

# Automated Rates and Residuals



**Finance  
Options  
Made Easier.**

## Key Benefits

- ✓ **Maximize profit.**
- ✓ **Reduce rejected finance packages.**
- ✓ **Optimize productivity.**
- ✓ **Increase close ratio.**
- ✓ **Improve customer experience.**

*Focus more on serving and selling to your customers and less on number-crunching and back-and-forth negotiations.*

Conveniently get rates and ranking at the click of a button.

Desking Premium - TEST - OPEN ROAD MOTORS - JAY CAMPBELL

File View Searches Reports Actions **Scenarios** CreditMaster® Credit Application Favorites Applications Tools Help

Scenario# 3 Trade1 : 2004 FORD TRUCK (1 Trades) TEST - OPEN ROAD MOTORS

### Lease Worksheet

Make Primary Send To F&I

<b>Deal</b> Deal # <input type="text" value="7657"/> Deal Date <input type="text" value="8/20/2008"/> Deal Type <input type="text" value="Lease"/> Financial Inst. <input type="text" value="VW CREDIT"/> Program <input type="text" value="Normal"/> Deal Status <input type="text" value="S"/> <input type="button" value="Status"/>	<b>Capitalization</b> Selling Price <input type="text" value="\$59,900.00"/> Aftermarkets <input type="text" value="\$1,999.00"/> Doc Fee <input type="text" value="\$150.00"/> <input type="checkbox"/> Acquisition Fee <input type="text" value="\$575.00"/> <input type="checkbox"/> ESC Premium <input type="text" value="\$1,995.00"/> <input type="checkbox"/> Maintenance <input type="text" value="\$439.00"/> <input type="checkbox"/> GAP Premium <input type="text" value="\$399.00"/> <input type="checkbox"/> LAH Premium <input type="text" value="\$0.00"/> License Fee <input type="text" value="\$31.50"/> <input type="checkbox"/> Cap Fees <input type="text" value="\$41.50"/> Cap Taxes <input type="text" value="\$6,677.48"/> Dealer Fees <input type="text" value="\$0.00"/> Negative Trade <input type="text" value="(\$10,000.00)"/> Gross Cap Cost <input type="text" value="\$75,398.50"/>	<b>Cap Cost Reduction</b> Customer Cash <input type="text" value="\$25,000.00"/> Total Rebates <input type="text" value="\$1,500.00"/> Total Trade Allow <input type="text" value="\$12,000.00"/> Total Trade Payoff <input type="text" value="\$22,000.00"/> Total Trade ACV <input type="text" value="\$29,000.00"/> Amt Applied Upfront <input type="text" value="\$1,876.89"/> Cash Back <input type="text" value="\$0.00"/> Total Cap Reduction <input type="text" value="\$24,623.11"/> Net Cap Cost <input type="text" value="\$57,452.87"/>	<b>Payment</b> Term <input type="text" value="72"/> Rate / Money Factor <input type="text" value=".002255"/> Buy Rate <input type="text" value="2.9"/> % Amt Net Cap <input type="text" value=""/> # Adv Payments <input type="text" value="1"/> # Days 2nd Payment <input type="text" value="30"/> 2nd Payment Date <input type="text" value="9/19/2008"/> Security Deposit <input type="text" value="\$950.00"/> Advanced Payment <input type="text" value="\$926.89"/> Total Cap Reduction <input type="text" value="\$24,623.11"/> Upfront Charges <input type="text" value="\$0.00"/> Initial Payment <input type="text" value="\$26,500.00"/> Due on Delivery <input type="text" value="\$25,000.00"/> Insufficient <input type="text" value="\$0.00"/> <input checked="" type="checkbox"/> Equity Allocation <input type="checkbox"/> Base Monthly Payment <input type="text" value="\$926.89"/> Monthly Tax <input type="text" value="\$0.00"/>												
<b>Vehicle</b> <input checked="" type="radio"/> ERA <input type="radio"/> Desking <input type="button" value="Detach"/> Stock # <input type="text" value="MB00012"/> <input type="button" value="1"/> Year <input type="text" value="2008"/> Make <input checked="" type="checkbox"/> AUDI Model <input type="text" value="TT COUPE"/> Style <input type="text" value="COUPE"/> <input checked="" type="radio"/> New <input type="radio"/> Used <input type="radio"/> Demo <input type="checkbox"/> Cert. Odometer <input type="text" value=""/> Vehicle Cost <input type="text" value="\$49,500.00"/> <input type="button" value="Refresh"/>	<b>Alerts</b> <table border="1"> <tr> <td>Max Adv %</td> <td>Current %</td> <td>Under Amt</td> </tr> <tr> <td><input type="text" value="120"/></td> <td><input type="text" value="99"/></td> <td><input type="text" value="\$12,027.13"/></td> </tr> <tr> <td>LTV %</td> <td>Current %</td> <td>Under Amt</td> </tr> <tr> <td><input type="text" value="120"/></td> <td><input type="text" value="99"/></td> <td><input type="text" value="\$12,027.13"/></td> </tr> </table>	Max Adv %	Current %	Under Amt	<input type="text" value="120"/>	<input type="text" value="99"/>	<input type="text" value="\$12,027.13"/>	LTV %	Current %	Under Amt	<input type="text" value="120"/>	<input type="text" value="99"/>	<input type="text" value="\$12,027.13"/>	<b>Residual</b> <input checked="" type="radio"/> MSRP <input type="radio"/> Base MSRP <input type="text" value="\$57,900.00"/> Opt Pkg Discount <input type="text" value="\$0.00"/> Hard Adds <input type="text" value="\$0.00"/> Adj MSRP <input type="text" value="\$57,900.00"/> MRM <input type="text" value="\$0.00"/> Residual % / \$ <input type="text" value="54"/> Residual Amount <input type="text" value="\$54.00"/> Mileage Program <input type="text" value="15000"/> Annual Planned Miles <input type="text" value="15000"/> Prepaid Cents / Mile <input type="text" value="\$0.12"/> Mileage Adjustment <input type="text" value="\$0.00"/> Adj Residual <input type="text" value="\$54.00"/>	<b>Payment</b> <input type="text" value="\$926.89"/> Front End Gross <input type="text" value="\$27,400.00"/> Back End Gross <input type="text" value="(\$227.86)"/> Total Gross <input type="text" value="\$27,172.14"/>
Max Adv %	Current %	Under Amt													
<input type="text" value="120"/>	<input type="text" value="99"/>	<input type="text" value="\$12,027.13"/>													
LTV %	Current %	Under Amt													
<input type="text" value="120"/>	<input type="text" value="99"/>	<input type="text" value="\$12,027.13"/>													
<b>Buyer</b> Customer # <input type="text" value="11110"/> <input type="button" value="1"/> Last <input type="text" value="CAMPBELL"/> First <input type="text" value="JAY"/> Company <input type="text" value=""/> Reg State <input type="text" value="VA"/> County <input type="text" value=""/>															

