

**MOTOR VEHICLE LEASE AGREEMENT  
(WITH ARBITRATION PROVISION)**

Lease Date: 08/24/2021

<b>Lessor Name and Business Address</b>	<b>Lessee Name and Address</b>	<b>Co-Lessee Name and Address</b>
[REDACTED]	[REDACTED]	[REDACTED]
County: <u>PRINCE WILLIAM</u>		County:
<b>Lessee Billing Address (if different than above)</b>	<b>Vehicle Garaging Address (if different than above)</b>	
N/A	N/A	
	County: <u>N/A</u>	
Principal Driver: <u>N/A</u> (if business use)		

In this Lease, "you" and "your" mean the lessee and co-lessee. "We," "us" and "our" mean the Lessor named above, and any assignee of this Lease.  
Lessor will assign this Lease and sell the vehicle to TOYOTA LEASE TRUST (TLT) ("Assignee").

The terms, conditions, and disclosures in this Lease govern your Lease with us. Each of you who signs the Lease is jointly and severally liable to us for all Lease obligations. You are leasing the Vehicle described below (the "Vehicle") from us. You agree to pay all amounts due under the Lease and fulfill all your obligations under the Lease. In this Lease, "e" means an estimate. The Consumer Leasing Act Disclosures shown below are also terms of this Lease. You are leasing the Vehicle and have no ownership rights in the Vehicle unless you exercise your purchase option.  
**Monthly Payment Lease:** If your payment schedule shows monthly scheduled payments in Item 3A, your Lease is a monthly payment lease.  
**Single Payment Lease:** If your payment schedule shows a single scheduled payment in Item 3B, your Lease is a single payment lease.

New Used	Year	Make	Model	Body Style	Vehicle ID #	Odometer	Primary Use
NEW	2021	MAZDA	CX-9	CARBON EDIT	[REDACTED]	70	<input type="checkbox"/> Personal, unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

Vehicle Prior Use (as checked):  Demonstrator  Factory Official  Rental  Taxi or Livery

CONSUMER LEASING ACT DISCLOSURES			
<b>2. Amount Due at Lease Signing or Delivery</b> (Itemized in Item 6)  \$ <u>936.00</u>	<b>3. Scheduled Payments</b> A. Your first monthly payment of \$ <u>575.04</u> is due on <u>08/24/21</u> , followed by <u>35</u> monthly payments of \$ <u>575.04</u> , due on the <u>24th</u> of each month. B. Your single payment of \$ <u>N/A</u> is due on <u>N/A</u> . C. The Total of your Scheduled Payments is \$ <u>20701.44</u> .	<b>4. Other Charges (not part of your scheduled payment)</b> A. Disposition fee (if you do not purchase the Vehicle) \$ <u>350.00</u> B. <u>N/A</u> \$ <u>N/A</u> C. <u>N/A</u> \$ <u>N/A</u> D. Total \$ <u>350.00</u>	<b>5. Total of Payments (The amount you will have paid by the end of the Lease)</b>  \$ <u>21412.40</u> (2 + 3C + 4D - 6A3 - 6A4 - 6A5)

6. Itemization of Amount Due at Lease Signing or Delivery	
<b>A. Amount Due at Lease Signing or Delivery:</b>	<b>B. How the Amount Due at Lease Signing or Delivery will be paid:</b>
1. Capitalized cost reduction \$ <u>360.96</u> 2. Taxes on capitalized cost reduction \$ <u>N/A</u> 3. First monthly payment \$ <u>575.04</u> 4. Single scheduled payment \$ <u>N/A</u> 5. Refundable security deposit \$ <u>0.00</u> 6. Lease acquisition fee \$ <u>N/A</u> 7. Title fees \$ <u>N/A</u> 8. License and registration fees \$ <u>N/A</u> 9. Sales/use tax \$ <u>N/A</u> 10. <u>N/A</u> \$ <u>N/A</u> 11. <u>N/A</u> \$ <u>N/A</u> 12. <u>N/A</u> \$ <u>N/A</u> 13. Total \$ <u>936.00</u>	1. Net trade-in allowance \$ <u>N/A</u> 2. Rebates and noncash credits \$ <u>360.00</u> 3. Amount to be paid in cash \$ <u>576.00</u> 4. Other <u>N/A</u> \$ <u>N/A</u> 5. Total \$ <u>936.00</u>

**7. Your scheduled payment is determined as shown below:**

<b>A. Gross capitalized cost.</b> The agreed upon value of the Vehicle (\$ <u>43638.62</u> ) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance).	\$ <u>46777.92</u>
<b>B. Capitalized cost reduction.</b> The amount of any net trade-in allowance, rebate, noncash credit, or cash you pay that reduces the gross capitalized cost.	- \$ <u>360.96</u>
<b>C. Adjusted capitalized cost.</b> The amount used in calculating your base scheduled payment.	= \$ <u>46416.96</u>
<b>D. Residual value.</b> The value of the Vehicle at the end of the Lease used in calculating your base scheduled payment.	- \$ <u>26823.00</u>
<b>E. Depreciation and any amortized amounts.</b> The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease term.	= \$ <u>19593.96</u>
<b>F. Rent charge.</b> The amount charged in addition to the depreciation and any amortized amounts.	+ \$ <u>1107.48</u>
<b>G. Total of base scheduled payments.</b> The depreciation and any amortized amounts plus the rent charge.	= \$ <u>20701.44</u>
<b>H. Lease payments.</b> The number of payments in your Lease.	+ <u>36</u>
<b>I. Base scheduled payment.</b>	= \$ <u>575.04</u>
<b>J. Sales/use tax (e).</b>	= \$ <u>N/A</u>
<b>K. Total Scheduled Payment.</b>	+ \$ <u>575.04</u>

**Early Termination.** You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

**8. EXCESSIVE WEAR AND USE.** YOU MAY BE CHARGED FOR EXCESSIVE WEAR BASED ON OUR STANDARDS FOR NORMAL USE AND FOR MILEAGE IN EXCESS OF 10000 MILES PER YEAR AT THE RATE OF \$ 0.15 PER MILE.

**9. Purchase Option at End of Lease Term.** You have an option to purchase the Vehicle at the end of the Lease term for \$ 26823.00. The purchase option price does not include official fees such as those for taxes, tags, licenses and registration.

**10. Other Important Terms.** See your Lease documents for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

**NOTICE: ALL PAGES OF THIS LEASE CONTAIN IMPORTANT TERMS AND CONDITIONS, INCLUDING AN ARBITRATION PROVISION. THE TERMS AND CONDITIONS ON ALL PAGES ARE PART OF THIS LEASE.**

Lessee Initials X [REDACTED]