



Alpha Car Buying Authority, LLC - "Expert Buyer Report"

Date of Report:
07/15/15

Customer Name:
John Smith

Customer Zip:
60605

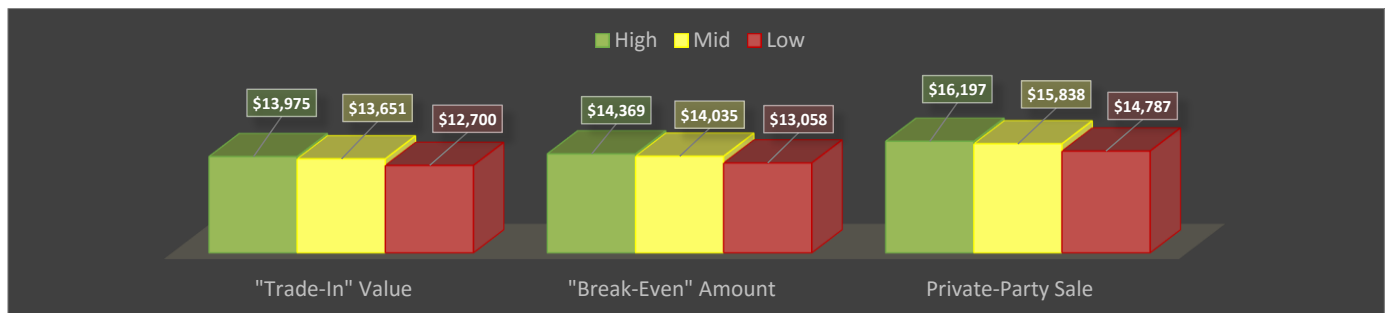
Step 1 - Select the Right Car

New Vehicle Selected: 2015 VW Tiguan SE 4 Motion Appearance Pkg

Top 3 Competitors:¹ 1) Mazda CX-5 2) Honda CR-V 3) Ford Escape

Step 2 - Value Your Trade^{3 4}

"Trade-In" Vehicle: 2012 VW Tiguan SE 4D Black w/ Trailer Hitch with 36000 miles



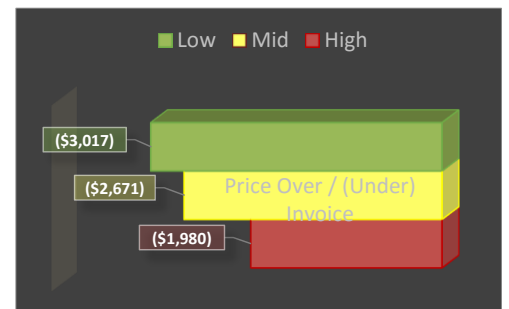
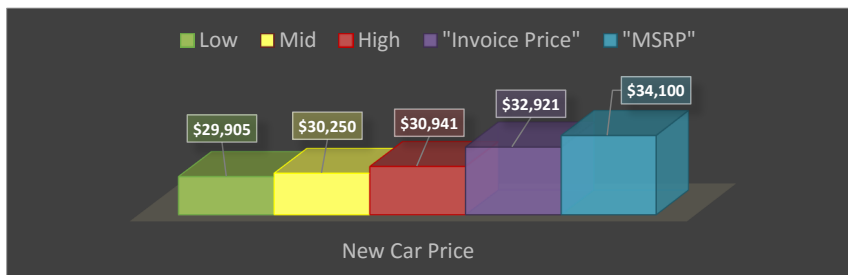
Since the "Break-Even Amount" > "Trade-In" Value, consider selling your vehicle outright at around the Private-Party Sale HIGH amount.

When trading-in, start negotiating at or slightly above the "Trade-In" Values HIGH amount and work your way down towards the MID point. (if necessary)

Step 3 - Price Your New Vehicle^{6 7}

"Dealer Cash" and "Rebates":^{5 8} \$1,000

"Rate Incentive":^{5 8} 0.00%



When purchasing, start negotiating at or slightly below the New Car Price LOW amount and work your way up towards the MID point. (if necessary)

Step 4 - Compare Buying vs Leasing⁹

"Residual Value": N/A



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Step 5 - Secure Financing

Down Payment:	\$5,000
Credit Score:	705
Loan Source:	Online
Loan "Term" (months):	60
Loan "APR": ¹⁰	4.978%
Finance Charges / Fees: (E)	\$2,198

FICO Score	Sample "APR"	Car Payment	Total Interest Paid
720-850	3.25%	\$479.57	\$2,249.32
690-719	4.60%	\$495.71	\$3,217.79
660-689	6.70%	\$521.48	\$4,763.83
620-659	9.60%	\$558.37	\$6,977.29
590-619	13.90%	\$611.70	\$10,177.21
560-589	15.00%	\$631.03	\$11,336.67

