



From: Administrator <administrator@autoadvisorai.com>
Sent: Wednesday, May 6, 2026 8:48 AM
To: [REDACTED]
Subject: Your AutoAdvisorAI Vehicle Negotiation Plan is Ready

Here is your custom negotiation strategy and vehicle analysis.

 **Pro Tip:** Print this Lease Acquisition Plan and use the boxes below to physically check off each negotiation step.

Your Target Lease: 2026 Volvo EX30 Twin Motor Plus AWD | 36 Months | 12,000 Miles Per Year

**Note: Lease tax structures vary heavily by state. All calculations below exclude state/local taxes unless explicitly provided in the uploaded dealer document.*

 **Document Audit Complete:** We have reviewed the dealership paperwork from Volvo Cars [REDACTED]. The dealer is attempting to charge you for **\$998.00 in "soft" add-ons** (Premium Window Tint and Door Edge Guards) and has applied a **Money Factor markup** (0.00136 vs. the buy-rate of 0.00126 found in your research). They are offering a Gross Capitalized Cost of \$41,156.00 before rebates. We have adjusted your strategy below to counter these specific items.

1. Deal Evaluation

Deal Rating: Fair

Biggest Risk: The "Cash Down Trap." The worksheet only provides quotes starting at \$2,500 down. On a lease, this capital is at risk; if the car is totaled, that money is gone. Additionally, the \$998 in add-ons represents pure dealer profit that provides little value to you.

Biggest Opportunity: This vehicle has been on the lot for over 60 days and has a history of price drops. The dealer is already showing a \$5,324 discount, signaling they are aggressive on moving this specific unit.

2. Lease Structure Audit

- Residual Value:** \$25,564 (55% of the \$46,480 Market Value). This is a fixed value set by Volvo Cars Financial Services and is non-negotiable.
- Money Factor → APR:** The document shows 0.00136 (3.26% APR). Your research indicates the buy-rate is 0.00126 (3.02% APR). This is a hidden profit center for the dealer.
- Gross Capitalized Cost:** \$41,156.00. While this is \$5,324 below the "Market Value," the dealer sticker shows an MSRP of \$44,950. We must ensure the discount is calculated off the true MSRP, not an inflated "Market Value."

3. Your Core Financial Strategy

- The Cash Down Trap:** You planned for \$0 down, but the dealer is quoting \$2,500 to \$7,500. We will demand a "Sign and Drive" structure (\$0 down). If the vehicle is stolen or totaled tomorrow, insurance pays the lender, but your \$2,500 down payment is never recovered. Keep your cash in your own bank account.
- Capitalized Cost Discount:** Since the car has been sitting for 2+ months, we will push for an additional \$1,000 discount on the selling price to offset the mandatory-looking add-ons they have pre-installed.
- Trade-In Equity:** You have a 2013 Nissan Leaf owned outright with an estimated value of \$14,000. **Do not apply this as a down payment.** If you roll \$14,000 into a lease as "cap cost reduction" and the car is totaled, you lose that equity. Demand a separate check for your trade-in equity or use only a small portion to cover the first month's payment and fees.

4. Fee & F&I Office Defense

- Dismantle the Add-ons:** The \$599 Window Tint and \$399 Door Edge Guards are overpriced. Since they are likely already on the car, do not ask them to remove them; ask them to **discount the car by an additional \$998** to zero them out. Also, note the \$795 Doc Fee; while common in AZ, it is pure profit.

5. Required Dealer Disclosures (Non-Negotiable)

If the uploaded document was missing any of the following, you must demand them before proceeding:

- Confirmation of the base Money Factor (0.00126)
- Clarification on the \$6,250 Rebate (Verify if this includes the \$4,500 Lease Cash + \$1,750 in other incentives)
- A \$0 Down Payment (Sign & Drive) Worksheet

6. ● Your Walk-Away Thresholds

Do not sign the lease if the dealer refuses to meet these absolute requirements. Be prepared to stand up and leave if they cross these lines:

- **[Custom Trigger 1]:** If the dealer refuses to use the buy-rate Money Factor of 0.00126 for your Excellent credit tier.
- **[Custom Trigger 2]:** If the dealer insists that the \$998 in add-ons are mandatory and refuses to provide a corresponding discount on the vehicle's selling price.
- **[Custom Trigger 3]:** If the dealer refuses to cut you a check for your Nissan Leaf equity and insists on "trapping" that equity inside the lease.

7. Your Negotiation Script

Subject: Negotiation on Stock #T2615779 - [REDACTED]

Hi [REDACTED],

Thank you for providing the initial worksheet on the 2026 Volvo EX30. I've had our team review the numbers. We are interested in moving forward this week, but we need to clean up the lease structure to align with my financial requirements.

Please update the quote based on the following non-negotiable points:

- 1. Money Factor:** I am requesting the Tier 1 buy-rate of 0.00126 through VCFS. The current worksheet shows a markup to 0.00136 which I am not prepared to pay.
- 2. Add-ons:** I see \$998 for window tint and edge guards. I did not request these. Since they are likely already installed, please provide an additional \$998 discount on the Selling Price to offset these costs.
- 3. Cash Down:** I do not put money down on leases due to the total loss risk. Please provide a "Sign & Drive" quote with \$0 down. All fees and the first month's payment should be rolled into the monthly.
- 4. Trade-In:** Regarding my 2013 Nissan Leaf, I will require a separate check for the equity rather than applying it as a capitalized cost reduction.

If you can adjust the worksheet to reflect the base money factor and the offset for the add-ons at \$0 down, please send over the updated numbers and I will be ready to finalize the deal.

Best regards,

[REDACTED]

Recommended Reading: Before starting your negotiations, please review our guide on [12 Common Dealer Negotiation Tactics](#).

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