

Buying vs Leasing vs Car Hacking

Is leasing always the best way to own cars?

Should you still be buying cars the conventional way?

What is the new "car hacking" strategy everyone is talking about?

These are all valid questions when it comes time to shop for a new car.

I used to listen to the opinions of the internet when I shopped for cars.

I've taken out leases. I've bought new. I've trusted AutoTrader and Kelly Blue Book for valuations.

Guess what?

I got burned and lost money. Every time.

However, when I stopped listening to the advice of faceless "experts" and started to pay attention to what truly wealthy people were doing – the ones who were driving the Porsches, Lamborghinis, and Mercedes I longed for, it finally clicked.

Do you ever look at your current car and wish it were something else?

Do you see people who don't seem to have a ton of money, yet they're driving a sick car, not worried at all about losing value?

Have you ever browsed AutoTrader or eBay Motors wondering, "*How can I get one of these?*"

If so, before we dig into this guide, I want to make something crystal clear:

Anyone has the ability to buy and drive one of these cars without being rich, and without losing money.

In fact, it is not uncommon to actually get paid to own a luxury or exotic car too.

Before you even ask... NO, it doesn't involve renting your car out on Turo, loaning it for music video shoots, or even putting ads on your car.

This guide will break down why leasing is the biggest waste of money (even if you're a business owner), why conventional buying is dead, how car hacking is changing the way consumers buy cars, and an introduction to how you can start hacking cars too.

Who Am I?



My name is Pejman Ghadimi. I am a serial entrepreneur and avid exotic car enthusiast and collector.

You actually might've seen me on social media where I create a lot of content around my passions of entrepreneurship or luxury assets like cars and watches.

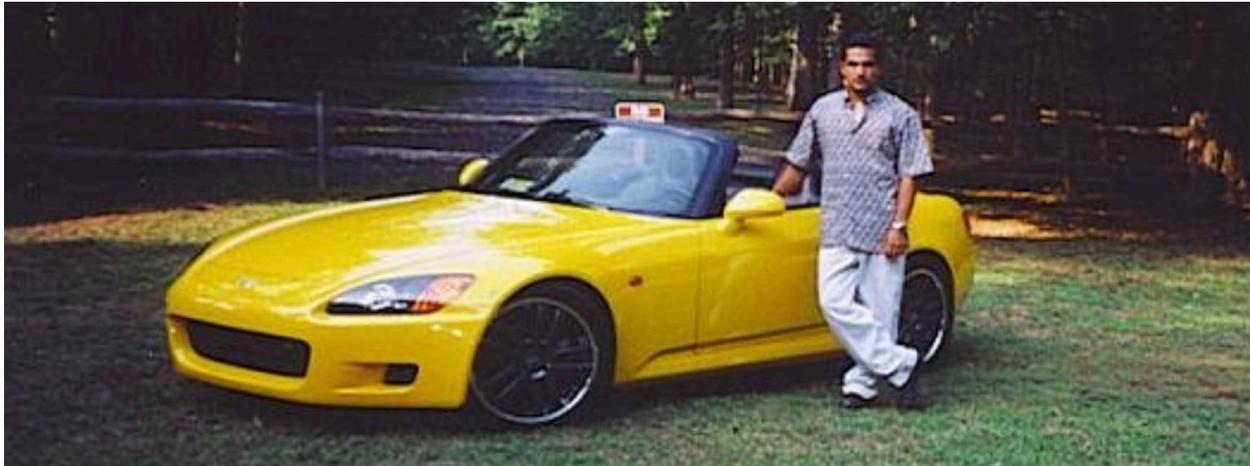
In 2019, I was also featured on Netflix's Fastest Car TV series for Season 2 in the highly controversial first episode.



However, what you don't see is the 15 years of mistakes, failures, and learning from experience.

As a car enthusiast, I've always loved cars, and the thrill of driving them.

I had everything from Japanese sports cars like the Honda S2000 and Mitsubishi EVO 8, to American Muscle like the Ford Mustang Cobra and Pontiac TransAm, to luxury cars like the Mercedes E55 AMG and BMW M6.



I found myself changing cars often to experience different things, but soon realized my love for cars was wreaking havoc on my finances.

I thought that losing money was just the 'name of the game' with car ownership.

In my early 20s, I started my financial career in banking and even though I made good money, I certainly didn't have enough money to own multiple exotics at once or want to stretch myself thin by paying cash for my cars.

Luckily through banking I was fortunate to meet many exotic car owners, and I started asking them how they mitigated the financial downside of ownership.

What I found was that many these guys actually didn't have any financial downside at all!

How was I losing money driving a Mercedes-Benz E55 AMG while some other guy was making money driving a Bentley?

This new perspective forced me to get creative in the way I looked at cars.

