

2	Enter Factory Holdback (American Cars=3% Foreign Cars=2%)	2.0%
3	Enter Any Factory To Dealer Incentives Here	\$0.00
3	Enter Government Tax Exemptions, Hybrids Here	\$0.00
4	Enter Consumer Rebates Here	\$0.00
5	Enter Destination Charge	\$775.00
6	Enter Floorplan Fee From Dealer Invoice Here	\$0.00
7	Enter Desired Dealer's Profit (Suggest 3 to 5%)	3.0%

Vehicle Description		Model Code	Invoice Price (Wholesale Price)	MSRP (Retail Price)
2008 BMW 550i 4dr Sedan 2WD (4.8L 8cyl 6M)		CODE	\$53,820.00	\$58,500.00
Options:				
ZSP Sport Package	ZSP	+	\$4,185.00	\$4,600.00
Multi-Contour Seats	456	+	\$1,090.00	\$1,200.00
6-Speed Sport Auto Transmission w/Shift Paddles	2TB	+	\$455.00	\$500.00
iPod and USB Adapter	6FL	+	\$365.00	\$400.00
Destination Charge (From above, used here to match MSRP sticker only)				\$775.00
Total Of Options			\$6,095.00	\$6,700.00
Total Base Vehicle & Option Price			\$59,915.00	\$65,975.00
Factory Holdback (Paid To Dealer By Factory After Car Is Sold)			\$1,319.50	\$1,319.50
Factory To Dealer Incentives (Bonus to dealer from factory)			\$0.00	
Floorplan Fee Also called "Wholesale Financial Reserves", paid by factory to the dealer to offset dealer's floorplan interest costs.			\$0.00	
Dealer's Total Cost Of Vehicle (Not Including Destination Charge) =Total Invoice - Holdback - Factory To Dealer Incentives - Floorplan Interest			\$58,595.50	
Fair Profit Over Dealer's Cost			\$1,757.87	3%
Negotiated Selling Price Of Vehicle			\$60,353.37	
Destination Charge (Cost to ship vehicle to the dealer, REQUIRED FEE)			\$775.00	
Advertising Fees (Usually shown only on dealer invoice, Optional fee)			\$0.00	
Environmental Protection Packages, Other Fees			\$0.00	
Dealer Prep (OPTIONAL FEE)			\$0.00	
Consumer Rebates (Paid By Factory To Consumer)			\$0.00	
Final Cost To Customer (Not Including Sales Tax or Tags)			\$61,128.37	

Read our Articles on Extended Warranties and Financing:

What to look for when financing your car and buying extended warranties. Tells you pitfalls to watch out for, and how to avoid scams.

<http://www.carbuyingtips.com/warranty.htm>

<http://www.carbuyingtips.com/finance.htm>

State Sales Tax Rate (%)	7.00%
Selling Price of car	\$61,128.37
Sales Tax	\$4,278.99
Down Payment	\$15,000.00
Trade in OR Adjustment (+/-)	\$0.00
Amount Borrowed (Principal)	\$50,407.35
Number of Months in Loan	60
Interest Rate (APR)	7.00%
Total Interest on the loan will be:	\$9,480.21
Your Monthly Payment will be: (payment at end of the month)	\$998.13
Total Cost of The Loan (including interest)	\$59,887.56
Total Cost of The Car (Includes taxes, rebate, interest)	\$74,887.56