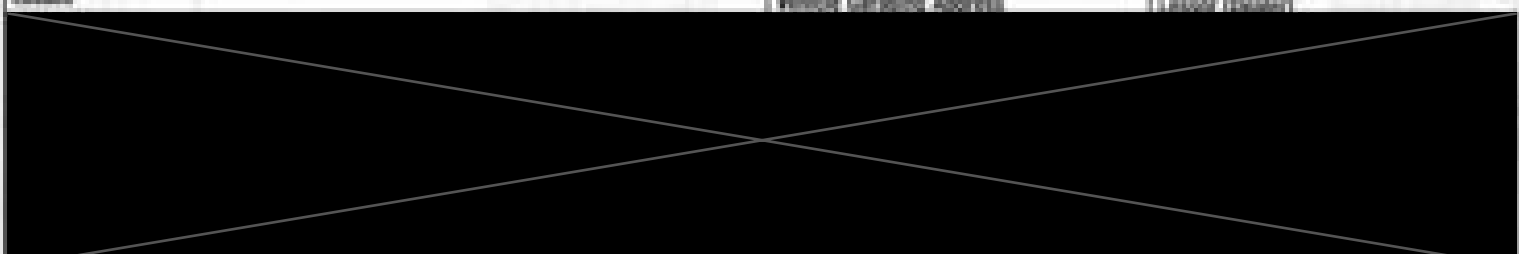



LEASE PARTIES		
Lessee	Vehicle Service Address	Lessor (Bank)
		

LEASED VEHICLE ("VEHICLE")						
NEW <input checked="" type="checkbox"/>	YEAR	MAKE	MODEL	BODY STYLE	VEHICLE IDENTIFICATION NUMBER	EXCISE TAX PLACING
DEMO <input type="checkbox"/>	2022	JEEP	WRANGLER 4 DOOR 4WD UNLTM			20

Vehicle is to be used primarily for Personal, Family or Household purposes Business, Commercial or Agricultural purposes

TRADE-IN VEHICLE AND ALLOWANCE			
Year <u>N/A</u>	Make <u>N/A</u>	<input type="checkbox"/> Owned <input type="checkbox"/> Leased	Gross Amount of Trade-In Allowance \$ <u>N/A</u>
Model <u>N/A</u>			Prior Credit or Lease Balance \$ <u>N/A</u>
VIN <u>N/A</u>			Net Trade-In Allowance \$ <u>N/A</u>

NATURE OF LEASE			
This is an agreement to lease the Vehicle. This Motor Vehicle Lease Agreement ("Lease"), between the undersigned lessor(s) ("Lessor") and the undersigned lessee ("Lessee") whose names and addresses are listed above provides agreed terms and conditions in connection with the lease of the Vehicle. As used in this Lease, the words "you" or "your" refer to the Lessee and "we" or "our" refer to the Lessor (or its successors and assigns). We agree to lease the Vehicle from us according to the terms of this Lease. If more than one Lessee signs this Lease, each Lessee may be held individually liable for the entire amount owing under this Lease. Please note this is a Lease, and not a purchase agreement. Therefore, we own the Vehicle.			
LEASE DATE: <u>03/09/2022</u>	LEASE TERM: <u>36</u>	MONTHS	SINGLE PAYMENT LEASE: <input checked="" type="checkbox"/>
			SIGN AND DRIVE LEASE: <input type="checkbox"/>
		(check if applicable) (check if applicable)	
* If this is a Sign and Drive Lease, CCAP Auto Lease Ltd. will pay the first Monthly Payment described in Section 2.A below.			

FEDERAL CONSUMER LEASING ACT DISCLOSURES			
1. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Itemized Cash)** \$ <u>21430.44</u>	2. MONTHLY OR SINGLE PAYMENT A. Your first Monthly Payment of \$ <u>N/A</u> is due on <u>N/A</u> followed by <u>N/A</u> payments of \$ <u>N/A</u> due on the <u>N/A</u> of each month, starting on <u>N/A</u> B. The total of your Monthly Payments is \$ <u>N/A</u> C. If this is a Single Payment Lease, your Single Payment of \$ <u>21430.44</u> is due on <u>03/09/22</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 to the end of the Lease) \$ <u>21825.44</u> (Sum of Sections 1, 2.B or 2.C (as applicable) and 3.B, minus Sections 3.A.2 or 3.A.3 (as applicable) and 3.A.4)

5. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. AMOUNT DUE AT LEASE SIGNING OR DELIVERY

