

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY USING ELECTRONIC RECORDS AND SIGNATURES

You have indicated that you wish to receive, sign, or transmit documents relating to your Transaction with us electronically. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records or signatures in our Transaction with you.

In this Consent, the words “we,” “us,” and “our” mean (i) the DEALERSHIP from whom you are purchasing or leasing your motor vehicle (the “**DEALERSHIP**”) and (ii) any assignee of the financing contract or lease agreement, or the original creditor on a loan agreement (the “**FINANCING INSTITUTION**”). The words “you” and “your” mean the person giving consent as well as any co-applicants and co-owners of any product or service we provide to the person giving consent as part of this Transaction. “**Transaction**” means your application for credit, the retail installment sales contract, loan agreement, or lease agreement providing for the purchase or lease of a motor vehicle, and the review, execution, and delivery of the documents related to your purchase or lease. It also includes the purchase of all related products and services provided to you and described in the Communications. “**Communication(s)**” means each disclosure, notice, retail installment sales contract, loan agreement, lease agreement, undertaking, fee schedule, periodic statement, record, document, or other information we provide to you, or that you sign or submit or agree to at our request, in connection with the Transaction.

1. **Your Consent.** You (i) agree that any of the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form; and (ii) consent to receiving any of the Communications we provide to you via email, text message, or other electronic medium. We may also use electronic signatures and obtain them from you on any Communication, even if we provide you the Communications in paper form.

The Communications may be presented, executed, and delivered at the DEALERSHIP, or, for eligible online transactions, via our Signature and Document Delivery Service and Website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

2. **How to Withdraw Consent.** If you decide to withdraw consent before you complete the Transaction, you may do so by selecting the “Withdraw Consent” option available on each page of the electronic signature process. The “Withdraw Consent” option will either appear on the left side of the screen, or under the action menu at the upper left corner of the screen. If you withdraw consent before the Transaction is complete, you will be required to restart the Transaction.

Your withdrawal of consent with respect to this Transaction does not affect any other consent you have given us at any other time to use electronic records and signatures, and it does not affect the legal effectiveness, validity, or enforceability of the electronic Communications that were provided to you before your withdrawal became effective.

3. **How to Update Your Contact Information.** It is your responsibility to provide us with accurate and complete e-mail address, mobile/cellular telephone number, and other contact information at the time of your Transaction and after the time of your Transaction, when your contact information changes. To update your information during the Transaction, please notify our representative assisting you with your Transaction; to update your contact information after the time of your Transaction, please notify your Financial Institution.

4. Hardware and Software Requirements. To receive or retain electronic Communications, you must have access to:

Browser Options:

This Signature and Document Delivery Service and Website will support the most Current Version of the major desktop, laptop, and tablet browsers. **MOBILE PHONE BROWSERS ARE NOT SUPPORTED AT THIS TIME.**

Read and Display Requirements:

Our system works with any Current Version of Adobe Reader® that views and prints PDF documents.

Printer or Storage Space:

You will need access to a printer or sufficient storage space to retain the Communications.

You must also have an active email address and SMS-enabled mobile/cellular telephone to use the Signature and Document Delivery Service and Website.

For transactions you complete on our hardware, we will supply any additional required hardware and software.

By "Current Version," we mean a version of the software that is currently supported by its publisher. From time to time, we may offer services or features that require the Internet browser you are using to be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that the Internet browser you are using is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with your Transaction.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. Continuing to use this service after receiving notice of the change is reaffirmation of your consent.

5. Paper Copies.

a. Transactions Completed Using Our Hardware and Software

For Transactions completed using our hardware and software ("**Type I Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you in paper form at the time of your Transaction. For Type I Transactions, we will tell you that you will be receiving a paper copy of the Communications at the time of your Transaction.

b. Transactions Completed Using Your Hardware and Software

For Transactions completed using your hardware and software to access the Signature and Document Delivery Service and Website ("**Type II Transactions**"), we will use electronic signatures obtained from you for Communications and we will provide those Communications to you at the time of your Transaction. For Type II Transactions, we will tell you that you will be receiving an electronic copy of the Communications at the time of your Transaction.

