



FICO	Money Factor (as low as)	1% Flats (+0.00020)	2% Flats (+0.00040)	Program Highlights
780+	0.00290	0.00310	0.00330	<ul style="list-style-type: none"> • 600+ FICO scores • Money factors as low as 0.00290 • Up to 2% flats available • Earn a \$200 coupon for every lease deal to be used on a future Gold or Standard Westlake retail deal • Max backend \$3,500
740-779	0.00320	0.00340	0.00360	
700-739	0.00395	0.00415	0.00435	
650-699	0.00495	0.00515	0.00535	
625-649	0.00550	0.00570	0.00590	
600-624	0.00650	0.00670	0.00690	
				Markets
				<ul style="list-style-type: none"> • AZ, CA, FL, IL, IN, and MD

Vehicles	<ul style="list-style-type: none"> • All Vehicle Makes • Previous, current & upcoming model year, new vehicles, not previously titled. • Maximum MSRP of \$80,000. • No modified or converted vehicles. Only invoiced factory adds may be added to MSRP. • Dealer installed options may not be residualized. • No commercial vehicles, "ride share", or third party purchases. Personal use only.
Customers	<ul style="list-style-type: none"> • Minimum 3 good tradelines. • 3 years on the bureau. • Revolving debt below 35% of annualized income. • 60% Debt to Income. • 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. • Co-signers with lower FICO will result in a higher Money Factor. Please make sure to follow the approval.
Backend Products & Advance	<ul style="list-style-type: none"> • GAP policy is included in the Lease Agreement. No second GAP policies. • \$1,000 Wear/Tear included in the contract. No additional W/T policies. • Maintenance contracts, Tire/Wheel protection, etc. ok. • Maximum LTV 125% of invoice, including any back-end products. • Extended Warranty, Maintenance and Tire/Wheel Protection: Combined up to \$3500. GAP Insurance and Excess Wear & Use (EWU) of \$1000 are included in lease agreement. No secondary GAP or EWU may be sold.
Program Guidelines	<ul style="list-style-type: none"> • 90 day chargeback in case of early payoff or default • Minimum customer monthly payment - \$99 • Credit score calculated using Experian Auto FICO • Residual date and contract date must match. • Residual Calculator: westlakefinancial.com/residuals/ • No one-pay leases. • Maximum insurance deductibles: \$1,500 comprehensive & collision. • Max term - 48 months
Mileage Charges	<ul style="list-style-type: none"> • Mileage Options: 10,000; 12,000; 15,000. • Excess Mileage: \$0.15 If purchased at lease inception. • Mileage penalty: \$0.25 at lease termination.
Lease Fees	<ul style="list-style-type: none"> • Acquisition Fee: \$995 • Disposition Fee: \$450 (Lease end if vehicle returned) • Purchase Fee: \$450 (Lease end if vehicle purchased by lessee or dealership)
Titling	<ul style="list-style-type: none"> • Contracts mailed via FedEx: 4751 Wilshire Blvd Los Angeles, CA 90010 - Attn: Megan Kimura • Lessor: CULA Titling Company LSR. • Lienholder: Westlake Financial ELT Codes: CTN (CA), 0201803682 (FL), 954177647 (AZ), N/A for IN & IL - titles must still be processed Address: Westlake Fncl P.O Box 997592, Sacramento, CA 95899

Contact Info:Phone: (888) 893- 7937 | Email: dealers@westlakefinancial.com