Use your defaults or select "All" financial institutions to calculate and rank payment options.

The screenshot shows two overlapping windows from the 'Desking Premium' software. The top window is titled 'User Preferences' and has a 'Deal' dropdown set to 'Lease'. It features three main sections: 'Financial Inst.' with a dropdown menu showing 'GMAC', 'US BANK', 'CHASE MANHATTAN AUTOMOTIVE FIN', and 'NISSAN MOTOR ACCEPTANCE CORP'; 'Terms' with input fields for 36, 48, 60, and 72; and 'Profit & Other Criteria' with fields for Lease Rate Spread, Money Factor Spread (.0020), % Net Cap Cost, Mileage Program (15000), and Security Deposit Number (0.1). The bottom window is titled 'Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 8J351L'. It has a 'Deal' dropdown set to 'Lease' and a 'Credit Score' of 780. The 'Financial Institutions' section includes a dropdown menu with the same four options as the 'User Preferences' window, a checked 'All' checkbox, and a 'Clear Fin. Inst.' button. The 'Terms' section has input fields for 36, 48, 60, and 72, and an 'Interval' dropdown set to 12. The 'Profit' section includes fields for Buy Rate Spread (0 - 9.99), % Net Cap Cost (0.00 - 0.06), Money Factor Spd (0-0.009999) set to .0020, and Front End Gross set to \$27,400.00. A 'Calculate' button is circled in red. At the bottom of the Ranking window are 'Select' and 'Create Scenario' buttons.