For Type II Transactions, we will not send you a paper copy of electronic Communications unless you

request it, as provided below, or we otherwise deem it appropriate to do so. For Type II Transactions, you can obtain a paper copy of any Communication we provide to you electronically by printing it yourself or by requesting your **DEALERSHIP** provide you with a paper copy at the time of your Transaction. Such requests for paper copies to your **DEALERSHIP** can be made at the time of your Transaction or up to fifteen (15) days after the date of your Transaction. After this time (15 days after the date of your Transaction), you can request a copy of any Communication by contacting your **FINANCING INSTITUTION**. There is no charge associated with requesting a paper copy of a Communication we sent you electronically.

6. Retaining Copies of Electronic Communications. We encourage you to print or download, for your records, a copy of all electronic Communications. This ESIGN Consent disclosure will be a part of the Communications when you print, download a copy, or are otherwise provided a paper copy by us at the time of your Transaction.

7. Termination/Changes. We reserve the right, in our sole discretion, to (i) provide you with Communications in paper or electronic form, as described above; (ii) discontinue the provision of your Communications electronically; or (iii) to terminate or change the terms and conditions on which we provide your Communications to you electronically. The Communications that we provide to you electronically will be available to you electronically for fifteen (15) days after the date (a) your Transaction is completed and (b) we provide access to the Communications to you via the Signature and Delivery Service and Website. After this time, if you wish to receive a copy of the Communications, you must request a paper copy from your **FINANCING INSTITUTION**.

By checking the box, you confirm that (i) you have reviewed and agree to be bound by the terms of the ESIGN Consent; (ii) you are consenting to the use of electronic records and signatures in connection with this Transaction; and if we provide the Communications to you electronically, you are (a) consenting to receive your Communications through the use of the Signature and Document Delivery Service and Website; (b) confirming that you have access to the hardware and software described above; (c) confirming that you are able to receive and review electronic records; and (d) confirming that you have an active email account, SMS-enabled mobile/cellular telephone, and the ability to access, view, and retain PDF files. You are also confirming that you are authorized to, and do, consent on behalf of all of your co-applicants and co-owners of any product or service we provide to you as part of this Transaction.

By checking the box, you also agree that any electronic records signed by using the Signature and Document Delivery Service and Website are signed at our business premises. Any Communications that require our signature are completed and binding on us only when we receive and execute them.

By checking the box, you agree that the sale or lease of a motor vehicle is complete at the time and place that we deliver the motor vehicle per the agreement below. You and we agree that we will deliver the motor vehicle to you by making the motor vehicle available to you to take possession of it at our place of business once you and we have completed execution of the applicable Communications that require signature. We may agree to help you arrange transportation of the motor vehicle to another place of your choosing after we have delivered it to you at our place of business; however, you acknowledge and agree that: (i) our helping you with transportation of the vehicle in this way is at your request, as your agent, and for your convenience; and (ii) any such transportation of the vehicle that occurs is after the sale or lease is complete and after it was delivered by us at our place of business.

By checking the box you also agree that (i) the Signature and Document Delivery Service and Website are strictly designed for use on desktop, laptop, and tablet computing devices and (ii) THE SIGNATURE AND DOCUMENT DELIVERY SERVICE AND WEBSITE ARE NOT CURRENTLY DESIGNED FOR AND SHOULD NOT BE USED ON A MOBILE PHONE BROWSER.

FACTS**WHAT DOES Pohanka Lexus of Chantilly DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and **Income**
- **Account Balances** and **Payment History**
- **Credit History** and **Employment Information**

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customer's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer's** personal information; the reasons **Pohanka Lexus of Chantilly** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pohanka Lexus of Chantilly share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 703-968-9100 or go to <http://www.pohanka.com>

Who we are

Who is providing this notice?

Pohanka Lexus of Chantilly

What we do

How does Pohanka Lexus of Chantilly protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Pohanka Lexus of Chantilly collect my personal information?

