

Prod \$8,000.00
 Total \$1,200.00
\$9,200.00

IntRate 17.99% 0.007496 Lease Factor
 Whse \$9,200.00
 Factor 180.00%
 Car Sale Price \$16,560.00 Gross CC
 CC Reduction \$1,500.00

Whsle \$8,000.00
 Factor 180.00% Sales Factor
 Years 4.00 48 Term Lease
 Resid % 20.00%
 CC Red \$1,500.00

Month 1 2.00%
 Month 13 2.00%
 Month 25 2.00%
 Month 37 2.00%
 Month 49 2.00%

Fee \$100.00

Min Cash Flow
 Curtail 2.00% \$184.00 2.00% \$321.92

Yrs AdjGross CC \$15,060.00
 Residual \$3,012.00 20.00%
 Depreciation \$12,048.00
 Rent Charge \$6,502.31
 Total Pmts \$18,550.31

Sample: not for actual use

COF-Inv 10.00% \$920.00 \$76.67

Dealer Fee	-345
Down	\$1,500.00
Monthly	\$5,346.17
Resid	\$3,012.00
Dealer PROFIT	\$9,513.17
Pay off @ 48	\$3,150.09
Total Profit @ 48	\$6,363.07

48 \$386.46 Plus Tax \$24.15 \$410.62 Total Payment
 Interest \$76.67
 \$309.80
 2% Curtail \$184.00
 \$125.80 Mo Profit
 Fee \$100.00
 \$25.80 DCF

Month	Note	Bank Int	Fees	Curtailment	Payment	Dealer Net	
1	\$9,200.00	\$76.67	\$100.00	\$184.00	\$386.46	\$25.80	
2	\$9,016.00	\$75.13	\$100.00	\$184.00	\$386.46	\$27.33	
3	\$8,832.00	\$73.60	\$100.00	\$184.00	\$386.46	\$28.86	
4	\$8,648.00	\$72.07	\$100.00	\$184.00	\$386.46	\$30.40	
5	\$8,464.00	\$70.53	\$100.00	\$184.00	\$386.46	\$31.93	
6	\$8,280.00	\$69.00	\$100.00	\$184.00	\$386.46	\$33.46	
7	\$8,096.00	\$67.47	\$100.00	\$184.00	\$386.46	\$35.00	
8	\$7,912.00	\$65.93	\$100.00	\$184.00	\$386.46	\$36.53	
9	\$7,728.00	\$64.40	\$100.00	\$184.00	\$386.46	\$38.06	
10	\$7,544.00	\$62.87	\$100.00	\$184.00	\$386.46	\$39.60	Plus Down
11	\$7,360.00	\$61.33	\$100.00	\$184.00	\$386.46	\$41.13	
12	\$7,176.00	\$59.80	\$100.00	\$184.00	\$386.46	\$42.66	\$410.78

Month	Note	Bank Int	Fees	Curtailment	Payment	Dealer Net	
13	\$6,992.00	\$58.27	\$100.00	\$139.84	\$386.46	\$88.36	
14	\$6,852.16	\$57.10	\$100.00	\$139.84	\$386.46	\$89.52	
15	\$6,712.32	\$55.94	\$100.00	\$139.84	\$386.46	\$90.69	
16	\$6,572.48	\$54.77	\$100.00	\$139.84	\$386.46	\$91.85	
17	\$6,432.64	\$53.61	\$100.00	\$139.84	\$386.46	\$93.02	
18	\$6,292.80	\$52.44	\$100.00	\$139.84	\$386.46	\$94.18	
19	\$6,152.96	\$51.27	\$100.00	\$139.84	\$386.46	\$95.35	
20	\$6,013.12	\$50.11	\$100.00	\$139.84	\$386.46	\$96.52	
21	\$5,873.28	\$48.94	\$100.00	\$139.84	\$386.46	\$97.68	
22	\$5,733.44	\$47.78	\$100.00	\$139.84	\$386.46	\$98.85	Off set by Note Reduction
23	\$5,593.60	\$46.61	\$100.00	\$139.84	\$386.46	\$100.01	
24	\$5,453.76	\$45.45	\$100.00	\$139.84	\$386.46	\$101.18	\$1,137.21

