

I used the following links to help calculate my results:

<http://www.leaseguide.com/calc.htm>
<http://www.bankrate.com/brm/auto-loan-calculator.asp>
<http://www.edmunds.com>

	2004	2004	2005	2005
	Invoice	MSRP	Invoice	MSRP
Base Price	39,474.00	45,375.00	39,474.00	45,375.00
Destination Charge	625	625	625	625
Third Row Seat	1624	2030	1624	2030
Navigation / MLS	2471	3050	2471	3050
Preferred Accessory Pckg	146	244	146	244
Rear Seat Entertainment System	1248	1560	1248	1560
Tow Package / Parts (not exactly sure)	450	678	450	650
Spoiler (forgot to include....can do this later)				
2005 Price Increase			400	400
Totals:	<u>44,414.00</u>	<u>51,938.00</u>	<u>46,438.00</u>	<u>53,934.00</u>

888-861-8080 FleetRates (DJ)

45,000 miles for the 39 month term

	Lease '04	Purchase '04	Lease '05	Purchase '05
MSRP	\$ 51,938.00	\$ 51,938.00	\$ 53,934.00	\$ 53,934.00
Purchase price:	\$ 46,754.00	\$ 46,754.00	\$ 52,134.00	\$ 52,134.00
Interest Rate (.00173): (qualify if over 725 score)	4.152%	4.152%	4.152%	4.152%
39 Month Residual: (56%)	\$ 29,085.28	\$ 29,085.28	\$ 30,203.00	\$ 30,203.00
Term:	39.00	39.00	39.00	39.00
Monthly Payment:	584.25	1,283.55	704.78	1,431.25
Tax (7.95%)	36.00		44.00	
Misc Fees***	22.00		22.00	
Monthly Payment (after Tax):	\$ 642.25	\$ 1,283.55	\$ 770.78	\$ 1,431.25
Sell after 39 months:	39	39	39	39
Total Payments:	\$ 25,047.75	\$ 50,058.45	\$ 30,060.42	\$ 55,818.75
Taxes (if not already paid)		\$ 3,716.94		\$ 4,144.65
Total Out-Of-Pocket	\$ 25,047.75	\$ 53,775.39	\$ 30,060.42	\$ 59,963.40
Total out of pocket:	\$ 25,047.75	\$ 24,690.11	\$ 30,060.42	\$ 29,760.40

Other Fees not included in calculation above;

I paid these via Cash or Credit Card:

Lien Fee	\$ 828.24
Doc Fee	\$ 45.00
First/Base Payment	\$ 654.60
Maricopa Fee / License Plates (Arizona plates are expensive)	\$ 856.80
***Bank Fee (Already figured in monthly payment)	\$ 595.00