We collect your personal information, for example, when you

- apply for financing or give us your income
- provide employment info or give us your contact information
- We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Pohanka name which are primarily automobile dealerships.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Pohanka Lexus of Chantilly does not share with nonaffiliates so they can market you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include finance and other companies offer ancillary products: GAP coverage, Extended Warranties, etc.*

Other important information

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS NOTICE.

Print Customer Name

Customer Signature

Date

Print Customer Name

Customer Signature

Date

POHANKA LEXUS, 13909 LEE JACKSON HIGHWAY, CHANTILLY, VA 20151

See Dealer's Privacy Notice before signing. By signing in the box and pressing accept, you are acknowledging that you have received the Dealer's Privacy Notice.

HIDED

08/10/2022

Date

CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



1. Parties

Lease Date: 08/10/2022

LESSEE AND CO-LESSEE NAME AND LESSEE'S BILLING ADDRESS
HIDED

LESSOR (DEALER) NAME AND ADDRESS
POHANKA OF CHANTILLY, INC.
13909 LEE JACKSON HIGHWAY
CHANTILLY, VA 20151

VEHICLE GARAGING ADDRESS
N/A

This is a Lease for the Vehicle described below. The words "you", "your" and "yours" refer to the Lessee and any Co-Lessee. The words "we", "us" and "our" refer to the Lessor, and after assignment, to the Toyota Lease Trust ("TLT") and any subsequent assignee. Lexus Financial Services, a division of Toyota Motor Credit Corporation ("LFS") will be servicing this Lease on behalf of TLT. By signing this Lease, you agree to lease the Vehicle described below from us under the terms of this Lease, to pay all amounts due and to perform all of your obligations under this Lease.

2. Description of Leased Vehicle

You are leasing from us, and have received in satisfactory condition, the following Vehicle:

Leased Vehicle
2022 Lexus RX RX 350L AWD

New, Used, or Demo New	Vehicle Identification Number JTJHZKFA7N2041268	Primary Use Personal Family or Household	Odometer Mileage 5
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FEDERAL CONSUMER LEASING ACT SEGREGATED DISCLOSURES

<p>3. Amount Due at Lease Signing or Delivery (Itemized in Section 7 below)</p> <p>\$ <u>7,400.00</u></p>	<p>4. Monthly Payments You [fi] st Monthly Payment of \$ <u>669.00</u> is due on 08/10/2022, followed by <u>29</u> payments of \$ <u>669.00</u> due on the <u>10th</u> of each month.</p> <p>The total of your Monthly Payments is: \$ <u>20,070.00</u></p>	<p>5. Other Charges (not part of your Monthly Payment)</p> <p>Disposition fee (if you do not purchase the Vehicle) \$ <u>350.00</u></p> <p>Total \$ <u>350.00</u></p>	<p>6. Total of Payments (The amount you will have paid by the end of the Lease)</p> <p>\$ <u>23,776.00</u></p>
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Itemization of Amount Due at Lease Signing or Delivery

7. Amount Due at Lease Signing or Delivery:

a. Capitalized Cost Reduction	\$ <u>3,166.04</u>
b. First Monthly Payment	\$ <u>669.00</u>
c. Refundable Security Deposit	\$ <u>3,375.00</u>
d. Title Fees	\$ <u>N/A</u>
e. Registration Fees	\$ <u>N/A</u>
f. License Fees	\$ <u>N/A</u>
g. Tax on Capitalized Cost Reduction	\$ <u>189.96</u>
h. Acquisition Fee	\$ <u>N/A</u>
i. N/A	\$ <u>N/A</u>
j. N/A	\$ <u>N/A</u>
k. N/A	\$ <u>N/A</u>
l. N/A	\$ <u>N/A</u>
m. Total	\$ <u>7,400.00</u>