Deals are automatically analyzed based on lender, vehicle and credit score.

**Ranking - NEW 2008 Mercedes Benz CLK-Class 2dr Cpe 5.1L CLK550C**

Vehicle | Rate Sheets | Best Rates | Reset | Close

Deal: Credit Score 700 # SD 0,1 | Deal Type Lease | Bank Program Normal | Mileage Program 15000 | Planned Miles 15000

Financial Institutions: MERCEDES-BENZ CREDIT CORP

Terms: 48 | Interval 12

Profit: Buy Rate Spread (0 - 9.99) | % Net Cap Cost (0.00 - 0.06) | Money Factor Spd (0-0.009999) .0020 | Front End Gross \$1,087.57

Payments = 6 | Calculate | Stop | Hide Payments with Alerts

#	Payment	Term	Financial...	Rate Sheet Name	Tier	Max Adv%	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
	\$611.49	48	MBCC	Northeast - Lease New	2	125	0.004050	0.005550	0.370	\$9,470.15	\$1,921.92	\$3,859.49
	\$611.49	48	MBCC	Northeast - Lease New	2	125	0.004050	0.005550	0.370	\$9,470.15	\$1,921.92	\$3,859.49
	\$589.96	48	MBCC	Northeast - Lease New	1	125	0.003500	0.005000	0.370	\$9,470.15	\$1,920.91	\$3,858.48
	\$589.96	48	MBCC	Northeast - Lease New	1	125	0.003500	0.005000	0.370	\$9,470.15	\$1,920.91	\$3,858.48
	\$582.14	48	MBCC	Northeast - Lease New	A1	125	0.003300	0.004800	0.370	\$9,470.15	\$1,920.58	\$3,858.15
	\$582.14	48	MBCC	Northeast - Lease New	A1	125	0.003300	0.004800	0.370	\$9,470.15	\$1,920.58	\$3,858.15

**Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 81351L**

Vehicle | Rate Sheets | Best Rates | Reset | Close

Deal: Credit Score 780 # SD 0,1 | Deal Type Lease | Bank Program Normal | Mileage Program 15000 | Planned Miles 15000

Financial Institutions: GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE, NISSAN MOTOR ACCEPTANCE CORP

Terms: 36, 48, 60, 72 | Interval 12

Profit: Buy Rate Spread (0 - 9.99) | % Net Cap Cost (0.00 - 0.06) | Money Factor Spd (0-0.009999) .0020 | Front End Gross \$27,400.00

Payments = 24 | Calculate | Stop | Hide Payments with Alerts

#	Payment	Term	Financial...	Rate Sheet Name	Tier	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
	\$1,412.82	36	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.400	\$20,440.00	\$1,992.82	\$31,167.82
	\$1,323.26	36	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.470	\$24,017.00	\$2,077.99	\$31,252.99
	\$1,451.30	36	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.400	\$20,440.00	\$1,995.08	\$31,170.08
	\$1,363.31	36	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.470	\$24,017.00	\$2,080.26	\$31,255.26
	\$1,056.03	36	US Bank	VA/MD Lease - No Sec...	Tier 1	0.001890	0.001890	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$1,064.33	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$1,072.63	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002090	0.002090	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$1,085.10	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002240	0.002240	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$1,212.81	48	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.310	\$15,841.00	\$2,488.75	\$31,663.75
	\$1,151.39	48	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.380	\$19,418.00	\$2,605.34	\$31,780.34
	\$1,247.69	48	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.310	\$15,841.00	\$2,490.77	\$31,665.77
	\$1,187.87	48	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.380	\$19,418.00	\$2,607.36	\$31,782.36
	\$906.22	48	US Bank	VA/MD Lease - No Sec...	Tier 1	0.001790	0.001790	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$913.98	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001890	0.001890	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$921.74	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$933.38	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002140	0.002140	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$1,073.78	60	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.240	\$12,264.00	\$2,948.82	\$32,123.82
	\$1,028.59	60	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.310	\$15,841.00	\$3,095.62	\$32,270.62
	\$1,107.17	60	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.240	\$12,264.00	\$2,952.18	\$32,127.18
	\$1,063.05	60	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.310	\$15,841.00	\$3,098.76	\$32,273.76
	\$810.79	60	US Bank	VA/MD Lease - No Sec...	Tier 1	0.001890	0.001890	0.310	\$15,841.00	\$0.00	\$29,175.00
	\$819.14	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.310	\$15,841.00	\$0.00	\$29,175.00

