

CAR LEASE CONTRACT ANALYSIS REPORT

Contract File: Car Lease Agreement Template (New).pdf

Generated On: 2025-12-06 17:58:45.868943

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

APR appears high. Ask dealer to match your local bank or reduce APR by 1%–2%.

Ask for detailed fee disclosure (doc fee, acquisition fee, add-ons) and remove non-essential extras.