Month	Note	Bank Int	Fees	Curtailment	Payment	Dealer Net	
25	\$5,313.92	\$44.28	\$100.00	\$106.28	\$386.46	\$135.90	
26	\$5,207.64	\$43.40	\$100.00	\$106.28	\$386.46	\$136.79	
27	\$5,101.36	\$42.51	\$100.00	\$106.28	\$386.46	\$137.67	
28	\$4,995.08	\$41.63	\$100.00	\$106.28	\$386.46	\$138.56	
29	\$4,888.81	\$40.74	\$100.00	\$106.28	\$386.46	\$139.45	
30	\$4,782.53	\$39.85	\$100.00	\$106.28	\$386.46	\$140.33	
31	\$4,676.25	\$38.97	\$100.00	\$106.28	\$386.46	\$141.22	
32	\$4,569.97	\$38.08	\$100.00	\$106.28	\$386.46	\$142.10	
33	\$4,463.69	\$37.20	\$100.00	\$106.28	\$386.46	\$142.99	
34	\$4,357.41	\$36.31	\$100.00	\$106.28	\$386.46	\$143.87	
35	\$4,251.14	\$35.43	\$100.00	\$106.28	\$386.46	\$144.76	
36	\$4,144.86	\$34.54	\$100.00	\$106.28	\$386.46	\$145.65	\$1,689.30

Month	Note	Bank Int	Fees	Curtailment	Payment	Dealer Net	
37	\$4,038.58	\$33.65	\$100.00	\$80.77	\$386.46	\$172.04	
38	\$3,957.81	\$32.98	\$100.00	\$80.77	\$386.46	\$172.71	
39	\$3,877.04	\$32.31	\$100.00	\$80.77	\$386.46	\$173.38	
40	\$3,796.26	\$31.64	\$100.00	\$80.77	\$386.46	\$174.06	
41	\$3,715.49	\$30.96	\$100.00	\$80.77	\$386.46	\$174.73	
42	\$3,634.72	\$30.29	\$100.00	\$80.77	\$386.46	\$175.40	
43	\$3,553.95	\$29.62	\$100.00	\$80.77	\$386.46	\$176.08	
44	\$3,473.18	\$28.94	\$100.00	\$80.77	\$386.46	\$176.75	
45	\$3,392.41	\$28.27	\$100.00	\$80.77	\$386.46	\$177.42	
46	\$3,311.63	\$27.60	\$100.00	\$80.77	\$386.46	\$178.10	
47	\$3,230.86	\$26.92	\$100.00	\$80.77	\$386.46	\$178.77	
48	\$3,150.09	\$26.25	\$100.00	\$80.77	\$386.46	\$179.44	\$2,108.88

Month	Note	Bank Int	Fees	2.00% Curtailement	Payment	Dealer Net	
49	\$3,069.32	\$25.58	\$100.00	\$61.39	\$386.46	\$199.50	
50	\$3,007.93	\$25.07	\$100.00	\$61.39	\$386.46	\$200.01	
51	\$2,946.55	\$24.55	\$100.00	\$61.39	\$386.46	\$200.52	
52	\$2,885.16	\$24.04	\$100.00	\$61.39	\$386.46	\$201.04	
53	\$2,823.77	\$23.53	\$100.00	\$61.39	\$386.46	\$201.55	
54	\$2,762.39	\$23.02	\$100.00	\$61.39	\$386.46	\$202.06	
55	\$2,701.00	\$22.51	\$100.00	\$61.39	\$386.46	\$202.57	
56	\$2,639.62	\$22.00	\$100.00	\$61.39	\$386.46	\$203.08	
57	\$2,578.23	\$21.49	\$100.00	\$61.39	\$386.46	\$203.59	
58	\$2,516.84	\$20.97	\$100.00	\$61.39	\$386.46	\$204.10	
59	\$2,455.46	\$20.46	\$100.00	\$61.39	\$386.46	\$204.62	
60	\$2,394.07	\$19.95	\$100.00	\$61.39	\$386.46	\$205.13	\$2,427.77
		\$2,383.71	\$3,600.00	\$4,220.02	\$13,912.73		\$7,773.94
							5
							\$1,554.79

Month	Note	Fees	Reserve	Curtailement	Payment	Dealer Net
61	\$2,332.68	\$19.44	\$100.00	\$46.65	\$386.46	\$220.37
62	\$2,286.03	\$19.05	\$100.00	\$46.65	\$386.46	\$220.76
63	\$2,239.38	\$18.66	\$100.00	\$46.65	\$386.46	\$221.15
64	\$2,192.72	\$18.27	\$100.00	\$46.65	\$386.46	\$221.54
65	\$2,146.07	\$17.88	\$100.00	\$46.65	\$386.46	\$221.93
66	\$2,099.42	\$17.50	\$100.00	\$46.65	\$386.46	\$222.32
67	\$2,052.76	\$17.11	\$100.00	\$46.65	\$386.46	\$222.70
68	\$2,006.11	\$16.72	\$100.00	\$46.65	\$386.46	\$223.09
69	\$1,959.45	\$16.33	\$100.00	\$46.65	\$386.46	\$223.48
70	\$1,912.80	\$15.94	\$100.00	\$46.65	\$386.46	\$223.87
71	\$1,866.15	\$15.55	\$100.00	\$46.65	\$386.46	\$224.26
72	\$1,819.49	\$15.16	\$100.00	\$46.65	\$386.46	\$224.65