I was determined to figure out how turn every car I bought from a liability into an asset, as well as leverage financial tools (since I had a long background in banking), to afford all I wanted without tying up large amounts of money in down payments or needing to buy cars with all cash.

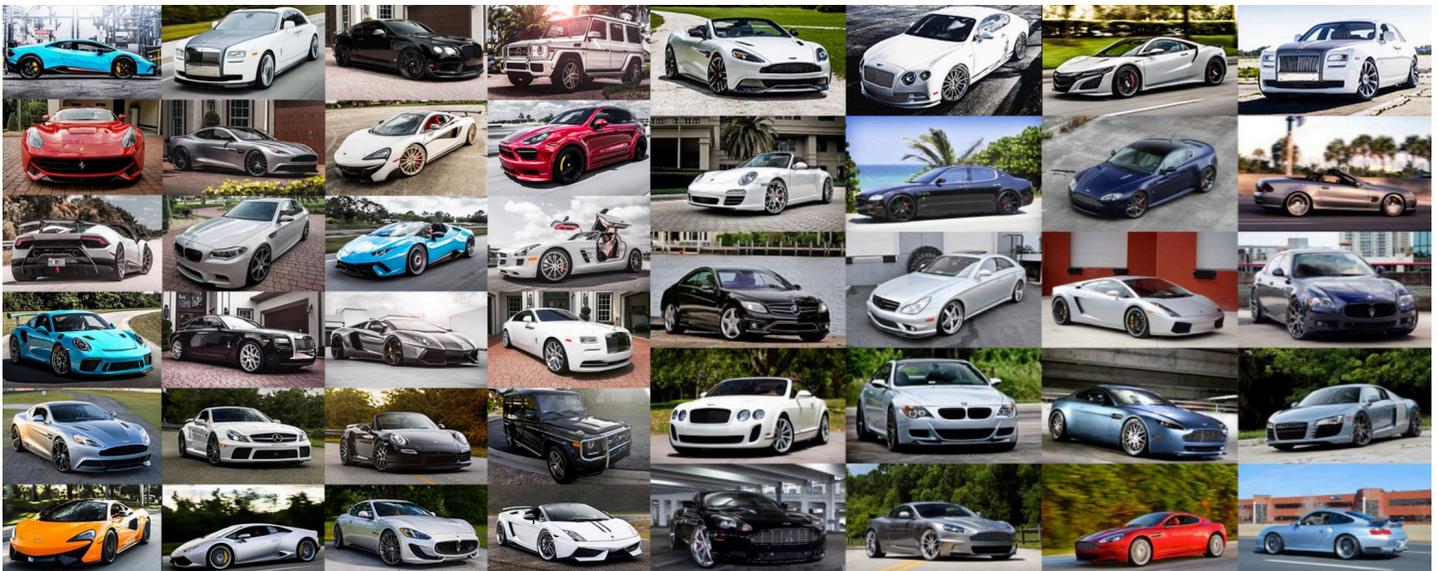
The more I attempted this, the better I got.

The combination of knowing which car to buy, when to buy, when to sell, and how to leverage financing to minimize cash outlay eventually turned into an iron-clad process after doing this over 130 times in the last few years.

By using these strategies, I was able to buy my dream car, a Porsche 911 Turbo, at age 21, followed by a Lamborghini Gallardo when I turned 23, and every year since have owned different exotics.



Nowadays I have anywhere from 2 to 4 exotics at a time thanks to the strategies I teach at Exotic Car hacks (which is where this guide comes from).



Hopefully this guide will save you some time, money, headache, and open your eyes to an entirely new way of car ownership.

Introduction

As I cover in Exotic Car Hacks, being able to buy, drive, and own a car for fun or profit comes from the ability to buy a car and not actually lose value in the vehicle while you're making payments on it.

Unfortunately, conventional buying (new or used) and leasing is the worst thing you can do if you want to purchase a new car.

I am going to explain to you right here in this guide why the economics of conventional buying and leasing are an absolute disaster for your finances.

Simply put...

Buying new means losing anywhere from 20% to 30% immediately when you drive off the lot.

Leasing means losing money day in and day for essentially paying for a rental car.

On the surface I can see why you think you're saving:

- Tax write-offs
- Warranty
- Low payments
- Guaranteed exit

These things may seem attractive, but when you do the math, the problems become clear.

I will break down all the differences and pros and cons of each in the following sections.

It's important that you keep an open mind to all possibilities and **do the math** yourself to see that even without hacking – just buying the right way – you can save tens of thousands of dollars over a lease.