8. How the Amount Due at Lease Signing or Delivery will be Paid:

a. Net Trade-In Allowance	
Year <u>N/A</u> Make <u>N/A</u> Model <u>N/A</u>	
VIN <u>N/A</u>	
(i) Agreed Upon Value \$ <u>N/A</u>	
(ii) Less: Pay Off \$ <u>N/A</u>	
(iii) Less: Cash to Lessee \$ <u>N/A</u>	
Net Trade In [(i) — (ii) — (iii), no less than 0] \$ <u>0.00</u>	
b. Rebates and Noncash Credits \$ <u>1,000.00</u>	
c. <u>N/A</u>	\$ <u>N/A</u>
d. <u>N/A</u>	\$ <u>N/A</u>
e. <u>N/A</u>	\$ <u>N/A</u>
f. Amount to be Paid in Cash \$ <u>6,400.00</u>	
g. Total	\$ <u>7,400.00</u>

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CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



Your Monthly Payment is determined as shown below

9. Payment Determination

a. Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ <u>53,289.14</u>) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance). For an itemization of this amount, see Section 13.	\$ <u>55,673.73</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>3,166.04</u>
c. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment.	= \$ <u>52,507.69</u>
d. Residual Value. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment.	- \$ <u>35,559.95</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>16,947.74</u>
f. Rent Charge. The amount charged in addition to the Depreciation and any Amortized Amounts.	+ \$ <u>2,166.60</u>
g. Total of Base Monthly Payments. The Depreciation and any Amortized Amounts plus the Rent Charge.	= \$ <u>19,114.34</u>
h. Lease Payments. The number of payments in your Lease.	÷ <u>30</u>
i. Base Monthly Payment.	= \$ <u>637.14</u>
j. Monthly Sales/Use Tax.	+ \$ <u>31.86</u>
k. N/A	+ \$ <u>N/A</u>
l. Total Monthly Payment ("Monthly Payment")	= \$ <u>669.00</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.

10. Excessive Wear and Use

You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 25000 miles over the odometer mileage disclosed on page one, at the rate of \$ 0.25 per mile.

11. Purchase Option at the End of Lease Term

You have an option to purchase the Vehicle at the end of the Lease Term for \$ 35,559.95. That amount does not include other charges you may be required to pay pursuant to Section 32.

12. Other Important Terms

Review 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.

Gross Capitalized Cost Itemization and Other Items

13. Itemization of Gross Capitalized Cost

You will pay for the following items over the Lease Term, as part of your Monthly Payment:

a. Agreed Upon Value of the Vehicle	\$ <u>53,289.14</u>
b. Taxes	+ \$ <u>N/A</u>
c. Initial Title, License, and Registration Fees	+ \$ <u>690.59</u>
d. Outstanding Prior Credit or Lease Balance	+ \$ <u>N/A</u>
e. Acquisition Fee	+ \$ <u>795.00</u>
f. Processing Fee	+ \$ <u>899.00</u>
g. N/A	+ \$ <u>N/A</u>
h. N/A	+ \$ <u>N/A</u>
i. N/A	+ \$ <u>N/A</u>
j. N/A	+ \$ <u>N/A</u>
k. N/A	+ \$ <u>N/A</u>
l. N/A	+ \$ <u>N/A</u>
m. N/A	+ \$ <u>N/A</u>
n. N/A	+ \$ <u>N/A</u>
o. Gross Capitalized Cost	= \$ <u>55,673.73</u>

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CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



14. Lease Term and Scheduled Maturity Date

The Lease Term of this Lease is 30 months, and the Scheduled Maturity Date of this Lease is 02/09/2025.

15. Required Insurance

You must provide the following insurance during the Lease Term, with the Lessee and/or Co-Lessee as an insured driver. No other types of insurance are required and **no Required Insurance is provided by us in this Lease:**

- a) primary automobile liability insurance with minimum limits for bodily injury or death of
 - i) \$ 25,000.00 for any one person, and
 - ii) \$ 50,000.00 for any one accident, and
 - iii) \$ 25,000.00 for property damage; and
- b) physical damage insurance for the full value of the Vehicle, with a maximum deductible of \$1,000.

See Section 24 for more information.

You have provided us today with the following insurance information:

GEICO	127 4126 A02 48C
Insurance Provider	Policy No.
DIRECT	(800) 841-3000
Agent's Name	Agent's Phone No.
N/A	
Agent's Address	

Insurance Coverage Verification by Dealer

16. Charges for Late/Returned Payments

If we do not receive a full Monthly Payment within 10 days after it is due, you must pay a late payment charge of 5% of the unpaid amount or \$10, whichever is greater.