(1) Capitalized Cost Reduction	\$	N/A
(2) First Monthly Payment	\$	N/A
(3) Single Payment	\$	21430.44
(4) Refundable Security Deposit	\$	N/A
(5) Title Fees	\$	N/A
(6) Registration Fees	\$	N/A
(7) License Fees	\$	N/A
(8) Inplant Sales/Tax Fee	\$	N/A
(9) Capitalized Cost Reduction Tax	\$	N/A
(10) Acquisition Fee	\$	N/A
(11) Dealer Documentation/Service Fee	\$	N/A
(12) N/A	\$	N/A
(13) N/A	\$	N/A
(14) TOTAL	\$	21430.44

B. HOW THE AMOUNT DUE AT LEASE SIGNING OR DELIVERY WILL BE PAID:

(1) Net Trade-in Allowance (if positive)	\$	N/A
(2) Refunds and Noncash Credits	\$	7500.00
(3) Amount to be Paid in Cash	\$	13930.44
(4) TOTAL	\$	21430.44

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

A. GROSS CAPITALIZED COST. The Agreed Upon Value of the vehicle (\$ 57429.58) and any items you pay for over the Lease Term (such as service contracts, insurance, and outstanding prior credit or lease balance)	\$	57429.58
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	-\$	N/A
C. ADJUSTED CAPITALIZED COST. The amount used in calculating your Base Monthly Payment or Base Single Payment	-\$	57429.58
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	-\$	40530.69
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	-\$	16898.28
F. RENT CHARGE. The amount charged in addition to the Depreciation and any Amortized Amounts	+\$	2539.22
G. TOTAL OF BASE MONTHLY PAYMENTS OR SINGLE PAYMENT. The Depreciation and any Amortized Amounts plus the Rent Charge	=\$	19438.20
H. LEASE PAYMENTS. The number of payments in your Lease	+	1
I. BASE MONTHLY PAYMENT OR BASE SINGLE PAYMENT	=\$	19438.20
J. SALES/USE TAX	+\$	1992.24
K. N/A	+\$	N/A
L. N/A	+\$	N/A
M. TOTAL MONTHLY PAYMENT ("MONTHLY PAYMENT") OR TOTAL SINGLE PAYMENT ("SINGLE PAYMENT")	=\$	21430.44

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 \$ 0.25 PER MILE. THE "REGULAR MILEAGE" SHALL BE 10000 MILES PER YEAR. YOU HAVE THE OPTION TO PURCHASE MILES AT LEASE SIGNING. YOU HEREBY AGREE TO PURCHASE N/A MILES AT \$ 0.25 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 \$200 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.** Read all pages 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.

Lessee Initials: 

Co-Lessee Initials: N/A

11. ITEMIZATION OF GROSS CAPITALIZED COST

A. Agreed Upon Value of the Vehicle	\$ 55,729.58	H. Dealer Documentation/Service Fee	+\$ 500.00
B. License/registration/title fees	+\$ 303.00	I. N/A	+\$ N/A
C. Sales/use tax	+\$ N/A	J. N/A	+\$ N/A
D. Net Trade-In Allowance (if applicable)	+\$ N/A	K. N/A	+\$ N/A
E. Optional service contract	+\$ N/A	L. N/A	+\$ N/A
F. Optional maintenance contract	+\$ N/A		
G. Acquisition fee	+\$ 835.00	M. Total = Gross Capitalized Cost	-\$ 57,429.58

12. OFFICIAL FEES AND TAXES

You will pay when due all government license, title, registration, testing, and inspection fees and taxes for the Vehicle whether included in your Monthly or Single Payment or in other amounts paid to Lessor. You will pay all taxes due under the Lease or related to the Vehicle that the government levies against you, the Vehicle, or the Lease, even if they become due after the end of the Lease. Your Monthly Payment may change if taxes or fees change and you may be separately billed for taxes and fees.

Estimated Official Fees and Taxes You Must Pay During the Lease. The total amount Lessor estimates that you will pay for official and license fees, registration, title, and taxes over the Lease Term, whether included with your Monthly or Single Payment or assessed otherwise \$ 2,753.24. The actual total of official fees and taxes may be higher or lower depending on the fee rates in effect, the location or the value of the Vehicle when a fee or tax is assessed.

