



# Westlake Financial® LEASE PROGRAM

Effective Date  
02/2021

FICO	Money Factor (as low as)	1% Flats (+0.0020)	2% Flats (+0.0040)
740+	0.00135	0.00155	0.00175
700 - 739	0.00170	0.00190	0.00210
650 - 699	0.00400	0.00420	0.00440

Markets
<ul style="list-style-type: none"> <li>AZ, CA, and FL</li> <li>Jeep, Chrysler, Dodge, Ram, Honda, or Toyota franchise dealers</li> </ul>

Program Highlights
<ul style="list-style-type: none"> <li>650+ FICO scores</li> <li>Money factors as low as 0.00135</li> <li>Up to 2% flats available</li> <li>Earn a \$200 coupon for every lease deal to be used on a future Gold or Standard Westlake retail deal</li> <li>Max backend \$3,500</li> </ul>

<b>Vehicles</b>	<ul style="list-style-type: none"> <li>Previous, current &amp; upcoming model year, new vehicles, not previously titled.</li> <li>Jeep, Chrysler, Dodge, Ram, Honda, or Toyota vehicles only.</li> <li>Maximum MSRP of \$80,000.</li> <li>No modified or converted vehicles. Only invoiced factory adds may be added to MSRP.</li> <li>Dealer installed options may not be residualized.</li> <li>No commercial vehicles, "ride share", or third party purchases. Personal use only.</li> </ul>
<b>Customers</b>	<ul style="list-style-type: none"> <li>Minimum 3 good tradelines.</li> <li>3 years on the bureau.</li> <li>Revolving debt below 35% of annualized income.</li> <li>60% Debt to Income.</li> <li>No thin file/FTB - joint applicants ok. If no shared credit tradeline, both applicants must have a min 650 FICO. If applicants have shared credit tradeline, co-signer can have FICO score as low as 600. Increase in money factor may apply.</li> </ul>
<b>Backend Products &amp; Advance</b>	<ul style="list-style-type: none"> <li>GAP policy is included in the Lease Agreement. No second GAP policies.</li> <li>\$1,000 Wear/Tear included in the contract. No additional W/T policies.</li> <li>Maintenance contracts, Tire/Wheel protection, etc. ok.</li> <li>Maximum LTV 125% of invoice, including any back-end products.</li> <li>Extended Warranty, Maintenance and Tire/Wheel Protection: Combined up to \$3500. GAP Insurance and Excess Wear &amp; Use (EWU) of \$1000 are included in lease agreement. No secondary GAP or EWU may be sold.</li> </ul>
<b>Program Guidelines</b>	<ul style="list-style-type: none"> <li>90 day chargeback in case of early payoff or default</li> <li>Minimum customer monthly payment - \$99</li> <li>Credit score calculated using Experian Auto FICO</li> <li>Residual date and contract date must match.</li> <li>Residual Calculator: <a href="http://westlakefinancial.com/residuals/">westlakefinancial.com/residuals/</a></li> <li>No one-pay leases.</li> <li>Maximum insurance deductibles: \$1,500 comprehensive &amp; collision.</li> <li>Max term - 48 months</li> </ul>
<b>Mileage Charges</b>	<ul style="list-style-type: none"> <li>Mileage Options: 10,000; 12,000; 15,000.</li> <li>Excess Mileage: \$0.15 If purchased at lease inception.</li> <li>Mileage penalty: \$0.25 at lease termination.</li> </ul>
<b>Lease Fees</b>	<ul style="list-style-type: none"> <li>Acquisition Fee: \$995</li> <li>Disposition Fee: \$450 (Lease end if vehicle returned)</li> <li>Purchase Fee: \$450 (Lease end if vehicle purchased by lessee or dealership)</li> </ul>
<b>Titling</b>	<ul style="list-style-type: none"> <li><b>Contracts mailed via FedEx:</b> 4751 Wilshire Blvd Los Angeles, CA 90010 - Attn: Megan Kimura</li> <li><b>Lessor:</b> CULA Titling Company LSR.</li> <li><b>Lienholder:</b> Westlake Financial ELT Codes: CTN (CA), 0201803682 (FL), 954177647 (AZ) Address: Westlake Fncl P.O Box 997592, Sacramento, CA 95899</li> </ul>

### Contact Info:

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