If any payment (including an electronic funds transfer) you make to us is not honored or returned to us for any reason, in addition to any late charges, you may be charged a fee of \$25, as permitted by law.

17. Estimated Official Fees and Taxes

This is an estimate of the total amount you will pay over the Lease Term for official and license fees, registration, title, and taxes (including personal property taxes), whether included in your Total Monthly Payment (Section 9.I), the Amount Due at Lease Signing or Delivery (Section 7) or billed separately. The actual total of Official Fees and Taxes may be higher or lower than this estimate depending on the tax rates in effect on the value of the Vehicle at the time a fee or tax is assessed. **This estimate is based on your current address and may increase if you move or if tax rates change. You are responsible for paying any increases.** See Section 27 for additional information.

Estimated Total \$ 6,068.09

18. Warranty

If the Vehicle is a new or a demo Vehicle, the Vehicle is subject to the standard new warranty from the manufacturer. If the Vehicle is used, it is not covered by a warranty unless identified below

- Remainder of standard new vehicle warranty from manufacturer
- Used vehicle warranty from manufacturer

UNLESS WE MAKE A WRITTEN WARRANTY OR ENTER INTO A SERVICE CONTRACT WITHIN 90 DAYS FROM THE DATE OF THIS LEASE AND EXCEPT AS STATED IN THE PARAGRAPH IMMEDIATELY ABOVE, YOU ARE LEASING THIS VEHICLE "AS IS." THERE ARE NO WARRANTIES AS TO THE VEHICLE'S CONDITION, MERCHANTABILITY, SUITABILITY, OR FITNESS FOR A PARTICULAR PURPOSE.

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19. Optional Insurance and Other Products

You are not required to buy any of the Optional Insurance or Other Products listed below to enter into this Lease, and they are not a factor in our credit decision. These insurance and other products will not be provided unless the appropriate box is checked, all information is filled in, you sign below, and you are accepted by the Provider. By your signature below, you agree that you have received a notice of the terms of the insurance or product, and you want to obtain the insurance or product for the premium or charge shown. A portion of the premium or charge shown may be retained by the Lessor (Dealer).

<input type="checkbox"/> Optional Credit Life Insurance		N/A N/A Insured(s)	Lessee	<input type="text" value="N/A"/>
Beginning Coverage	N/A		Co-Lessee	<input type="text" value="N/A"/>
Provider	N/A			
Premium	N/A			
<input type="checkbox"/> Optional Credit Disability Insurance		N/A N/A Insured(s)	Lessee	<input type="text" value="N/A"/>
Maximum Monthly Coverage	N/A		Co-Lessee	<input type="text" value="N/A"/>
Provider	N/A			
Premium	N/A			
<input type="checkbox"/> Optional Mechanical Breakdown Protection		N/A N/A Miles/Coverage Months	Lessee	<input type="text" value="N/A"/>
Provider	N/A		Co-Lessee	<input type="text" value="N/A"/>
Premium or Charge	N/A			
<input type="checkbox"/> Optional Maintenance Agreement			Lessee	<input type="text" value="N/A"/>
Provider	N/A		Co-Lessee	<input type="text" value="N/A"/>
Premium or Charge	N/A			
<input type="checkbox"/> Optional Excess Wear and Use Protection Plan			Lessee	<input type="text" value="N/A"/>
Provider	N/A		Co-Lessee	<input type="text" value="N/A"/>
Premium or Charge	N/A			
<input type="checkbox"/> Optional Tire and Wheel Protection Plan			Lessee	<input type="text" value="N/A"/>
Provider	N/A		Co-Lessee	<input type="text" value="N/A"/>
Premium or Charge	N/A			

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CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



20. Complete Agreement or Modification

By your signature, you acknowledge that this Lease contains the entire agreement for the Lease of this Vehicle. There are no other agreements. Any change to this Lease must be in writing, and signed by you and by us.