Select | Create Scenario

Sort options by payment, term, rate, money factor, residual, reserve or gross, by clicking the column header.

Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 8J351L

**Ranking** Vehicle Rate Sheets Best Rates Reset Close

Deal: Credit Score 780 # SD 0,1 Deal Type Lease Bank Program Normal Mileage Program 15000 Planned Miles 15000

Financial Institutions: GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE F, NISSAN MOTOR ACCEPTANCE CORP, All

Terms: 36, 60, 72, Interval 12, Increment

Profit: Buy Rate Spread (0 - 9.99), % Net Cap Cost (0.00 - 0.06), Money Factor Spd (0-0.009999), Front End Gross \$27,400.00

Payments = 24 Calculate Stop Hide Payments with Alerts

Payment	Term	Financial...	Rate Sheet Name	Tier	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
\$1,063.05	60	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.310	\$15,841.00	\$3,098.76	\$32,273.76
\$1,028.59	60	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.310	\$15,841.00	\$3,095.82	\$32,270.82
\$1,107.17	60	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.240	\$12,264.00	\$2,952.18	\$32,127.18
\$1,073.78	60	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.240	\$12,264.00	\$2,948.82	\$32,123.82
\$1,187.87	48	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.380	\$19,418.00	\$2,607.36	\$31,782.36
\$1,151.39	48	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.380	\$19,418.00	\$2,605.34	\$31,780.34
\$1,247.69	48	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.310	\$15,841.00	\$2,490.77	\$31,665.77
\$1,212.81	48	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.310	\$15,841.00	\$2,488.75	\$31,663.75
\$1,363.31	36	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.470	\$24,017.00	\$2,080.26	\$31,255.26
\$1,323.26	36	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.470	\$24,017.00	\$2,077.99	\$31,252.99
\$1,451.30	36	Chase	Standard Lease Program...	T1	0.003900	0.004900	0.400	\$20,440.00	\$1,995.08	\$31,170.08
\$1,412.82	36	Chase	Special Lease New Program...	T1	0.003450	0.004450	0.400	\$20,440.00	\$1,992.82	\$31,167.82
\$836.53	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002240	0.002240	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,085.10	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002240	0.002240	0.470	\$24,017.00	\$0.00	\$29,175.00
\$933.38	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002140	0.002140	0.380	\$19,418.00	\$0.00	\$29,175.00
\$825.49	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002090	0.002090	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,072.63	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.002090	0.002090	0.470	\$24,017.00	\$0.00	\$29,175.00
\$818.14	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.310	\$15,841.00	\$0.00	\$29,175.00
\$921.74	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.380	\$19,418.00	\$0.00	\$29,175.00
\$1,064.33	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001990	0.001990	0.470	\$24,017.00	\$0.00	\$29,175.00
\$810.79	60	US Bank	VA/MD Lease - No Sec...	Tier 1	0.001890	0.001890	0.310	\$15,841.00	\$0.00	\$29,175.00
\$913.98	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	0.001890	0.001890	0.380	\$19,418.00	\$0.00	\$29,175.00

Max Advance Exceeded by \$34.03  
Alert: Selling Rate Capped at 0.0049%

Select Create Scenario

Automatic alerts let you see quickly if you are outside lending criteria — such as exceeded maximum advance and rate cap.

Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 8J351L

**Ranking** Vehicle Rate Sheets Best Rates Reset Close

Deal: Credit Score 780 # SD 0,1 Deal Type Lease Bank Program Normal Mileage Program 15000 Planned Miles 15000

Financial Institutions: GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE, NISSAN MOTOR ACCEPTANCE CORP

Terms: 36, 48, 60, 72 Interval 12

Profit: Buy Rate Spread (0 - 9.99), % Net Cap Cost (0.00 - 0.06), Money Factor Spd (0-0.009999), Front End Gross \$27,400.00

Payments = 24 Calculate Stop Hide Payments with Alerts

#	Payment	Term	Financial...	Rate Sheet Name	Tier	Max...	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
	\$810.79	60	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.310	\$15,841.00	\$0.00	\$29,175.00
	\$1,056.03	36	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$906.22	48	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001790	0.001790	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$836.53	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.310	\$15,841.00	\$0.00	\$29,175.00
	\$1,085.10	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$933.38	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002140	0.002140	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$825.49	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.310	\$15,841.00	\$0.00	\$29,175.00
	\$1,072.63	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$921.74	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.001990	0.001990	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$1,028.59	60	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.310	\$15,841.00	\$3,095.82	\$32,270.82
	\$1,073.78	60	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.240	\$12,264.00	\$2,948.82	\$32,123.82
	\$1,151.39	48	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.380	\$19,418.00	\$2,605.34	\$31,780.34
	\$1,212.81	48	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.310	\$15,841.00	\$2,488.75	\$31,663.75
	\$1,323.26	36	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.470	\$24,017.00	\$2,077.99	\$31,252.99
	\$1,412.82	36	Chase	Special Lease New Program...	T1	105	0.003450	0.004450	0.400	\$20,440.00	\$1,992.82	\$31,167.82
	\$818.14	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	100	0.001990	0.001990	0.310	\$15,841.00	\$0.00	\$29,175.00
	\$1,064.33	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	100	0.001990	0.001990	0.470	\$24,017.00	\$0.00	\$29,175.00
	\$913.98	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	100	0.001890	0.001890	0.380	\$19,418.00	\$0.00	\$29,175.00
	\$1,063.05	60	Chase	Standard Lease Program...	T1	100	0.003900	0.004900	0.310	\$15,841.00	\$3,098.76	\$32,273.76
	\$1,107.17	60	Chase	Standard Lease Program...	T1	100	0.003900	0.004900	0.240	\$12,264.00	\$2,952.18	\$32,127.18
	\$1,187.87	48	Chase	Standard Lease Program...	T1	100	0.003900	0.004900	0.380	\$19,418.00	\$2,607.36	\$31,782.36

Max Advance Exceeded by \$128.15  
Alert: Selling Rate Capped at 0.0049%

Select Create Scenario

Select a payment option from Ranking and automatically create a scenario.

Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 8J351L

Ranking Vehicle Rate Sheets Best Rates Reset Close

Deal: Credit Score 780 # SD 0,1 Deal Type Lease Bank Program Normal Mileage Program 15000 Planned Miles 15000

Financial Institutions: GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE F, NISSAN MOTOR ACCEPTANCE CORP

Terms: 36, 48, 60, 72 Interval 12

Profit: Buy Rate Spread (0 - 9.99) % Net Cap Cost (0.00 - 0.06) Money Factor Spd (0-0.009999) .0020 Front End Gross \$27,400.00