Leasing A Car

<u>Factors</u>	<u>Lease</u>
Monthly Payments	Lower payments. Drive a new car which you otherwise would not be able to afford. Essentially a long term rental.
Distance	Penalties if over allowances on lease contract.
Overall Cost	Higher cost as you are always making payments.
Maintenance/Repairs	Always under warranty. Low to zero maintenance costs.
Equity	Buy-out guaranteed with option to buy. Typical no equity.
Taxes	Full lease payment eligible as tax write-off.
Vehicle Age	Always own newer models every few years without selling or maintenance concerns.

The low monthly payments of a lease for a brand-new car make it much more attractive than buying outright or financing the whole car.

Why is this?

Well, when you lease a car, you obviously don't buy it.

Instead, what the manufacturer does is decide what a car will be worth at the end of the lease term.

Using arbitrary numbers, let's say a car is \$100,000, and in three years the trade-in value with 30,000 miles will be \$60,000.

A lease is simply a purchase contract on the \$40,000 (\$100,000-\$60,000) depreciation, scheduled out into a down payment of say, \$10,000, and monthly payments of about \$900 on the remaining \$30,000 with interest factored in.

In contrast, financing the car outright (\$100,000) would cost in the neighborhood of \$1,800 on a 60-month term (3% interest rate).

In the era of Netflix, consumers are getting used to the "subscription" model and only looking at the monthly payment.

Car dealers LOVE this because they can sell you on that simple factor.

Who would want an \$1,800 payment when you can have a \$900 payment?

Financially literate people, for one.

Let's do some math on real world examples:



\$799/mo*

39 MONTH LEASE

*39 month lease with \$5,995 due at signing.
Plus T.T.L. W.A.C. See dealer for full details.

Retail price in a mid-range Range Rover Sport is about \$70,000.

Payment of \$6,000 down and \$800/month on a 39 month lease term.

Requires Tier A Credit (800+)

In the end you pay a little over \$37,000 over three years, or about \$12,000 per year, to drive a very boring, basic, Range Rover Sport.

$\$6,000$ (down payment) + $\$31,200$ ($\$800/\text{mo} * 39 \text{ mo}$) = **$\$37,200$ Total Cost**

On the exotic car side, it's even worse. Here's a sample Lamborghini Huracan LP580-2.

LEASE A NEW 2017 LAMBORGHINI
HURACAN
LP 580-2 COUPE

\$2,589 PER MONTH
36 MONTHS,
\$15,000 DUE AT SIGNING



\$2,589 Per Month for 36 Months \$15,000 Due At Signing \$10,915 Down \$1,495 Bank fee \$2,589 1st payment Lease payment based on 36 month closed end lease to highly qualified buyers through Lamborghini Financial Services. Stk # 17L116, Vin # HLA06888 10 Cyl, Auto, A/C, P/S, P/B, MSRP \$226,945.00 *\$2,589.10 Per month. Down payment \$10,915.90 first payment due at signing \$2589.10, \$1495 bank fee for a total due at signing of \$15,000.*Payment includes all costs to be paid by a consumer except for license, tax, registration, tire fees & document fee (\$379). Security deposit may be required with credit approval. Lease includes 7,500 total miles, excess @ \$2.00 per mile. Customer responsible for excess wear/tear/milage/insurance. Total of payments \$105,618.50. End of lease purchase option \$142,975.35. End of lease disposition fee \$750.00. Demo with 14 miles. Residency Restrictions Apply. Offer good through April 30th, 2017.

This isn't even the more desirable Huracan LP610-4 configuration, and you're spending \$15,000 at signing plus \$2,589/mo for 36 months.

When you add it all up, it will cost \$105,614 to lease this Lamborghini with a sticker price of \$226,945 for three years.

$\$10,915$ (down payment) + $\$1,495$ (bank fee) + $\$93,204$ ($\$2,589/\text{mo} * 36 \text{ mo}$) = **$\$105,614$ Total Cost**

But it gets even worse.

The fine print mentions an "end of lease purchase option" for \$142,975.

Meaning after your lease term you get "first dibs" to buy the car for that number.

Sounds like a nice offer, until you do the math.

$\$105,614$ in lease costs + $\$142,975$ purchase option = **$\$248,589$ total cost** for a car that costs $\$226,945$.

The dealership makes an additional **$\$21,644$ above** the actual MSRP from you if you do this (lots of people do).

Which brings me to the six major cons of leasing:

1. Annual mileage limits (enthusiasts don't want to just look at their car in the garage).
2. Requires down payment (savvy investors know how to leverage their cash better).
3. No actual ownership (all you have is a contract on the depreciation, it's not your car).
4. Stuck with car for up to 3+ years (cannot easily exit lease contract).
5. You pay a premium to buy the car out of the lease.
6. You cannot modify car (boring!).