Lessee		Co-Lessee	N/A
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YOUR OBLIGATIONS DURING THIS LEASE

21. Vehicle Maintenance and Damage

You are responsible for all maintenance, repair, service, and operating expenses of the Vehicle. You agree to keep the Vehicle in the same condition as when you received it, except for reasonable wear, to maintain the Vehicle so that any warranties or similar agreements remain effective and so that it passes all inspections required by law, to follow the owner's manual and maintenance schedule, and to provide us with written proof of such maintenance. You agree to make the Vehicle available to us for inspection during the Lease Term at any reasonable time and place that we request.

22. Prohibited Uses of the Vehicle. You agree that you will not, nor permit others to:

- a. use the Vehicle in any illegal manner, in violation of your insurance policy, or without the insurance coverage described in Sections 15 and 24;
- b. alter or install any equipment on or in the Vehicle without our written consent. Any accessions to the Vehicle become our property;
- c. subject the Vehicle to any lien, seizure or other involuntary transfer;
- d. use the Vehicle to transport goods or people for hire;
- e. remove the Vehicle from the state where it was first titled, for more than 30 days, without our written consent;
- f. take the Vehicle outside the continental United States (except to Canada or Mexico for less than 30 days, if you have our consent and have provided us with proof of insurance);
- g. use the Vehicle in a way that causes the cancellation or suspension of any warranty or other similar protection agreement; or
- h. allow anyone else to regularly use the Vehicle without our written consent.

Assigning, subleasing, pledging or permitting a security interest to be created in, or in any other way transferring by you of any interest in the Vehicle or this Lease is strictly prohibited.

23. Title and Registration. Legal title to the Vehicle will be in our name and the Vehicle will be registered as we direct. You must promptly pay all title, registration, and license fees.

24. Required Insurance. The limits required under state law may not be sufficient for your needs. See your insurance provider for more information. You may obtain the required coverages through any insurance company, agent, or broker you choose which is reasonably acceptable to us and authorized to do business in the state where the Vehicle is located. This insurance may be provided through existing policies that you own or control if it otherwise meets all requirements. The insurance policy must be acceptable to us, name Toyota Lease Trust as **additional insured and loss payee**, and give us at least 10 days written notice before any cancellation or reduction in coverage. You authorize us to endorse your name(s) on any check or draft from your insurance company for any claim. You must provide us with written proof of this insurance, including a copy of the insurance policy, at any time during the term of this Lease at our request. You agree to release to us all insurance or other proceeds you receive for damages or loss to the Vehicle (including any premium refunds on the Required Insurance) up to the amount you owe us.

Notice: Liability insurance coverage for bodily injury and property damage caused to others is not included in this Lease.

25. Payment Obligations. You may not change or stop your Monthly Payments for any reason, even if the Vehicle is stolen, destroyed, seized by the government, non-operative, experiences any mechanical problem, or does not perform satisfactorily. We may apply each Monthly Payment and each other payment we receive to past due payments, current payment due, late charges, and other amounts due under this Lease in any order we choose, to the extent permitted by law.

26. Change in Address. You must notify us in writing within 30 days of any change in your address or the address where the Vehicle is garaged.

27. Fees Taxes and Fines. You must promptly pay all official fees and taxes related to the Vehicle and this Lease, including title, license and registration fees, and sales, use, excise and personal property taxes. These amounts may change from time to time based on changes to your address and changes in tax rates. You must also promptly pay all other fees, assessments, charges, costs and fines (collectively "fines") incurred on the Vehicle such as traffic tickets, impounds, towing charges, storage charges and toll violations. Some bills for official fees and taxes may be sent to you for payment. Other bills may be paid by us on your behalf and we will charge you the amount billed to us. If you fail to pay any such amount when billed by us or by a third party, and we elect to pay it, you will reimburse us for the amount paid plus a \$10 administrative fee per incident, to the extent permitted by law. In connection with these bills, you give us permission to provide information regarding you and this Lease to the billing authority. You must pay all fees, taxes, assessments, charges, costs and fines incurred on the Vehicle during the Lease Term, even if they are assessed and billed after this Lease has ended. We may charge you an estimated amount for any remaining items at the time this Lease ends. You are responsible for any shortage in this estimate, and we will refund you any excess.

