

Annual Inflation Rate

**5.00%**

**Purchase**

**Lease**

Base Price	<b>\$25000.00</b>	
Options	<b>\$4000.00</b>	
Total Price	\$29000.00	
Rebate	<b>\$1000.00</b>	
Net Purchase Price	\$28000.00	
Down Payment	<b>\$2400.00</b>	
Amount Financed	\$25600.00	
Loan as % of Value	91.43%	
Annual Interest Rate	<b>8.00%</b>	
Loan/Lease Term (years)	<b>4</b>	<b>4</b>
Monthly Loan Payment	\$624.97	
Monthly Lease Payment		<b>\$450.00</b>
Residual value at End of Lease		<b>\$17000.00</b>

<b>Total Payments and PV for Purchase</b>	<b>Purchase</b>	<b>Lease</b>
	<b>Purchase</b>	<b>Lease</b>
<b>Total Payments</b>	\$32398.60	\$38600.00
<b>Present Value</b>	\$29538.08	\$33464.54