Now, let's look at what happens when you buy a car:

Buying New

<u>Factors</u>	<u>Buying New</u>
Monthly Payments	Higher monthly payments than lease on same vehicle.
Distance	No penalties except loss in resale dependent on mileage.
Overall Cost	Lower as vehicle gets paid down eventually and builds equity.
Maintenance/Repairs	Maintenance typically covered under first few years and has existing warranty.
Equity	Assume all risk of future value but build equity overtime with payments.
Taxes	Depends on vehicle and tax code but typically have bigger write-offs in earlier years.
Vehicle Age	New but turnover requires selling or trading and dealing with negotiations

Yes, buying new can have its allure, but it's the #2 worst thing you can do when buying a car.

Have you ever heard the saying... *"You lose 20% of your car value the moment you drive off the lot."*?

It's true.

The moment a car gets registered and titled, you can expect to lose a **MINIMUM** of 20% of your cars value instantly.

That's not the only con here either.

Higher monthly payments and having to actually sell or trade your vehicle and negotiate at the end are two things most buyers don't want to deal with.

The only 'good' news is that you can rest assured knowing that you are the very first owner, and with that comes a mint condition vehicle with a warranty that will cover any headaches that you may run into during your first few years of ownership.

But is being first worth negative equity and loss of money?

So let's talk about buying used then...

Buying Used

<u>Factors</u>	<u>Buying Used</u>
Monthly Payments	Payments can be as low as lease dependent on finance terms.
Distance	No penalties except loss in resale dependent on mileage.
Overall Cost	Better than buying new as majority of depreciation has already occurred.
Maintenance/Repairs	Can be certified pre-owned with extended warranty. Otherwise basic maintenance.
Equity	Build equity with payments. Reduced risk of huge financial loss because of depreciation.
Taxes	Depends on vehicle and tax code but typically have bigger write-offs in earlier years.
Vehicle Age	Slightly used but still current or last generation.

While many people shy away from buying used, there is absolutely no reason to not consider it.

Here's why...

- 1) Majority of depreciation has already occurred. Don't be that guy who wants the latest and greatest to only lose 20% right off the dealership lot.
- 2) It's usually the current generation. I'm not talking about buying a 12-year-old car. I'm referring to buying a car that is still in production with very few major changes (if any).
- 3) Warranty usually exists OR has a certified pre-owned warranty that is good for at least one year. No need to worry about anything.

When you look at the numbers, it makes absolute sense to consider buying used.

You can save up to 40% by going the pre-owned route while taking home a like-new car.

At the end of the day, nobody is going to know if you bought it new or used anyways, right?

This brings me to my next topic, the great debate between leasing versus conventional buying.

Let's use the last generation Lamborghini LP560 as an example and compare leasing versus buying used (because we are savvy buyers).

Leasing vs Buying Used

<u>Factors</u>	<u>Lease</u>	<u>Buying Used</u>
Amount Paid	\$235,000	\$130,000
Mileage/Age/Terms	0 Miles / 0 Years (New)	~10,000 miles / 3 Years
Payments	\$10,000 down / \$3,000 per month	\$10,000 down / \$2,200 per month
Possession	3 Years	3 Years
Amount Sold	\$130,000	\$115,000
Pros	Full tax write-off. Warranty.	Already depreciated. Write-off interest.
Cons	Higher depreciation. Insurance higher.	Maintenance / repairs not covered always.
Profit/Loss	Loss of \$118,000 or \$3,277/mo for 36 months.	Loss of \$15,000 or \$416/mo for 36 months.

Ouch. I don't care if you are a multi-millionaire, losing \$118,000 over 3 years to own an exotic is painful.

To most people, paying only \$416/mo to own a Lamborghini isn't bad right?

That's less than the cost of a BMW 2-Series. Not even a 3-Series.

2019 M240i xDrive Coupe



Leasing at
\$579/month
[Important Info](#)

Finance at
2.99% APR
[Important Info](#)

But it gets even better.

Keep in mind we haven't even gotten to properly HACKING a car yet.

This is just an example of someone who leased a Lamborghini LP560 brand new versus someone who buys one at pre-owned at "retail".

You'd spend over \$103,000 LESS on the car itself if you waited, bought a lightly used LP560, and owned the car for three years.

Now, let's look at a proper hack on the Lamborghini LP560:

Leasing vs Car Hacking

<u>Factors</u>	<u>Lease</u>	<u>Car Hacking</u>
Amount Paid	\$235,000	\$110,000
Mileage/Age/Terms	0 Miles / 0 Years (New)	~10,000 miles / 3 Years
Payments	\$10,000 down / \$3,000 per month	\$0 down / \$1,450 per month
Possession	3 Years	1 Year
Amount Sold	\$130,000	\$110,000
Pros	Full tax write-off. Warranty.	Already depreciated. Write-off interest.
Cons	Higher depreciation. Insurance higher.	Maintenance / repairs not covered always.
Profit/Loss	Loss of \$118,000 or \$3,277/mo for 36 months.	Loss of \$0 or FREE for 12 months.