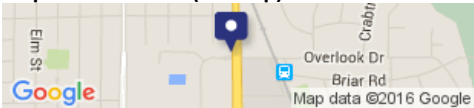
Here's an example of how your credit score can impact the "APR", the monthly loan payment and the amount of interest that you will have to pay over the "Term" (assuming a \$32,000 vehicle, \$2,500 down payment, \$5,000 "Trade-In", 60 month loan and 7.5% sales tax rate):

Step 6 - Understand Dealership Products

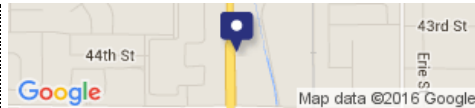
	Price	Term
"Extended Warranty":	N/A	N/A
"GAP": ¹¹	N/A	
"Tire & Wheel":	N/A	N/A
Other Products:	N/A	
Total Dealership Products:	\$0	

Step 7 - Visit the Dealership

Top Rated Dealers (near zip):²



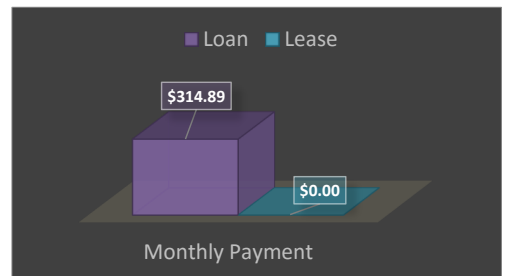
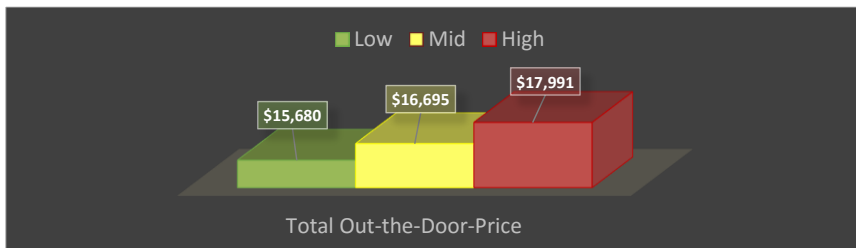
Dealership #1, 201 Waukegan Rd, Glenview, IL 60625
 Internet Sales Manager, 800-555-1000
 Distance = 16.3 miles Rated = 5.0 out of 5.0 stars



Dealership #2, 9601 Indianapolis Blvd, Highland, IN 46322
 Internet Sales Manager, 800-555-2000
 Distance = 23.7 miles Rated = 4.9 out of 5.0 stars

Dlr, Doc, Lic and Reg Fees: ¹²	\$160
Delivery and Other Fees: ¹³	\$99
Sales Tax Rate: ¹⁴	9.25%
State and Local Taxes:	\$1,837
Total Fees and Taxes:	\$2,096

Step 8 - Close the Deal^{15 16}





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REFERENCE

¹ Competitor information obtained from www.CarandDriver.com.

² Dealer Rating information (based on a 5.0 scale) obtained from www.DealerRater.com/reviews.

³ Relative values using weighted average of "Trade-In" prices. (3% EXCELLENT, 23% VERY GOOD, 54% GOOD, 18% FAIR)

⁴ **Maximum of:** a) Carmax / Other Appraisal value adjusted for a \$250 "Hassle Factor" and for the Sales Tax savings, or b) relative value of the Private-Party Sale GOOD condition price adjusted for \$250 in Ad Expenses, for a \$500 "Hassle Factor" and for the Sales Tax savings.

^{5 & 8} Alpha CBA strives to include all known manufacturer incentives on its "EBR" and it subscribes to AISRebates for this information. These programs are subject to change without notice and require final verification by a franchised dealership. Most discounted "Rate Incentives" cannot be combined with a customer or manufacturer "Rebate". Only one **OR** the other can be selected.

⁶ TrueCar® Exceptional Price (range maximum) reduced by any additional "Dealer Cash" and "Rebates" that you may qualify for. (see table of all incentives above)

⁷ The New Car Price chart values as calculated in Step 3 less the vehicle's actual "Invoice Price".

⁹ Skip Step 4 if you are Buying.

¹⁰ Lowest published BankRate.com rate used for top-tiered credit customers. Relative www.MyFico.com rate used for all other customers with Credit Scores below 720.

¹¹ "GAP" coverage may already be included as part of your finance or "Lease" agreement.

¹² The Average Doc Fee as published by www.edmunds.com/car-buying/what-fees-should-you-pay.html for your state.

¹³ The Average DMV Fees as published by www.edmunds.com/car-buying/what-fees-should-you-pay.html for your state.

¹⁴ The Sales Tax Rate as published by www.taxrates.com/calculator for your zipcode.

¹⁵ The Total Out-the-Door Price excludes all Finance Charges and "Finance Fees" (E).

¹⁶ The Total Out-the-Door Price shown as MID point with adjusted LOW and HIGH categories based on vehicle price and "trade-in" price ranges.