



FICO	Money Factor (as low as)	1% Flats (+0.00020)	2% Flats (+0.00040)
780+	0.00330	0.00350	0.00370
740-779	0.00395	0.00415	0.00435
700-739	0.00425	0.00445	0.00465
650-699	0.00550	0.00570	0.00590
625-649	0.00600	0.00620	0.00640
600-624	0.00700	0.00720	0.00740
580-599	0.00999	N/A	N/A

Program Highlights
<ul style="list-style-type: none"> Used vehicle leasing 580+ FICO scores 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
Markets
<ul style="list-style-type: none"> AZ, CA, FL, IL, IN, and MD

Vehicles	<ul style="list-style-type: none"> All Vehicle Makes Max mileage: 60,000 Max vehicle age: 5 Dealer installed options may not be residualized. Clean Carfax/Autocheck (No damage or accidents reported) No commercial vehicles, "ride share", or third party purchases. Personal use only.
Customers	<ul style="list-style-type: none"> 3 years on the bureau. Revolving debt below 35% of annualized income. Max 70% Debt to Income, Max 25% Payment to Income (<i>based on FICO</i>) No thin file/FTB - joint applicants ok. No Repos, Max 1 BK, Min 2 GTB, Max 8 Derogs, No Open DQs
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 120% of Book Value, 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"> Max Term: 60 (<i>Terms based on Vehicle Age - 24, 36, 48 or 60 for <=3; 24, 36 or 48 for <=4; 24 or 36 for 5 year old vehicles</i>) 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: residuals.cula.com/paymentcalculator/ No one-pay leases. Maximum insurance deductibles: \$1,500 comprehensive & collision.
Mileage Charges	<ul style="list-style-type: none"> Mileage Options: 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 Dealer discount may apply 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