13. INSURANCE

NO PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS IS INCLUDED IN THIS LEASE. As a result, you are liable for any physical damage to the Vehicle and any bodily injury, death, personal injury or property damage arising out of your or any person's use of the Vehicle. You agree to maintain in full force and effect primary and noncontributory insurance with at least the following minimum limits and coverage during the Lease Term and until the Vehicle is returned to us: (1) Liability insurance required by applicable state law, including any no-fault and uninsured motorist law; (2) Collision insurance with limits no less than actual value of the Vehicle with a maximum deductible of \$1,000; (3) Comprehensive insurance including perils of fire, weather, vandalism and theft, with limits no less than actual value of the Vehicle with a maximum deductible of \$1,000; and (4) you must be listed as an insured on the insurance policy. You understand that the insurance policy must provide CCAP Auto Lease Ltd. with primary coverage as an additional insured on items (1) and as loss payee on items (2) and (3). The policy must state that CCAP Auto Lease Ltd. will be given at least 10 days' notice of any cancellation, nonrenewal, limit reductions or material coverage changes. You agree to buy the insurance from an insurance company reasonably acceptable to CCAP Auto Lease Ltd. and to furnish CCAP Auto Lease Ltd. with initial and renewal certificates of insurance evidencing coverage.

14. VEHICLE WARRANTIES

The Vehicle is subject to the manufacturer's standard new-car warranty if the Vehicle is new, and if it does not conform to all applicable warranties during the warranty period, you must report the nonconformity, defect or condition by giving written notice to the manufacturer, factory branch or Lessor by certified mail, return receipt requested.

Unless the Vehicle is used or leased for use primarily for personal, family or household purposes (consumer purposes), LESSOR LEASES THE VEHICLE TO YOU "AS IS" AND EXCEPT AS PROVIDED IN THIS LEASE OR AS PROHIBITED BY LAW, LESSOR MAKES NO EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS AS TO THE VEHICLE'S OR ANY OF ITS PARTS OR ACCESSORIES' CONDITION, MERCHANTABILITY, DURABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE, AND LESSOR MAKES NO OTHER REPRESENTATIONS OR WARRANTIES WHATSOEVER.

Lessee Initials:  Co-Lessee Initials: N/A

15. OPTIONAL INSURANCE AND ADDITIONAL PRODUCTS

You are not required to purchase any of the insurance, contracts, agreements or products listed in this Section in order to lease the Vehicle. Your decision to buy them is not a factor in our decision to approve this Lease. We will obtain any optional insurance coverages that you initial below. A notice you receive when you sign this Lease describes the coverages in greater detail. Life insurance and disability insurance may not cover taxes and other amounts due besides the Base Monthly Payments.

Optional Product	Charge or Premium	Coverage	Provider	Term	By initialing below you indicate that you elect to purchase the Optional Product		
Service Contract	\$ N/A	N/A	N/A	N/A	N/A	/N/A	✓ Lessor/Co-Lessor Initials
Maintenance Contract	\$ N/A	N/A	N/A	N/A	N/A	/N/A	✓ Lessor/Co-Lessor Initials
Wear and Tear	\$ N/A	N/A	N/A	N/A	N/A	/N/A	✓ Lessor/Co-Lessor Initials
Other N/A	\$ N/A	N/A	N/A	N/A	N/A	/N/A	✓ Lessor/Co-Lessor Initials
Other N/A	\$ N/A	N/A	N/A	N/A	N/A	/N/A	✓ Lessor/Co-Lessor Initials

16. LATE CHARGES / RETURNED INSTRUMENT CHARGE / SECURITY DEPOSIT

- A. LATE CHARGES.** If this is a Single Payment Lease, you are not liable for any late charges. If this is a Monthly Payment Lease, and if Lessor does not receive all or any portion of any payment within 15 days of its due date, you must pay Lessor a late charge of the lesser of \$30 or 10% of the payment amount past due or such lesser maximum amount as may be set by law.
- B. RETURNED INSTRUMENT CHARGE.** If any check, draft or similar instrument you send in payment is returned to us unpaid for any reason, including, but not limited to, non-sufficient funds, you must pay a returned instrument charge of \$15 when returned to us on second presentation, or such lesser amount as is permitted by law, in addition to any amounts you are charged by any other party and the amount of the dishonored instrument. If no such amount is permitted by law, you will not owe a returned instrument charge.
- C. REFUNDABLE SECURITY DEPOSIT.** You agree that a security deposit may be required on this Lease and that Lessor may hold the security deposit. Any interest or monetary benefit which may accrue will not be paid to you and will not be used to reduce your obligation under this Lease. The security deposit cannot be used for a Monthly Payment. Lessor will retain any amounts held as a security deposit until all amounts due under this Lease have been paid in full, including personal property taxes, and Lessor may apply the security deposit against any unpaid amounts.

