehicle - it's the borrower's creditworthiness and ability to repay.

*** THIS IS DEMO/SAMPLE DATA FOR SOFTWARE TESTING PURPOSES ONLY ***
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