

# Chase Auto Loan – Sample Contract

## CAR LEASE / AUTO LOAN CONTRACT ANALYSIS REPORT

### SLA SUMMARY

APR Percent: 50.0  
Term (Months): 12  
Monthly Payment: None  
Down Payment: None  
Mileage Allowance Per Year: None  
Excess Mileage Fee (Cents per Mile): None  
Red Flags: High APR (50.0%)

### FAIRNESS SCORE

Score: 60  
Reasons:  
- APR above 18%  
- Contract Red Flag: High APR (50.0%)

### NEGOTIATION RECOMMENDATIONS

The APR appears high. Ask the lender to match your local bank rate or reduce the APR by 1%–2%. Request a detailed fee disclosure including documentation fees, acquisition fees, add-ons, and remove non-essential extras.