17. VEHICLE USE / MAINTENANCE

- A. VEHICLE USE.** You will be responsible for all operating expenses arising from the use of the Vehicle. You promise that neither you nor anyone else will: (1) use the Vehicle in any way which is illegal; (2) use the Vehicle in any way which would cause cancellation or suspension of the required insurance, warranty or other protection; (3) use the Vehicle as a public or private carrier; (4) remove the Vehicle for more than 30 days from the state where you reside or from the United States; (5) alter or remove equipment from the Vehicle which would decrease its value; (6) use the Vehicle in a livery service or conveying persons or people for hire; (7) operate the Vehicle without the required driving license or insurance coverage; (8) fail to pay any fine, toll, ticket or penalty associated with the Vehicle. If you fail to pay, you will reimburse us and pay a \$25 administration fee per occurrence, where permitted by law, for any fine, toll, ticket, penalty or other amount paid on your behalf, even if payment is requested after the termination date of this Lease.
- B. VEHICLE MAINTENANCE.** You must keep the Vehicle in the same condition as when you leased it, normal wear and mileage excepted. You must at your expense, maintain the Vehicle in good operating order and appearance and maintain the vehicle in accordance with all legal requirements (including inspections), the manufacturer's recommendations and warranty requirements, including having service in connection with any recall campaign completed and validated. Lessor has the right to inspect the Vehicle at any time. Lessor has no obligation to provide a replacement vehicle for any reason. You agree to keep and maintain all service records on the Vehicle during the Lease term and provide such records to the Lessor at the end of the Lease term.
- C. INDEMNITY.** You agree to indemnify and hold us and our assigns, agents, and insurers harmless from all claims, demands, penalties, fines, losses and expenses (including reasonable attorneys' fees to the extent not prohibited by law) arising from the Vehicle's possession, use, condition or operation, including claims based on strict liability.

18. RIGHT TO TERMINATE EARLY

- A. LESSOR'S RIGHT TO TERMINATE EARLY.** You may terminate this Lease at any time before the end of the Lease Term. If you elect to terminate this Lease before the end of the Lease Term and you do not exercise your Purchase Option, the charge for such early termination is the Early Termination Liability as defined below in Section 19.
- B. LESSOR'S RIGHT TO TERMINATE EARLY.** Lessor may terminate this Lease before the end of the Lease Term if you are in Default and you do not have a right to redeem or that right has expired. If you do not exercise your Option to Purchase, upon such termination, Lessor shall be entitled to the following charges: (1) the Early Termination Liability as defined below in Section 19; plus (2) reasonable expenses, if any, incurred as a direct result of re-leasing the Vehicle, holding it, preparing it for sale and selling it; plus (3) if Lessor hires an attorney who is not a salaried employee of Lessor to collect what you owe, you agree to pay reasonable attorneys' fees.

19. EARLY TERMINATION LIABILITY

A. MONTHLY PAYMENT LEASE. For a Monthly Payment Lease, if this Lease terminates early, you agree to pay the sum of items (1) through (5) as follows:

1. Any unpaid Monthly Payments accrued up to the termination date, plus
2. A Turn-in Fee of \$495 or, if we repossess the Vehicle, instead of a Turn-in Fee, the actual expenses we incur in connection with repossessing, obtaining, storing, preparing for sale, and selling the Vehicle, including transportation and reconditioning, plus
3. Official fees and taxes in connection with the termination, plus
4. All other amounts due and owing under this Lease, except excess wear and mileage, plus
5. An early termination charge equal to the amount by which the Adjusted Lease Balance exceeds the Vehicle's Realized Value at termination.

B. SINGLE PAYMENT LEASE. For a Single Payment Lease, if this Lease terminates early, you agree to pay the sum of items (1) through (4) as follows:

1. A Turn-in Fee of \$495 or, if we repossess the Vehicle, instead of a Turn-in Fee, the actual expenses we incur in connection with

repossessing, obtaining, storing, preparing for sale, and selling the Vehicle, including transportation and reconditioning, plus

2. Official fees and taxes in connection with the termination, plus
3. All other amounts due and owing under this Lease, except excess wear and mileage, plus
4. An early termination charge equal to the amount by which the Adjusted Lease Balance exceeds the Vehicle's Realized Value at termination.

