When you are having trouble keeping up with your auto loan or lease payments, these brokers offer to lease or sublease your car for you for a fee. The practice is illegal in many states. Moreover, the broker may try to keep payments it receives from the person using your car and may not even obtain permission from your creditor or lessor for the arrangement.

**Source:** National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library

**Source URL:** https://library.nclc.org/sd/0713