

VEHICLE DEPRECIATION SCHEDULE

2014

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

Category 1 (Luxury Cars):	2014	90%	Category 4 (All SUV's):	2014	85%
Current year model	2013	75	Current year model	2013	70
Prior year model	2012	65	Prior year model	2012	65
	2011	60		2011	60
	2010	50		2010	55
	2009	40		2009	50
	2008	35		2008	45
	2007	30		2007	35
	2006	15		2006	20
	*			*	
 Category 2 (Mid Range Cars):	 2014	 85%	 Category 5 (All Pick Ups):	 2014	 85%
Current year model	2013	70	Current year model	2013	75
Prior year model	2012	60	Prior year model	2012	65
	2011	55		2011	60
	2010	50		2010	55
	2009	40		2009	50
	2008	35		2008	45
	2007	30		2007	35
	2006	15		2006	20
	*			*	
 Category 3 (Economy Cars):	 2014	 85%	 Category 6 (All Vans):	 2014	 85%
Current year model	2013	65	Current year model	2013	70
Prior year model	2012	60	Prior year model	2012	60
	2011	50		2011	55
	2010	40		2010	45
	2009	35		2009	40
	2008	30		2008	35
	2007	25		2007	25
	2006	10		2006	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