In the car hacking scenario above, we are buying the right exotic car (year, mileage, options, etc) at **below market value**, that will no longer going to depreciate further.

Assuming you have decent credit, you don't even need to put any cash down either, and can leverage financing at incredible rates in today's market to have even lower payments than conventional buying.

If you have money sitting in the bank, literally unused, why not put it towards a car you can use, own, drive, and enjoy every day?

Once you are done with the car, you simply resell it for what you paid for OR potentially for a gain!

This is what is called "**wealth transfer**" (explained later) and something very financially savvy people practice.

"But PJ, what about taxes?"

Look, I hate paying taxes as much as you do, but it's part of life and there's no way around it.

However, taxes are mandatory (I'd never advise you to evade taxes as it's illegal), but if you hack exotic cars right, the offset from your savings can be used that towards taxes.

So technically you still come out ahead of conventional buying too (and of course leasing)!

Unlike leasing or conventional buying, car hacking lets you freely do whatever you want to your car, not be limited to any mileage restrictions, sell your car at any given time you want, already have built-in equity, and with a little bit of creativity you can still leverage full tax write-offs!

This is the beauty of car hacking and why it's becoming the fastest way regular people are now buying exotic cars.

Are you starting to see why car hacking is a financially advantageous strategy in the long run, and leasing and convention buying is costing you thousands of dollars?

As I said earlier, **numbers don't lie**.

Now that you have some real financial education regarding buying versus leasing, I want to teach you more about the car hacking strategy in detail.

In fact, it's actually possible to make money driving an exotic car, let alone owning it for free.

It took me years to perfect and has allowed thousands of students of mine to buy and own cars like the Lamborghini Huracan, BMW M5, Audi R8, Mercedes G63, and so much more, without losing money.



Fundamentals of Car Hacking

Now that you see the potential of car hacking, I want to talk about the fundamentals and what you need to know before we get started.

There are 3 essential items that form the basis of car hacking:

- 1) How car hacking works, and which cars work with the system.
- 2) How to find desirable cars below market value.
- 3) How to strategically buy cars with no money down with zero risk of losing money.

When you understand these 3 principles (and follow them), you will be capable of buying an exotic car in as little as 90 days with risk of losing money or worrying about repairs, depreciation, and maintenance.

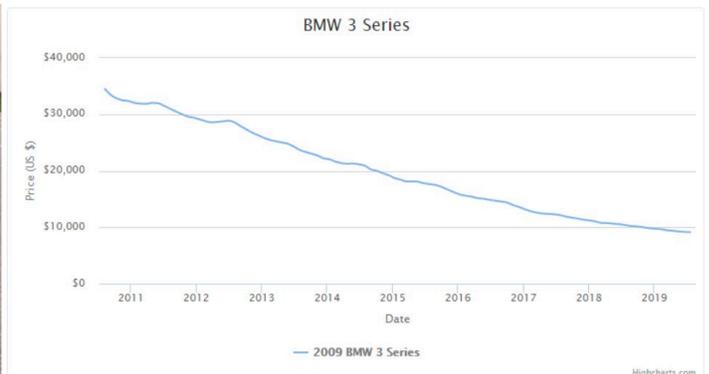
How Car Hacking Works and Which Cars Are 'Hackable'

Believe it or not, not all cars are created equal.

To most people, most cars simply serve one purpose: to transport them and get them from point A to point B.

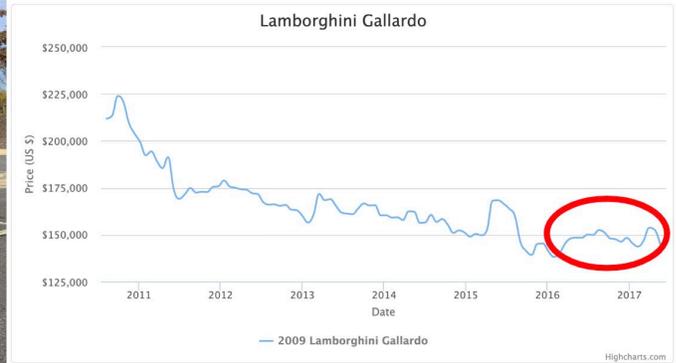
Case in point is this 2009 BMW 3-Series. When sold new, it had a MSRP of about \$35,000.

10 years later, it's now worth LESS than \$10,000. That's a depreciation amount of 74%!



Luxury and exotic cars, on the other hand, tend to depreciate differently.

