



## 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

- Enjoy Low Monthly Payments and Shorter Loan Terms
  - 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.

