

# AUTO LOAN TERM AND RATES

## Lender Comparison

Use this form to compare auto rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with doesn't offer a better deal, use this form to negotiate best offer.

<u>Interest Rate Features for NEW Auto:</u>	LENDER 1	LENDER 2	LENDER 3	LENDER 4
Repayment Term 1 (36 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 2 (48 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 3 (60 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (72 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (120 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (other term months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Initial Fees:</b>				
Application Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closing Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pre-Payment Penalty .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Discount Terms:</b>				
Discount for Automated Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Discount for % Down Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Any Other Discounts .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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## Lender Comparison

Use this form to compare auto rates and product terms among lenders. Ask the lender to provide the following information. If a particular lender you would like to work with doesn't offer a better deal, use this form to negotiate best offer.

<u>Interest Rate Features for USED Auto:</u>	LENDER 1	LENDER 2	LENDER 3	LENDER 4
Repayment Term 1 (36 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 2 (48 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 3 (60 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (72 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (120 months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment Term 4 (other term months) .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Percentage Rate .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Initial Fees:</u></b>				
Application Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closing Fee .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pre-Payment Penalty .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b><u>Discount Terms:</u></b>				
Discount for Automated Payments .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Discount for % Down Payment .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Any Other Discounts .....	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>