If this is a Single Payment Lease and if Early Termination occurs, and if the Realized Value exceeds the Adjusted Lease Balance, you agree to pay the sum of items (1) through (3) in Section 19.B and you will be entitled to a credit ("Single Pay Termination Credit") equal to the lesser of (i) the amount by which the Realized Value exceeds the Adjusted Lease Balance, or (ii) the product of the Single Payment divided by the Lease term times the number of whole months remaining until scheduled termination. Any amount by which the Single Pay Termination Credit exceeds the sum of items (1) through (3) in Section 19.B will be refunded to you. If the sum of items (1) through (3) in Section 19.B exceeds the Single Pay Termination Credit, you will owe the deficiency.

20. ADJUSTED LEASE BALANCE

A. MONTHLY PAYMENT LEASE. For a Monthly Payment Lease, your Adjusted Lease Balance is the Adjusted Capitalized Cost (deducted on the front of this Lease, less all Depreciation and other Amortized Amounts accrued up to the termination date, calculated according to the Constant Yield Method. "Constant Yield Method" means the method of determining the Rent Charge portion of each Base Monthly Payment, under which the Rent Charge for each month is earned in advance by multiplying the constant rate implicit in the Lease times the balance subject to Rent Charge as it declines during the scheduled Lease Term. At any time during the scheduled Lease Term, the balance subject to Rent Charge is the difference between the Adjusted Capitalized Cost and

the sum of (1) all Depreciation and other Amortized Amounts accrued during the preceding months and (2) the first Base Monthly Payment.

B. SINGLE PAYMENT LEASE. For a Single Payment Lease, the Adjusted Lease Balance at a given time is determined by adding to the initial balance subject to Rent Charge all Rent Charges accrued as of the month of calculation. The Rent Charges accrue at a constant rate which, compounded monthly and added to the initial balance subject to Rent Charge, will cause the resulting Adjusted Lease Balance to increase to the Residual Value over the term of the Lease. The initial balance subject to Rent Charge is the Adjusted Capitalized Cost less the Single Payment, excluding taxes.

21. REALIZED VALUE OF VEHICLE

A. REALIZED VALUE. If the Vehicle is not a Total Loss, the Vehicle's Realized Value will be the amount of any rebates of premiums or charges for insurance, extended warranties or service or maintenance contracts we actually receive, plus, at our option:

1. The gross wholesale sales price we receive for the Vehicle at disposition;
2. The fair wholesale market value of the Vehicle at termination according to a recognized used vehicle guide selected by us and customarily used by motor vehicle dealers, including, but not limited to, Black Book, taking into consideration the Vehicle's mileage and physical condition;
3. Any amount you and we agree to in writing after termination, or

4. If you obtain an independent appraisal (see below), the appraisal amount.

If the Vehicle is a Total Loss, the Realized Value is your insurance deductible, if received by us, plus the Vehicle's actual cash value (less any deductibles made by your insurer) we receive from your insurer or any other party in payment for the loss; if there is no such payment, the Realized Value is zero.

B. INDEPENDENT APPRAISAL. In the event of an early termination of this Lease, you may obtain, at your own expense, from an independent third party agreeable to both Lessee and Lessor, a professional appraisal of the wholesale value of the Vehicle which could be realized at sale. The appraised value shall then be used as the Realized Value.

22. SCHEDULED TERMINATION LIABILITY / EXCESSIVE WEAR

A. SCHEDULED TERMINATION LIABILITY. Upon the termination of the Lease as scheduled at the end of the Lease Term, you will owe all amounts past due and unpaid, charges for Excessive Wear (Section 22.B) and for excess mileage in accordance with Section 7, plus a Disposition Fee equal to \$395 or the maximum allowed by applicable law, if lower.

B. EXCESSIVE WEAR. You are responsible for repairing all damage and wear that is beyond the minor wear reasonably expected to result from ordinary use and everyday use, assuming that you use the Vehicle as this Lease permits (see Section 17.A) and maintain it as this Lease requires (see Section 17.B) ("Excessive Wear"). Excessive Wear includes, but is not limited to: (i) broken, cracked, chipped, scratched or discolored glass; (ii) damage to or deterioration of the body, metal work, trim or

paint, including, by way of example, damage or deterioration that requires straightening of the metal or refinishing of the body; (iii) burned, torn or stained dash, floor covers, seats, headliners, upholstery or interior work; (iv) mismatched wheels or tires (including spares) that are missing, are not in safe condition, or have less than 4/32nd of an inch tread depth; (v) unsafe or unlawful operating condition; (vi) unpaired or unplaced mechanical parts which would have been repaired or replaced during the normal service of the Vehicle, including, by the way of example but not limitation, transmissions, air conditioning components, engines, power steering or electrical components, or brakes which require any repair; (vii) any other damage, whether or not insurance covers it; (viii) any repaired or replaced parts which we have not approved; and (ix) missing accessories or equipment that were included in the Vehicle when it was delivered.