Payments = 24 Calculate Stop Hide Payments with Alerts

Payment	Term	Financial...	Rate Sheet Name	Tier	Max...	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
\$810.79	60	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,056.03	36	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.470	\$24,017.00	\$0.00	\$29,175.00
\$906.22	48	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001790	0.001790	0.380	\$19,418.00	\$0.00	\$29,175.00
\$836.53	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,085.10	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.470	\$24,017.00	\$0.00	\$29,175.00
\$933.38	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002140	0.002140	0.380	\$19,418.00	\$0.00	\$29,175.00
\$825.49	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,073.78	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.470	\$24,017.00	\$0.00	\$29,175.00
\$921.74	48	US Bank									
\$1,028.59	60	Chase									
\$1,073.78	60	Chase									
\$1,151.39	48	Chase									
\$1,212.81	48	Chase									
\$1,323.26	36	Chase									
\$1,412.82	36	Chase									
\$818.14	60	US Bank									
\$1,064.33	36	US Bank									
\$913.98	48	US Bank									
\$1,063.05	60	Chase									
\$1,107.17	60	Chase									
\$1,187.87	48	Chase									

Deskings Premium

New scenario has been created.

OK

Deskings Premium - TEST - OPEN ROAD MOTORS - JAY CAMPBELL

Multiple Scenarios

	1	2	3	4	5	6
Deal Type	Lease	Retail	Lease	Lease	Lease	Lease
Financial Inst.	TOYOTA MOT	VW CREDIT	VW CREDIT	FORD MOTOR	FORD MOTOR	US BANK
Program	Normal	Normal	Normal	Normal	Normal	Normal
Stock Number	MB00022 1	20072 1	MB00012 1	MB00022 1	20072 1	MB00012 1
Year / Model	2008 A8 L	2008 TT	2008 TT COUPE	2008 A8 L	2007 ESCAPE XLT	2008 TT COUPE
Style	SEDAN	COUPE	COUPE	SEDAN	4 DR UTILITY	COUPE
Selling Price	\$87,955.00	\$23,000.00	\$9,000.00	\$93,645.06	\$23,000.00	\$59,900.00
Aftermarkets	\$1,500.00	\$1,500.00	\$1,899.00	\$1,500.00	\$1,500.00	\$1,899.00
Doc Fee	\$99.00	\$50.00	\$150.00	\$150.00	\$50.00	\$150.00
Trade Allowance	\$0.00	\$0.00	\$12,000.00	\$0.00	\$0.00	\$12,000.00
Trade Payoff	\$0.00	\$0.00	\$22,000.00	\$0.00	\$0.00	\$22,000.00
Total Rebates	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
Customer Cash	\$3,000.00	\$3,000.00	\$25,000.00	\$13,000.00	\$3,000.00	\$25,000.00
ESC Premium	\$650.00	\$650.00	\$1,995.00	\$650.00	\$650.00	\$1,995.00
Maintenance	\$0.00	\$0.00	\$439.00	\$0.00	\$0.00	\$439.00
GAP Premium	\$0.00	\$0.00	\$399.00	\$0.00	\$0.00	\$399.00
LAH Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Term	36	72	72	60	48	60
Rate/Money Factor	.002255	7.25	.002255	.00280	.00260	.002090
Residual % / \$	.5	0.00	54	55	48	0.31
Mileage Program	12000		15000	15000	15000	15000
Residual \$	\$43,977.50	\$0.00	\$54.00	\$55.00	\$48.00	\$15,841.00
Payment	\$1,506.50	\$377.38	\$926.09	\$1,651.92	\$470.90	\$825.49
Due on Delivery	\$8,767.62	\$25,000.00	\$25,000.00	\$13,000.00	\$3,475.00	\$25,000.00
Front End Gross	\$3,605.00	\$950.00	\$27,400.00	\$9,295.00	\$950.00	\$27,400.00
Back End Gross	(\$22,799.16)	\$450.00	(\$227.86)	(\$17,549.40)	(\$2,740.50)	\$1,775.00

Add aftermarket products or negative equity positions without exceeding max advance.