Let's take a look at the same Lamborghini Gallardo example from above.



The BMW 3-Series has a more linear time-based depreciation, but do you see anything different with the Lamborghini?

Whereas the BMW will eventually be worth \$0, the Lamborghini will bottom-out and can actually **INCREASE** in value.

Once it has reached the bottom based on time, only condition and mileage will continue to drive the value down.

So why does this happen?

Specialty luxury and exotic cars, unlike normal cars, are always in-demand and command a loyal following.

When you have a following and low production numbers (compared to normal cars), car values will never drop to \$0.

Here are some of the best cars you can hack for 2020 (meaning own for free).



How To Find Desirable Cars Below Market Value

When I search for cars for sale, I actually use the same exact FREE resources you have available:

- Cars.com
- AutoTrader
- eBayMotors
- CarGurus
- Car Forums
- Facebook Groups

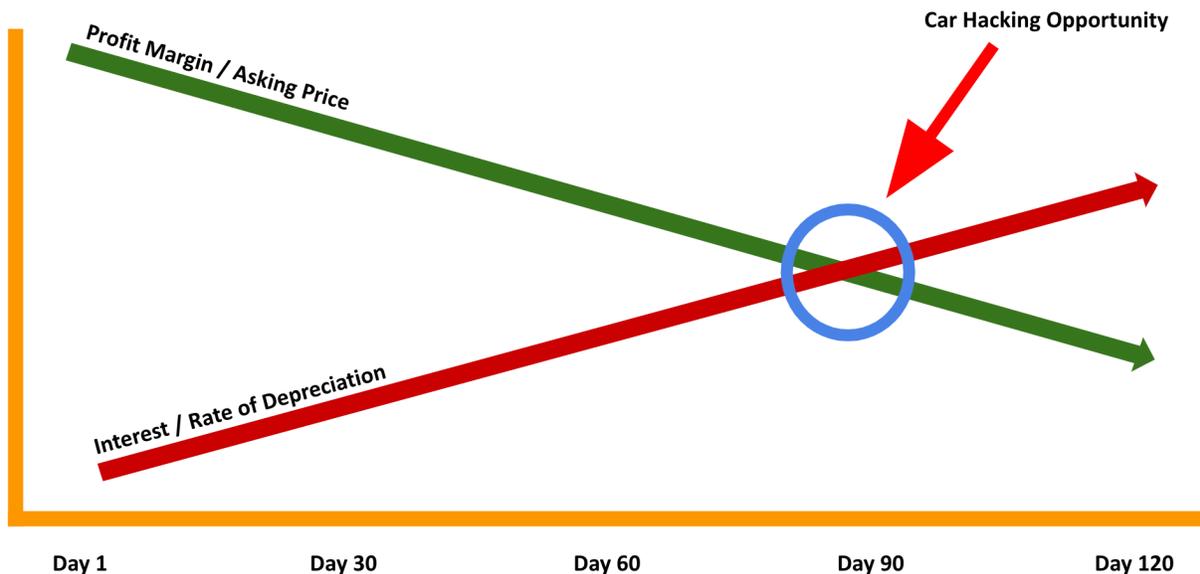
Now that we know what kind of exotic cars to buy, there is one critical step that I incorporate in order to find 'hidden gems.'

I use the **"90 Day Rule"** to find the right cars that work with our strategies.

The 90 Day Rule is the simplest way to tell whether or not a dealer is motivated to sell a car.

How this works is that a dealer will typically reduce the asking price every few weeks (30/60/90 days) to attract the right buyer.

Once they have had a car for 90 days, they get to the point where they are in a losing financial position on the car and need to dump it for new inventory that will turn a profit for them.



This is because most dealers finance their inventory on what's called a Floorplan, where they pay no interest for 90 days while the car is on the lot.

Once the interest payments come into play, their costs on the car go up considerably and they do not want to pay those fees.

Take a look at this Audi R8 and you see a total price reduction of \$7,800 over the course of 3 months.

2009 Audi R8 quattro Coupe AWD - \$57,000
Ballwin, MO · 706 miles away



Fair Deal
Below Market \$1,268
Dealer Rating ★★★★★
Est. Payment* \$1,061
View analysis Read 11 reviews Payment Calculator

Contact Dealer (636) 524-4448
Hi, my name is First Name Last Name and
I'm interested in your 2009 Audi R8 quattro Coupe AWD. I'm in the 22033 area.
You can reach me by email at Email Address or phone at 123-456-7890 (optional)
Thank you! (add comments)

Email me price drops and new listings for my search
Privacy Policy [Send Message](#)

By selecting "Send" I agree to the [Terms of Use](#) and [Privacy Policy](#) and consent to receive auto-dialed calls and/or text messages about this or other vehicles from the dealer selling this car at the number provided above. I understand that consent isn't a condition of purchase for any product or service and that I can opt out at any time. Standard message and data rates may apply.

