

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.