[PRO TIP]: Print this Lease Audit Plan and use the boxes below to physically check off each negotiation step.

Target Vehicle Benchmark: 2026 Volvo EX30 Twin Motor Performance Electric Plus, 36 Months, 12,000 Miles. **Note: Pre-tax monthly payments unless state tax is line-itemed or in an upfront tax state.*

[FORENSIC DOCUMENT AUDIT COMPLETE]: Forensic audit complete. Detected $998.00 in forced dealer add-ons (Tint & Door Edge Guards) and an inflated $795.00 doc fee. Unexplained $19.01/mo payment discrepancy identified.

AutoAdvisorAI Forensic Vehicle Lease Audit

EXECUTIVE SUMMARY AND VERDICT

- **Overall Audit Score:** 6.5 / 10
- **Action Recommendation:** RESTRUCTURE AND NEGOTIATE
- **Target Gross Capitalized Cost:** $42,672.75 *(Formula: Target Selling Price + Acquisition Fee + Capped Doc Fee + Reg Fees)*
- **Target Pre-Tax Monthly Payment:** $385.93/mo
- **Target Cash Due at Signing:** $0.00 (True Sign and Drive)
- **Maximum Walk-Away Payment:** $410.93/mo
- **Confidence Rating:** HIGH

Financial Metric	Dealer Offer	AutoAdvisor Target	Potential Savings
Gross Cap Cost (Pre-Rebate)	$44,628.07	$42,672.75	+$1,955.32 Saved
Adjusted Cap Cost (Pre-Cash)	$38,378.07	$36,422.75	+$1,955.32 Saved
Total Factory Rebates	$6,250.00	$6,250.00	$0.00
True Dealer Discount	$5,324.00 (11.45%)	$5,324.00 (11.45%)	$0.00
Current Fees & Forced Add-Ons	$2,809.75	$1,466.75	+$1,343.00 Saved
Capitalized Down Payment	$2,500.00	$0.00	+$2,500.00 Saved Upfront
Money Factor (APR)	0.00136 (3.26%)	0.00136 (3.26%)	0.00000
Pre-Tax Monthly Payment	$416.00/mo	$385.93/mo	+$30.07/mo
Total Cash Due at Signing	$2,500.00	$0.00 (Drive-Offs Only)	+$2,500.00 Saved
Total Cost of Lease	$17,476.00	$13,893.48	+$3,582.52 Total Saved

Executive Verdict: Excellent dealer discount of 11.45% is heavily diluted by $998 in junk add-ons, an inflated doc fee, and a payment calculation discrepancy. Restructure to $0 down and strip the bloat.

SECTION 1: FORENSIC LEASE DEAL AND FEE AUDIT

- **Advertised MSRP:** $46,480.00
- **Gross Capitalized Cost Reconciliation:** $44,628.07 [UNACCOUNTED GROSS CAP COST GAP DETECTED: Stated $44,628.07 vs Calculated $43,000.00]
- **True Dealer Discount:** $5,324.00 (11.45% off MSRP - Excluding Factory Rebates)
- **Applied Factory Rebates / Incentives:** $6,250.00
- **Itemized Current Fee Breakdown:**
    - **Bank Acquisition Fee:** $995.00
    - **Doc Fee:** $795.00 - [Check state cap; average is $450.00]
    - **Government / Title / Reg Fees:** $21.75
    - **Dealer Add-Ons:** $998.00 - [FLAGGED AS BLOAT: Tint $599.00, Door Edge Guards $399.00]
    - **Lease-End Disposition Fee:** $450.00 (Future lease-end cost; excluded from current cap cost)

  Itemized Current Fees Sum: $2,809.75 vs Stated Fee Total: $2,809.75
- **Dealer Negotiation Vulnerability:** HIGH - Vehicle on lot over 30 days with unbundled dealer add-ons.

SECTION 2: MONEY FACTOR AND RATE BENCHMARK AUDIT

- **Quoted Money Factor:** 0.00136 (Interest Rate Equivalent: 3.26%)
- **Monthly Payment Reconciliation:** Dealer Stated: $416.00/mo vs. Independently Calculated Base: $396.99/mo [PAYMENT RECONCILIATION REQUIRED] (Unexplained $19.01/mo delta based on $1,576.11 actual cap reduction).
- **Rate Assessment:** Promotional Tier 1 rate confirmed with zero dealer rate markup.
- **Capitalized Down Payment & Cash-Due Audit:** Dealer requesting $2,500.00 cash down; $1,576.11 applied as Cap Reduction, $923.89 unreconciled across upfront fees/taxes.
- **Factory Rebate Protection:** $6,250.00 confirmed as capitalized cost reduction.

SECTION 3: RESIDUAL VALUE AND LEASE TERM RISK AUDIT

- **Lease Term and Mileage Allowance:** 36 Months / 12,000 Miles/yr
- **Quoted Residual Value:** $25,564.00 (55% of MSRP)
- **Warranty Alignment:** Fully covered under manufacturer 4-yr / 50k-mile warranty.
- **Odometer Baseline:** 16 miles on odometer; brand new vehicle baseline.
- **Excess Mileage Terms:** $0.25/mile overage rate.

SECTION 4: FEE AND F AND I OFFICE DEFENSE

[CHECKBOX] **Acquisition and Doc Fee Defense:** Accept $995 acquisition fee; challenge $795 doc fee down to state benchmark.

[CHECKBOX] **Dismantle Dealer Add-ons:** Strip $599 tint and $399 edge guards to $0.00.

[CHECKBOX] **GAP Insurance Audit:** GAP insurance included automatically by captive lender.

SECTION 5: REQUIRED DEALER DISCLOSURES

Demand written disclosure of the following variables before proceeding:

Selling Price (Capitalized Cost before rebates), Residual Value (%) and Dollar Amount, Money Factor (Base buy-rate tier confirmation), Itemized Fee Breakdown (Acquisition, Doc, Title)

SECTION 6: YOUR WALK-AWAY THRESHOLDS

Refusing to strip $998.00 in forced add-ons, Refusing to restructure contract to true $0 cash down, Pre-tax payment exceeds $410.93/mo Walk-Away threshold

Maximum Walk-Away Payment = Target Pre-Tax Monthly Payment + $25.00/mo buffer.

SECTION 7: NEGOTIATION PLAN AND SCRIPTS

Hi Jose, thank you for putting this proposal together. I appreciate the strong 11.45% dealer discount on the EX30. However, to move forward, I need to clean up the structure. I do not pay for dealer add-ons, so please remove the $599 tint and $399 door edge guards. Additionally, please adjust the doc fee to the standard $450 benchmark. Finally, I want to restructure this as a true $0 down Sign & Drive lease, rolling all legitimate fees into the monthly payment. Based on these adjustments and the 0.00136 money factor, my target is $385.93/mo plus local tax. If we can agree to these terms, I am ready to sign today.

SECTION 8: PLAN B - 3 SMART ALTERNATIVE LEASE MATCHES

Alt 1: 2025 Hyundai Ioniq 5 - Excellent lease incentives and faster charging speed., Alt 2: 2024 Kia EV6 - Highly competitive lease rates and spacious cabin., Alt 3: 2025 Tesla Model Y - Standardized pricing and superior charging network.

SECTION 9: ACTIONABLE NEXT STEPS CHECKLIST

Transmit Section 7 script to Sales Manager., Verify base buy-rate Money Factor., Require true $0 down Sign & Drive terms., Do not sign if payment exceeds $410.93/mo.