**Ranking - NEW 2008 Audi TT 2dr Cpe Auto 3.2L quattro 8J351L**

Ranking Vehicle Rate Sheets Best Rates Reset Close

Deal: Credit Score 780 # SD 0,1 Deal Type Lease Bank Program Normal Mileage Program 15000 Planned Miles 15000

Financial Institutions: GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE, NISSAN MOTOR ACCEPTANCE CORP

Terms: 36, 48, 60, 72 Interval 12

Profit: Buy Rate Spread (0 - 9.99), % Net Cap Cost (0.00 - 0.06), Money Factor Spd (0-0.009999), Front End Gross \$27,400.00

Payments = 24 Calculate Stop Hide Payments with Alerts

Payment	Term	Financial...	Rate Sheet Name	Tier	Max Adv%	Buy Rate	Sell Rate	Res %	Adj Res	Fin Res	Total Gross
\$810.79	60	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,056.03	36	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001890	0.001890	0.470	\$24,017.00	\$0.00	\$29,175.00
\$906.22	48	US Bank	VA/MD Lease - No Sec...	Tier 1	90	0.001790	0.001790	0.380	\$19,418.00	\$0.00	\$29,175.00
\$836.53	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,085.10	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002240	0.002240	0.470	\$24,017.00	\$0.00	\$29,175.00
\$933.38	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	111	0.002140	0.002140	0.380	\$19,418.00	\$0.00	\$29,175.00
\$825.49	60	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.310	\$15,841.00	\$0.00	\$29,175.00
\$1,072.63	36	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.470	\$24,017.00	\$0.00	\$29,175.00
\$921.74	48	US Bank	VA/MD Lease - No Sec Dep...	Tier 1	110	0.002090	0.002090	0.380	\$19,418.00	\$0.00	\$29,175.00
\$1,028.59	60	Chase	Special Le								
\$1,073.78	60	Chase	Special Le								
\$1,151.39	48	Chase	Special Le								
\$1,212.81	48	Chase	Special Le								
\$1,323.26	36	Chase	Special Le								
\$1,412.82	36	Chase	Special Le								
\$818.14	60	US Bank	VA/MD Li								
\$1,064.33	36	US Bank	VA/MD Li								
\$913.98	48	US Bank	VA/MD Li								
\$1,063.05	60	Chase	Standard								
\$1,107.17	60	Chase	Standard								
\$1,187.87	48	Chase	Standard								

Desktop Premium - TEST - OPEN ROAD MOTORS - JAY CAMPBELL

File View Searches Reports Actions Scenarios CreditMaster® Credit Application Favorites Applications Tools Help

Scenario # 6 Trade # : 2004 FORD TRUCK (1 Trades)

Lease Worksheet Make Primary Send To F&I

Deal # 7607 Deal Date 8/20/2008 Deal Type Lease Financial Inst. US BANK Program Normal Deal Status S

Vehicle: ERA Desking Detach Stock # MB00012 Year 2008 Make Audi Model TT Style 2dr Cpe Auto 3.2L

Odometer Vehicle Cost \$49,500.00

Buyer: Customer # 11110 Last CAMPBELL First JAY Company Rng State VA County

Capitalization: Selling Price \$59,900.00 Aftermarket \$1,899.00 Doc. Fee \$150.00 Acquisition Fee \$495.00 ESC Premium \$1,995.00 Maintenance \$499.00 GAP Premium \$399.00 LAH Premium \$0.00 License Fee \$31.50 Cap Fees \$41.50 Cap Taxes \$6,677.48 Dealer Fees \$0.00 Negative Trade (\$10,000.00) Gross Cap Cost \$75,318.50

Alerts: Max Adv % 97 Current % 97 Under Amt \$13,150.53 LTV % 97 Current % 97 Under Amt \$0.00

Cap Cost Reduction: Customer Cash \$25,000.00 Total Rebates \$1,500.00 Total Trade Allow \$12,000.00 Total Trade Payoff \$22,000.00 Total Trade ACV \$29,000.00 Amt Applied Upfront \$825.49 Cash Back \$0.00 Total Cap Reduction \$25,674.51 Net Cap Cost \$56,321.47