Advertisements

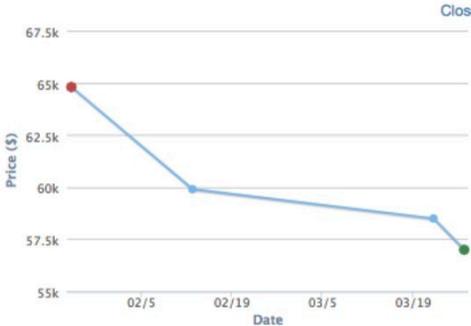
CapitalOne
Pre-qualify and see your estimated APR and monthly payment for your next car. Let's go.

Grasshopper
Sign up for Grasshopper today and save \$25

Negotiation
66 days on CarGurus
52 saves
Price History
Price dropped by \$7,800

ORIGINAL	LOW	HIGH	CURRENT
\$64,800	\$57,000	\$64,800	\$57,000

Show Price Changes:



Price History Graph Data:

Date	Price (\$)
02/5	65k
02/19	60k
03/5	58.5k
03/19	57k

It is safe to assume that this dealer is motivated to get this Audi R8 off their books ASAP.

To find out how long a car has been on the market, there's one simple trick that I use to see when a car was first offered for sale.

CarFax.

Yes, the vehicle history report is all you need, and it's **FREE** too because a dealer will always be happy to provide it if it's not already available to download from their website.

All you have to see is when a dealer first started listing the car for sale as highlighted below in red.

Date:	Mileage:	Source:	Comments:
03/03/2017	18,177	Florida Motor Vehicle Dept.	Odometer reading reported
04/12/2017		Florida Motor Vehicle Dept. Orlando, FL Title #0126875228	Vehicle purchase reported Title issued or updated Registration issued or renewed New owner reported Titled or registered as personal lease vehicle Vehicle color noted as Blue
05/10/2017	21,688	Audi South Orlando Orlando, FL 407-264-2945 autonation.com	Maintenance inspection completed Battery/charging system checked Brakes checked Electrical system checked Tire condition and pressure checked
09/25/2017		Florida Motor Vehicle Dept. Orlando, FL Title #0126875228	Registration issued or renewed Titled or registered as personal lease vehicle Vehicle color noted as Blue
10/05/2017	27,968	Audi South Orlando Orlando, FL 407-264-2945 autonation.com	Maintenance inspection completed Oil and filter changed Battery/charging system checked Brakes checked Tire condition and pressure checked Vehicle washed/detailed
11/13/2017	28,526	Audi South Orlando Orlando, FL 407-264-2945 autonation.com	Maintenance inspection completed Battery/charging system checked Brakes checked A/C cycling/pressure switch replaced Tire condition and pressure checked Vehicle washed/detailed
12/07/2017	29,598	Audi South Orlando Orlando, FL 407-264-2945 autonation.com	Tire condition and pressure checked
03/20/2018		Dealer Inventory	Vehicle offered for sale

 [Print this CARFAX Report and take it to your pre-purchase inspection](#)

How to Buy Cars With \$0 Down and Zero Risk of Losing Money

You often hear... *"You make money when you buy, not when you sell"* and while that is true, there is much more involved with car hacking.

It's all comes down to my **"Wealth Transfer"** strategy.

Wealth Transfer, in essence, is what it sounds like.

It's the *transfer* of money into an asset that can easily be taken out at full value, so little to no cash value is lost or additional income is produced.

There are two keys everyone must understand to use the Wealth Transfer method properly.

1. Bottom Cash Value (BCV)
2. Risk Exposure

Now, the key to not losing money on these items is to buy them at or close to their **Bottom Cash Value**.

Again, I'm not one for confusing names, so Bottom Cash Value is what it sounds like – the absolute lowest value an exotic car will go, based on its depreciation schedule.

If you buy above Bottom Cash Value (which even I do sometimes) it's important to understand your **Risk Exposure**.

The equation is simple: Cost of purchase – Bottom Cash Value = Risk Exposure.

- 1) When you buy a Lamborghini Gallardo with a bottom cash value of \$85,000 and paid \$90,000...

Your risk exposure is -\$5,000.

- 2) When you buy an Ferrari 458 Italia with a bottom cash value of \$140,000 and paid \$130,000...

Your risk exposure is +\$10,000.



Car hacking is about buying at Bottom Cash Value.

Everything I do in my life is based on these two concepts:

1. Ability to buy as close to Bottom Cash Value as possible.
2. Ability to buy the right luxuries that people want.

So let's say you find this awesome Bentley Continental GT, but have no idea what the Bottom Cash Value is.

