



FICO	Money Factor (as low as)	1% Flats (+0.0020)	2% Flats (+0.0040)	Program Highlights
780+	0.00135	0.00155	0.00175	<ul style="list-style-type: none"> <li>• 600+ 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>
740-779	0.00150	0.00170	0.00190	
700-739	0.00300	0.00320	0.00340	
650-699	0.00450	0.00470	0.00490	
625-649	0.00550	0.00570	0.00590	
600-624	0.00650	0.00670	0.00690	
				<ul style="list-style-type: none"> <li>• AZ, CA, IL, IN, and MD</li> <li>• Chrysler, Dodge, Jeep, Ram, Chevrolet, Honda, Nissan, or Toyota franchise dealers leasing new vehicles</li> </ul>

<b>Vehicles</b>	<ul style="list-style-type: none"> <li>• Chrysler, Dodge, Jeep, Ram, Chevrolet, Honda, Nissan, or Toyota at respective franchise dealership</li> <li>• Previous, current &amp; upcoming model year, new vehicles, not previously titled.</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> <li>• Co-signers with lower FICO will result in a higher Money Factor. Please make sure to follow the approval.</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), N/A for IN &amp; IL - titles must still be processed Address: Westlake Fncl P.O Box 997592, Sacramento, CA 95899</li> </ul>

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