

FEDERAL CONSUMER LEASING ACT DISCLOSURES

1. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Itemized Below)** \$ <u>2000.00</u>	2. MONTHLY OR SINGLE PAYMENT A. Your first Monthly Payment of \$ <u>543.73</u> is due on <u>10/30/21</u> followed by <u>35</u> payments of \$ <u>543.73</u> due on the <u>1st</u> of each month, starting on <u>12/01/21</u> . B. The total of your Monthly payments is \$ <u>19574.28</u> . C. If this is a Single Payment Lease, your Single Payment of \$ <u>N/A</u> is due on <u>N/A</u> which is at Lease Signing or Delivery.	3. OTHER CHARGES (not part of your Monthly Payment or Single Payment) A. Disposition Fee (if you do not purchase the Vehicle) \$ <u>395.00</u> B. Total \$ <u>395.00</u>	4. TOTAL OF PAYMENTS (The amount you will have paid by the end of the Lease) \$ <u>20865.55</u> (Sum of Sections 1, 2.B or 2.C (as applicable) and 3.B, minus Sections 5.A.2 or 5.A.3 (as applicable) and 5.A.4)
--	--	---	--

5. **ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (1) Capitalized Cost Reduction \$ <u>896.27</u> (2) First Monthly Payment \$ <u>543.73</u> (3) Single Payment \$ <u>N/A</u> (4) Refundable Security Deposit \$ <u>560.00</u> (5) Title Fees \$ <u>N/A</u> (6) Registration Fees \$ <u>N/A</u> (7) License Fees \$ <u>N/A</u> (8) Upfront Sales/Use Tax \$ <u>N/A</u> (9) Capitalized Cost Reduction Tax \$ <u>N/A</u> (10) Acquisition Fee \$ <u>N/A</u> (11) Dealer Documentation/Service Fee \$ <u>N/A</u> (12) <u>N/A</u> \$ <u>N/A</u> (13) <u>N/A</u> \$ <u>N/A</u> (14) TOTAL \$ <u>2000.00</u>	B. HOW THE AMOUNT DUE AT LEASE SIGNING OR DELIVERY WILL BE PAID: (1) Net Trade-in Allowance (if positive) \$ <u>N/A</u> (2) Rebates and Noncash Credits \$ <u>N/A</u> (3) Amount to be Paid in Cash \$ <u>2000.00</u> (4) TOTAL \$ <u>2000.00</u>
--	---

6. YOUR MONTHLY OR SINGLE PAYMENT IS DETERMINED AS SHOWN BELOW:

A. GROSS CAPITALIZED COST. The Agreed Upon Value of the Vehicle (\$ <u>44820.00</u>) and any items you pay for over the Lease Term (such as service contracts, insurance, and outstanding prior credit or lease balance) \$ <u>47477.54</u> B. CAPITALIZED COST REDUCTION. The amount of any net trade-in allowance, rebate, noncash credit or cash you pay that reduces the Gross Capitalized Cost <u>-\$ 896.27</u> C. ADJUSTED CAPITALIZED COST. The amount used in calculating your Base Monthly Payment or Base Single Payment <u>=\$ 46581.27</u> D. RESIDUAL VALUE. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment or Base Single Payment <u>-\$ 29133.00</u> E. DEPRECIATION AND ANY AMORTIZED AMOUNTS. The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease Term <u>=\$ 17448.27</u>	F. RENT CHARGE. The amount charged in addition to the Depreciation and any Amortized Amounts <u>+\$ 2126.01</u> G. TOTAL OF BASE MONTHLY PAYMENTS OR SINGLE PAYMENT. The Depreciation and any Amortized Amounts plus the Rent Charge <u>=\$ 19574.28</u> H. LEASE PAYMENTS. The number of payments in your Lease <u>÷ 36</u> I. BASE MONTHLY PAYMENT OR BASE SINGLE PAYMENT <u>=\$ 543.73</u> J. SALES/USE TAX <u>+\$ N/A</u> K. <u>N/A</u> <u>+\$ N/A</u> L. <u>N/A</u> <u>+\$ N/A</u> M. TOTAL MONTHLY PAYMENT ("MONTHLY PAYMENT") OR TOTAL SINGLE PAYMENT ("SINGLE PAYMENT") <u>=\$ 543.73</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.

7. EXCESSIVE WEAR AND USE. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of your contracted mile amount ("Regular Mileage", plus Additional Miles), at \$ 25 per mile. The "Regular Mileage" shall be 12000 miles per year. You have the option to purchase miles at Lease signing. You hereby agree to purchase N/A miles at \$ N/A per mile ("Additional Miles"). Amounts paid for Additional Miles that are not used upon termination of this Lease shall not be refundable.

8. PURCHASE OPTION AT THE END OF LEASE TERM. You have an option to purchase the Vehicle at the end of the Lease Term for (i) the Residual Value, plus (ii) any past due Monthly Payments and any other amount due under this Lease, plus (iii) official fees and taxes, plus (iv) a \$350 purchase option fee (the "Purchase Option Fee"), plus (v) a document or other administrative fee that may be charged by the dealer or third party processing such purchase, up to the maximum allowed by applicable state law. Please contact your preferred dealer for the amount of such document or other administrative fee.

9. PURCHASE OPTION PRIOR TO THE END OF LEASE TERM. You have an option to purchase the Vehicle prior to the end of the Lease Term for (i) the Residual Value, plus (ii) any past due Monthly Payments and any other amount due under this Lease, plus (iii) official fees and taxes, plus (iv) the Base Monthly Payment multiplied by the number of Base Monthly Payments not yet due (only if this is a Monthly Payment Lease), plus (v) a document or other administrative fee that may be charged by the dealer or third party processing such purchase, up to the maximum allowed by applicable state law, minus (vi) unearned Rent Charges calculated according to the actuarial method, plus (vii) the Purchase Option Fee described on Section 8 above. Please contact your preferred dealer for the amount of the document or other administrative fee.

10. OTHER IMPORTANT TERMS. See both sides of this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

11. ITEMIZATION OF GROSS CAPITALIZED COST

A. Agreed Upon Value of the Vehicle \$ <u>44820.00</u> B. License/registration/title fees <u>+\$ 301.00</u> C. Sales/Use tax <u>+\$ 1432.94</u> D. Net Trade-In Allowance (if negative) <u>+\$ N/A</u> E. Optional service contract <u>+\$ N/A</u> F. Optional maintenance contract <u>+\$ N/A</u> G. Acquisition fee <u>+\$ 595.00</u>	H. Dealer Documentation/Service Fee <u>+\$ 303.60</u> I. <u>N/A</u> <u>+\$ N/A</u> J. <u>OPT.ERT FEE(</u> <u>+\$ 25.00</u> K. <u>N/A</u> <u>+\$ N/A</u> L. <u>N/A</u> <u>+\$ N/A</u> M. Total = Gross Capitalized Cost <u>=\$ 47477.54</u>
---	--

12. OFFICIAL FEES AND TAXES