You have two easy and **FREE** ways to determine the Bottom Cash Value for any car.

First, you can submit a sell/trade in form online for the year/make/model you want to buy.

Or, second, you can call a dealer and say something like:

“Hey Mr. Dealer, I have a YEAR MAKE MODEL for sale on consignment at another dealer and I am looking to move it. Here is the VIN number. Please let me know how much to take this car off my hands TODAY.”

The screenshot shows the CATSEXOTICS website interface. At the top, there is a logo for CATSEXOTICS and a search bar with the placeholder text "Find my match." Below the logo is a navigation menu with options: HOME, INVENTORY, CONSIGNMENT, TRADE-IN, and SPECIALS. The main content area is titled "What Is The Trade In Value Of My Car?" and includes a brief explanation of the trade-in process and a form to calculate the value. The form is divided into two sections: "Contact Info" and "Vehicle Info".

Contact Info

Name *	<input type="text" value="Name"/>
Phone *	<input type="text" value="Phone"/>
Email *	<input type="text" value="Email"/>

Vehicle Info

Year *	<input type="text" value="Year"/>
Make *	<input type="text" value="Make"/>

Their response becomes your Bottom Cash Value.

Here's an example of the system in action...

You find a motivated dealer with an exotic for sale, like a 2014 Maserati GranTurismo MC, sitting on the lot for 75 days with an asking price of \$70,000.

You monitor the car as it gets closer to 90 days and notice the dealer discounts it again down to \$65,000.

You research and discover the Bottom Cash Value of that Maserati is \$55,000.

You make an educated offer of \$58,000 so that you save \$7,000, while the dealer makes \$3,000.

You secure the car with NO MONEY DOWN financing with a preferred bank or credit union.

After 6 months, you can resell the car for the same \$58,000 you paid since you've already factored in future depreciation.

Car Hacking is simply buying the *right* exotic car, at the *right* price, so that ownership can be exited FAST with very little or zero financial loss.

The goal is to purchase a car well BELOW asking price, but slightly ABOVE Bottom Cash Value so that EVERYBODY wins.

Make sense?

Next Steps...

As you've learned from this guide, there is a very specific methodology to hacking exotic cars, so you don't lose money.

We've gone over the basics together, but there's so much more I can't fit or explain in a text-based guide.

Now that you have some real financial education regarding buying vs. leasing, I want to teach you more about the car hacking strategy in detail.

Whatever I could not cover in the guide, I now want to teach you everything you need to know in a 90 minute step-by-step video training.

So, if you're sick of...

- Losing money on cars time after time again.
- Just being a spectator at car shows while other people pull in with exotics.
- Getting ripped off with high interest loans.
- Watching car videos on YouTube or playing racing games to only wonder "*what if...?*"

This free training will teach you how you can hack into your first exotic or luxury car in 30 days or less.

But wait... there's more!

Exclusive Bonuses

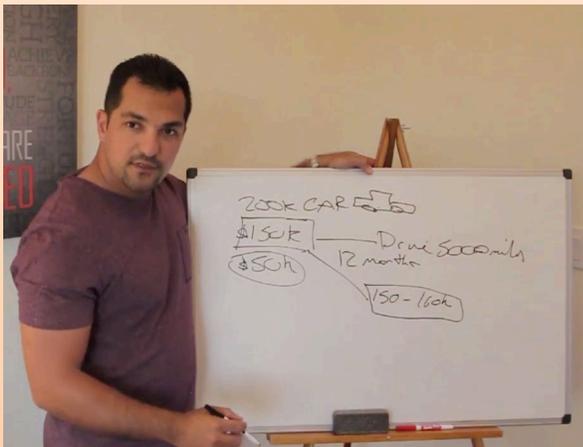
In order to make things a little easier, I want to also give you these 3 exclusive bonuses:

- 1) I will provide you a list of luxury and exotic cars under \$100,000 that you can start hacking today in 2020.
- 2) I will share with you a full detailed case study of my F10 BMW M5 that I got paid \$5,500 to own.
- 3) I will give you an in-depth cheat sheet that will show you exactly where to find cars below market value.



You will receive ALL these bonuses just from attending the free training.

Learn The New "Car Hacking" Strategy That Normal People Are Using To Buy Exotic Cars Without Being Rich



- **How luxury and exotic cars can actually cost you LESS money** to own than regular cars. (Yes, you read that right)
- **How to get INCREDIBLE deals** on luxury and exotic cars from a dealer **WITHOUT** needing to be a master negotiator.
- **Why banks LOVE to lend you money** to buy luxury and exotic cars, so that you don't have to pay ANY cash out of pocket.

[Click Here To Sign-Up For The Free Training](#)