23. PURCHASE OPTION

A. END OF LEASE TERM. At scheduled Lease termination, you may purchase the Vehicle "AS IS". You must notify Lessor of your intent to exercise the Option to Purchase. If you exercise the Option to Purchase at scheduled Lease termination, you agree to pay Lessor a sum equal to:

1. The Residual Value;
2. Plus any past due Monthly Payments and any other amount due under this Lease;
3. Plus the Purchase Option Fee, described in Section 9 of this Lease;
4. Plus any official fees, taxes and other charges related to the purchase of the Vehicle.

B. PRIOR TO END OF LEASE TERM. You have an Option to Purchase the Vehicle "AS IS" at any time prior to the end of the Lease Term. If you must notify Lessor before you exercise the Option to Purchase. If you exercise the Option to Purchase at any time prior to the end of the Lease Term, you agree to pay Lessor a sum equal to:

1. Any past due Monthly Payments and any other amount due under this Lease;

2. Plus any official fees, taxes and other charges related to the purchase of the Vehicle;

3. Plus the Residual Value;
4. Plus the Purchase Option Fee described in Section 9 of this Lease;
5. Plus the Base Monthly Payment times the number of Base Monthly Payments not yet due only if this is a Monthly Payment Lease;
6. Minus unearned Rent Charges calculated according to the actuarial method. The term "actuarial method" means the method of allocating Base Monthly Payments between: (i) the reduction of the Adjusted Capitalized Cost to the Residual Value over the Lease Term, and (ii) Rent Charges. Under this method, a Base Payment is applied first to the accumulated Rent Charge and any remainder is subtracted from, or any deficiency is added to, the balance of the Adjusted Capitalized Cost. Rent Charges are earned on a set monthly schedule regardless of when a Monthly Payment is received. Rent Charges are at their maximum at the beginning of the Lease Term and decrease to their minimum at the end of the Lease Term.



28. GENERAL PROVISIONS

- A. SECURITY INTEREST/SET OFF.** You grant Lessor a security interest, to the extent permitted by state law, in the less proceeds of any vehicle insurance, service contracts or products financed in connection with this Lease and in any premium refunds for such insurance, service contracts or other products to secure performance of your obligations under this Lease. You grant Lessor the right to set-off amounts owed by you to Lessor against any amounts owed by Lessor to you without notice or demand except as required by applicable law.
- B. LIMITED POWER OF ATTORNEY.** You appoint us or our agent as your attorney-in-fact to do the following: (1) settle any insurance claim related to the Vehicle; (2) endorse your name on any check or draft we receive for damage or loss of the Vehicle; and (3) to sign your name to any title, registration or other similar documents related to the Vehicle. This power of attorney is coupled with an interest in the Vehicle and is not revocable.
- C. ADDITIONAL CREDITS AND AMOUNTS DUE.** Regardless of how the Lease ends, you will owe Lessor any unpaid fees and taxes, including any tax on what you owe because the Lease ends early, plus any amounts due because you breached your obligations under this Lease. Lessor may cancel any optional insurance or service, maintenance, or other contracts that Lessor financed for you. Lessor will give you a credit for any amount Lessor receives from such a cancellation, unless the GAP Waiver in Section 25 applies.
- D. ODOMETER STATEMENT.** You agree to maintain the Vehicle's odometer so that it is always accurate. You will provide us with an odometer certification at any time we request one. **Federal law requires you to give us a statement of the Vehicle's mileage in connection with a transfer of Vehicle ownership. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.**
- E. NO WAIVER.** We do not waive our rights or remedies under this Lease by delaying or failing to exercise them at any time. Our acceptance of late or partial payments under this Lease will not constitute a waiver of our right to receive timely payment in full or any other rights.
- F. ASSIGNMENT.** You have no right to assign any of your rights under this Lease or to sublet the Vehicle; Lessor can assign its interest in this Lease and the Vehicle without your consent. If the Lease is assigned by Assignee, a subsequent assignee may designate CCNP Auto Lease Ltd., or its trustee, as agent to hold title for the benefit of that subsequent assignee on the Vehicle's certificate of title and/or registration. Any subsequent Assignee will not be required to make repairs to the Vehicle, obtain insurance, or perform any service Lessor has agreed to perform under this Lease. You understand that you may not receive notice of any assignment of this Lease.
- G. CREDIT REPORTS.** You authorize us to obtain your credit report, credit score or other consumer reports from any consumer reporting agency now and during the term of this Lease, and to investigate your credit for use in monitoring this Lease, collection of amounts owed under this Lease and extending or amending this Lease to the full extent permitted by law. You are also hereby notified that if you fail to fulfill the terms of your credit obligations under this Lease, a negative report regarding your credit may be submitted to each consumer reporting agency. Lessor may share credit, account and financial information with our affiliates and other third parties except to the extent prohibited by our policies or by law, including your instructions that must be followed under the Gramm-Leach-Bliley Act and state law.
- H. GOVERNING LAW.** This Lease is governed by, and will be interpreted in accordance with the laws of the state where the Dealer is located.
- I. ENFORCEABILITY.** If any provision of this Lease is found to be unenforceable, legal, or void, the remaining provisions of this Lease will remain in full force and effect.
- J. STATEMENTS.** Upon your written request, Lessor will send you a written statement of (1) the dates and amounts of payments made under this Lease and the amount of your remaining payments and any other amounts owed to Lessor under this Lease as of the date of the statement, and/or (2) an estimate of your total early termination liability under this Lease as of the date of the statement. There is no charge for each statement, except that you agree to pay \$5.00 per statement if you request more than one statement under subsection (1) or more than one statement under subsection (2) in any 12-month period.
- K. CLAIMS AND DEFENSES.** The following notice applies only if you are an individual (not an organization) and the Vehicle is used primarily for personal, family or household purposes:

