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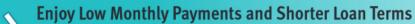
## **SUPER NON-LEASE**

"BETTER THAN A LEASE - BETTER THAN A LOAN"

## **LENDER BENEFITS**

- Low monthly payments to increase lending on new and used vehicles
- 30% to 40% more finance income compared to a conventional loan
- LOC purchases vehicles turned-in to lender at termination of Super Non-Lease
- Vehicle Titled in Borrower's Name same loan documents as a conventional loan

## **BORROWER BENEFITS**



- Super Non-Lease terms are 24, 36, or 48 months
- No **Upfront Costs** no down payment, security deposit, first month payment, etc.
- Generous Mileage Allowance 15,000 per year
  - only \$.12 per mile penalty for excess mileage

## OPTIONS FOR BORROWERS AT TERMINATION OF SUPER NON-LEASE

- Sell or Trade-in the Vehicle to Pay Remaining Loan Balance
- Refinance Remaining Loan Balance With Lender
- Turn-in Vehicle to Lender for Purchase by LOC
  - Borrower is responsible for repairs of physical damage or mechanical defects and excess mileage.



