Q3 2025

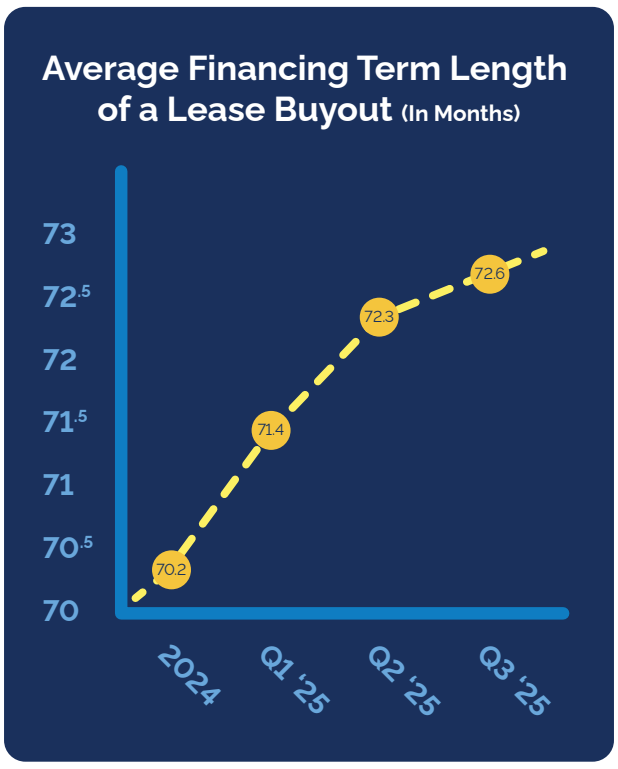
Key Lease Buyout Trends: loan terms, interest rates, monthly payments, mileage, driver savings, and most popular vehicles

LEASEEND

This report serves as an easily-digestible snapshot at how lease buyouts are shaping today's auto financing market. Statistics are based on Lease End's proprietary nationwide Q3 2025 lease buyout data, encompassing 5,175 completed loan transactions.

LOAN TERM LENGTH

Americans are reducing their monthly payments by extending their lease buyout loan terms further and further: year after year, quarter after quarter.



MONTHLY PAYMENTS

While monthly payment, term length, and rate vary from driver to driver, Q3 data show an average monthly payment of **$574.02** for drivers who bought out their vehicle with a lease buyout loan.

MOST POPULAR LEASE BUYOUTS BY AGE

18-29 Generation Z		**Honda Civic**
30-44 Millennials		**Ram 1500**
45-60 Generation X		**Jeep Wrangler**
61-97 Baby Boomers & Post-War		**Chevrolet Equinox**

MOST POPULAR LEASE BUYOUTS OVERALL

1	**Jeep Wrangler** Avg. mileage: 44,574 Avg. new payment: $668	
2	**Ram 1500** Avg. mileage: 46,733 Avg. new payment: $678	
3	**Honda CR-V** Avg. mileage: 32,047 Avg. new payment: $476	

INTEREST RATES

The average APR across all credit profiles was **9.20%**, up from 9.13% in Q2. Auto loan rates are expected to drop in Q4 in light of the Fed's rate cut in September.

CREDIT RATING	AVG. RATE
Exceptional 800+	6.17%
Very Good 740 - 800	6.57%
Good 670 - 739	8.00%
Fair 580 - 669	11.05%
Poor <580	15.42%

MILEAGE

Lessees averaged **36,778** miles at lease end—above the standard 36,000 miles allowed in a lease period. By choosing lease buyouts instead of turning in their vehicles, drivers collectively saved $10.5M+ in over-mileage fees in Q3.

Including lease equity retained, drivers collectively saved over $19M in Q3, an average of **$3,748 per driver.**

Lease End Q3 2025 Buyout Report sourced from July 1, 2025 – Sept. 30, 2025 vehicle lease buyout transactions and 2025 YTD insights.