NOTICE

ANY HOLDER OF THIS CONSUMER LEASE IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE LESSEE COULD ASSERT AGAINST THE LESSOR OF THE MOTOR VEHICLE. RECOVERY HEREUNDER BY THE LESSEE SHALL NOT EXCEED AMOUNTS PAID BY THE LESSEE UNDER THIS LEASE.

29. COMMUNICATIONS WITH LESSEE

- A. CONSENT TO MONITOR AND RECORD PHONE CALLS.** To ensure that Lessee's inquiries are handled promptly, courteously, and accurately, some of the phone calls between you and us or any of our affiliates, agents, assigns and service providers, may be monitored and recorded by us and any of our affiliates, agents, assigns and service providers, to enhance service to you. You consent to this monitoring and recording.
- B. NOTIFYING AND COLLECTION CALLS.** You agree that, in order for us to service this Lease or to collect any amounts you owe, Lessor may make calls and/or send text messages to you at any telephone number(s) that you have provided to us, now or in the future, including wireless telephone numbers that could result in charges to you. The manner in which these calls or text messages are made to you may include, but is not limited to, the use of prerecorded/artificial voice messages and/or automatic telephone dialing systems. You further agree that in order for us to service this Lease or to collect any amounts you owe, that Lessor may send e-mails to you at any e-mail address you provide us or use other electronic means of communication to the extent permitted by law.



30. NOTICES

ELECTRONIC CONTRACTING AND SIGNATURE. You hereby agree that your electronic signature below signifies your intent to enter into this Lease, which shall be legally valid and enforceable in accordance with its terms (the "Electronic Contract"). Upon signing this Lease, you will receive a copy of this Lease, which shall not be considered an authoritative copy. The authoritative copy shall be the electronic copy stored in a document management system designated by us (the "Authoritative Copy"). Notwithstanding the foregoing, the Authoritative Copy may be converted into a paper contract by printing it and being marked by us as an original (the "Paper Contract"). Once such Paper Contract is created, it shall constitute the Authoritative Copy, and you acknowledge and agree that: (a) your signing of the Electronic Contract also constitutes issuance and delivery of the Paper Contract, (b) your electronic signature below, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (c) after such conversion, your obligations will be evidenced by the Paper Contract alone.

THIS LEASE CONTAINS THE ENTIRE AGREEMENT BETWEEN YOU AND US. No agreements exist between you and Lessor except as set forth in this Lease. The agreement between the parties may only be modified by a writing signed by you and Lessor, except that at the end of the original Lease term, the Lease may be extended by agreement at our discretion for a period not to exceed six (6) months. No course of performance will modify the agreement between the parties or constitute