Residual: MSRP \$57,900.00 Opt Pkg Discount \$0.00 Hard Adds \$0.00 Adj MSRP \$57,900.00 MRM \$51,100.00 Residual % / \$ 0.31 Residual Amount \$15,841.00 Mileage Program 15000 Annual Planned Miles 15000 Prepaid Cents / Mile \$0.18 Mileage Adjustment \$0.00 Adj Residual \$15,841.00

Payment: Term 60 Rate / Money Factor 0.002090 Buy Rate 0.002090 % Amt Net Cap # Adv Payments 1 # Days 2nd Payment 31 2nd Payment Date 9/20/2008 Security Deposit \$0.00 Advanced Payment \$825.49 Total Cap Reduction \$25,674.51 Upfront Charges \$0.00 Initial Payment \$26,500.00 Duo on Delivery \$25,000.00 Insufficient \$0.00 Equity Allocation # Base Monthly Payment \$825.49 Monthly Tax \$0.00 Payment \$825.49 Front End Gross \$27,400.00 Back End Gross \$1,775.00 Total Gross \$29,175.00

Review Best Rates to see if other lenders in your region offer more profitable options.

**View Best Rates** Close

**Best Rates**

View Best Rates

Term:  Deal Type:  % Net Cap Cost (0.00 - 0.06):

Credit Score:  Bank Program:  Mileage Program:

	Financial Institution	Branch	Rate	Tier	LTV	Base Residual
<input checked="" type="checkbox"/>	US Bank	NC N. Wilkesboro	0.001890	Tier 1		31.000000
<input checked="" type="checkbox"/>	US Bank	NC N. Wilkesboro	0.001990	Tier 1		31.000000
<input checked="" type="checkbox"/>	US Bank	NC N. Wilkesboro	0.002090	Tier 1		31.000000
<input checked="" type="checkbox"/>	US Bank	NC N. Wilkesboro	0.002240	Tier 1		31.000000
<input type="checkbox"/>	Chase	FL Tampa	0.003450	T1		24.000000
<input type="checkbox"/>	Chase	FL Tampa	0.003450	T1		31.000000
<input checked="" type="checkbox"/>	Chase	NY New Hyde Park	0.003450	T1		24.000000
<input checked="" type="checkbox"/>	Chase	NY New Hyde Park	0.003450	T1		31.000000
<input type="checkbox"/>	Chase	FL Tampa	0.003900	T1		24.000000
<input type="checkbox"/>	Chase	FL Tampa	0.003900	T1		31.000000

View Best Rates

Term:  Deal Type:  % Amt Financed (0.00 - 0.06):

Credit Score:  Bank Program:  Mileage Program:

	Financial Institution	Branch	Rate	Tier	LTV
<input type="checkbox"/>	Audi Financial Services	IL Libertyville	1.90	Pr	
<input type="checkbox"/>	Audi Financial Services	IL Libertyville	3.90	Slct	
<input checked="" type="checkbox"/>	Fifth Third	OH Cincinnati (Use 5050...	4.65	QC	79.000000
<input type="checkbox"/>	Fifth Third	OH Cincinnati 5050 Kingsley...	4.65	QC	79.000000
<input type="checkbox"/>	BB & T	TN Bristol	4.80	Gold	89.000000
<input type="checkbox"/>	BB & T	VA Falls Church	4.80	Gold	89.000000
<input type="checkbox"/>	BB & T	VA Harrisonburg	4.80	Gold	89.000000
<input type="checkbox"/>	BB & T	VA Winchester	4.80	Gold	89.000000
<input type="checkbox"/>	First Citizens B&T	NC Raleigh	4.89	ID1	
<input type="checkbox"/>	BB & T	TN Bristol	5.00	Tier 1	89.000000

**Disclaimer:** The rates displayed are the current best rates available in your area. Actual rates may vary based on the dealerships relationship with the financial institution.

## Key Benefits

- ✓ **Maximize profit.**
- ✓ **Reduce rejected finance packages.**
- ✓ **Optimize productivity.**
- ✓ **Increase close ratio.**
- ✓ **Improve customer experience.**

*Focus more on serving and selling to your customers and less on number-crunching and back-and-forth negotiations.*

