

VEHICLE DEPRECIATION SCHEDULE

2013

The automobile value is the product of the following percent good times the price (new).

| | | | | | |
|---|----------|---------|---------------------------------------|----------|---------|
| Category 1 (Luxury Cars): | 2013 | 90% | Category 4 (All SUV's): | 2013 | 85% |
| Current year model | 2012 | 75 | Current year model | 2012 | 70 |
| Prior year model | 2011 | 65 | Prior year model | 2011 | 65 |
| | 2010 | 60 | | 2010 | 60 |
| | 2009 | 50 | | 2009 | 55 |
| | 2008 | 40 | | 2008 | 50 |
| | 2007 | 35 | | 2007 | 45 |
| | 2006 | 30 | | 2006 | 35 |
| | 2005 | 15 | | 2005 | 20 |
| | * | | | * | |
| Category 2 (Mid Range Cars): | 2013 | 85% | Category 5 (All Pick Ups): | 2013 | 85% |
| Current year model | 2012 | 70 | Current year model | 2012 | 75 |
| Prior year model | 2011 | 60 | Prior year model | 2011 | 65 |
| | 2010 | 55 | | 2010 | 60 |
| | 2009 | 50 | | 2009 | 55 |
| | 2008 | 40 | | 2008 | 50 |
| | 2007 | 35 | | 2007 | 45 |
| | 2006 | 30 | | 2006 | 35 |
| | 2005 | 15 | | 2005 | 20 |
| | * | | | * | |
| Category 3 (Economy Cars): | 2013 | 85% | Category 6 (All Vans): | 2013 | 85% |
| Current year model | 2012 | 65 | Current year model | 2012 | 70 |
| Prior year model | 2011 | 60 | Prior year model | 2011 | 60 |
| | 2010 | 50 | | 2010 | 55 |
| | 2009 | 40 | | 2009 | 45 |
| | 2008 | 35 | | 2008 | 40 |
| | 2007 | 30 | | 2007 | 35 |
| | 2006 | 25 | | 2006 | 25 |
| | 2005 | 10 | | 2005 | 10 |
| | * | | | * | |

* Reduce value 15% for each additional year
 Minimum value is the greater of 5% of original cost or \$500

Category 1: High End, Luxury Cars, including (among others);
BMW, Cadillac, Corvette, Jaguar, Lincoln, Lexus, Mercedes Benz, Porsche, Saab,
Toyota (Avalon)

Category 2: Mid Range, Typical Cars, including (among others);
Acura, Audi, Buick, Chevrolet, (majority), Chrysler, Dodge, Ford (majority), Honda,
Infinity, Mazda, Mercury (majority), Mitsubishi (majority), Nissan (majority), Oldsmc
(majority), Pontiac (majority), Saturn, Toyota (majority), Volkswagen, Volvo

Category 3: Low End, Economy Cars, including (among others);
Chevrolet (Cavalier, Beretta/Corsica, Metro, Prism), Daewoo, Ford (Aspire, Escort,
Tempo, Focus), Geo, Hyundai, Kia, Mercury (Topaz, Tracer), Mitsubishi (Precis,
Mirage), Nissan, (Sentra, 200SX), Oldsmobile (Ciera, Achieva, Alero), Pontiac
(Sunbird, Sunfire), Subaru, Suzuki

Category 4: All SUV's

Category 5: All Pick ups

Category 6: All Vans