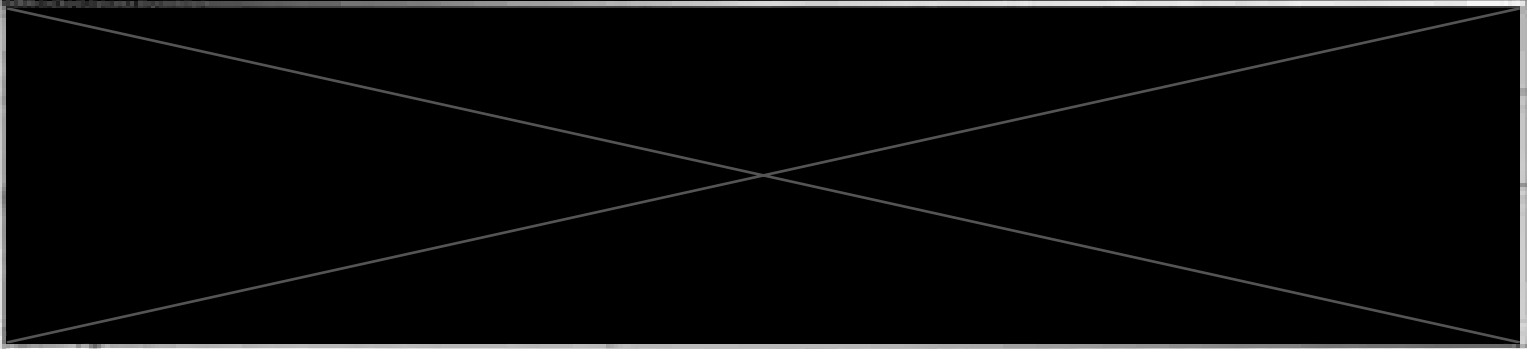
Lessor's Initials: 

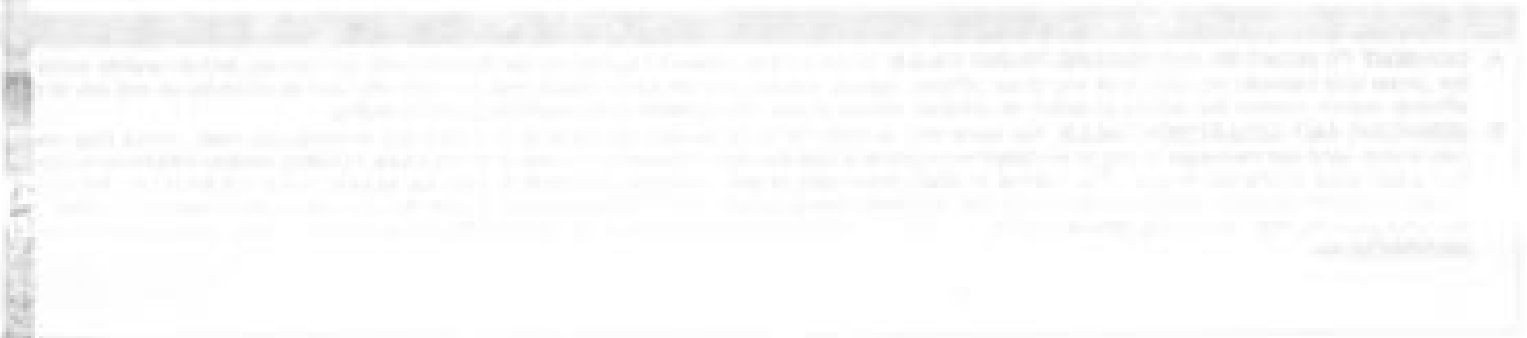
NOTICE: (1) BY SIGNING BELOW, YOU AGREE TO ALL THE PROVISIONS ON ALL THE PAGES OF THIS LEASE. (2) YOU ACKNOWLEDGE THAT YOU HAVE READ THE ENTIRE LEASE. (3) THIS IS A LEASE AGREEMENT AND NOT A PURCHASE AGREEMENT, PLEASE SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE QUESTIONS CONCERNING THIS TRANSACTION. (4) YOU AGREE THAT YOU HAVE READ THE ARBITRATION PROVISION ON THIS LEASE, INCLUDING THE METHOD FOR OPTING OUT, AND YOU AGREE TO ARBITRATE ALL CLAIMS IN ACCORDANCE WITH THE ARBITRATION PROVISION IN SECTION 27.

NOTICE TO THE LESSEE: THIS IS A LEASE. YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS AND UNTIL YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE, IF THIS LEASE CONTAINS A PURCHASE OPTION. DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS LEASE WHEN YOU SIGN IT.

YOU AGREE THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY OF THIS LEASE AND OF ANY OTHER AGREEMENTS, POLICIES OR CERTIFICATES THAT YOU SIGNED OR AGREED TO PURCHASE.

31. SIGNATURES





Lessor Initials: 

Co-Lessee Initials: N/A