



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.