We are not obligated to apply for any refund or abatement of official fees and taxes, including personal property taxes. If you make a written request that we apply for a refund of an official fee or tax that you paid to us, to which you are entitled, we will file an application for refund. We will send any refund we receive, less all amounts due under this Lease, to you.

We may pay any title, registration, license fee, tax, assessment, charge, cost or fine which you fail to pay, and charge you the amount paid. You are responsible for any fines or penalties if you fail to pay the bill when due.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

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CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



28. Default and Remedies.

- To the extent permitted by law, you will be in default if:
- you fail to make any payment when it is due;
 - you fail to keep any other agreement in this Lease;
 - you provided false or misleading information when applying for this Lease;
 - you become the subject of a bankruptcy or insolvency proceeding;
 - the Vehicle is lost, stolen, seized, confiscated, levied upon, or damaged beyond reasonable repair;
 - you die and there is no surviving co-lessee; or
 - you fail to return the Vehicle by the Scheduled Maturity Date and do not obtain our written consent to extend the Lease Term.

If you are in default, we may do any or all of the following, as permitted by law, after giving any legally required notices, and observing any legally required cure or reinstatement periods:

- terminate this Lease and your right to use the Vehicle;
- require you to return the Vehicle by allowing us to pick up the Vehicle or making it available to us at any reasonable time and place we specify;
- take possession of the Vehicle by legal process or by self help in any manner not prohibited by law;
- require you to pay the amounts set forth in Section 29;
- take any reasonable action to correct your default or to prevent our loss;
- pursue any other remedy allowed by law; and
- require you to pay all of our expenses for taking these actions and add the amount of our expenses to the amount you owe us under this Lease, including, but not limited to, expenses for repossession, transportation, storage, collection, and legal costs, including reasonable attorneys' fees paid to an attorney who is not our salaried employee, as allowed by applicable law.

We or our agent may take possession of personal property left in or on the Vehicle, subject to your right to recover such property, if any. We or our agent may store it for you and you will be responsible to pay for this service. If you do not take possession of the personal property, we or our agent may dispose of it as permitted by law.

ENDING YOUR LEASE

29. Early Termination by Us.

We may terminate this Lease at any time if you are in default (see Section 28). If we do, you must return the Vehicle to us, at any reasonable location we specify. In addition, you must pay us, upon demand, the amounts set forth in Section 28(vii) and the total of the following amounts:

- all Monthly Payments that have become due and are unpaid at termination; plus
- all official fees and taxes charged in connection with this Lease termination; plus
- all out of pocket costs paid by us for the sale of the Vehicle, including costs for transporting, storing, preparing for sale, and auctioning the Vehicle; plus
- the amount, if any, by which the "Adjusted Lease Balance" exceeds the "Fair Market Value" (as such terms are defined below); plus
- all other amounts then due under this Lease, but not including charges for Excessive Wear and Use and excess mileage (Sections 10 and 34); minus
- any remaining Refundable Security Deposit (Section 36) or refund we receive from Optional Insurance or Other Products (Section 38).

The "Adjusted Lease Balance" is calculated by adding the Base Monthly Payments whose scheduled due dates are after the date of termination and the Residual Value, then subtracting the unearned portion of the Rent Charge. The unearned portion of the Rent Charge is calculated according to the "constant yield" method.

The "Fair Market Value," if not established by agreement or appraisal as described below, is equal to the price we receive when we dispose of the Vehicle at wholesale. The Fair Market Value may also be determined by our mutual agreement or by an appraisal of the wholesale value of the Vehicle, which you may obtain, at your own expense, from a professional independent appraiser agreed to by us. If you obtain such an appraisal and the appraisal is provided to us within 10 days after the Vehicle is returned to us, the appraised value will be final and binding on both you and us and will be used as the Fair Market Value. If the Vehicle is subject to damage or theft resulting in a total loss, in each case as we determine, the Fair Market Value will equal the amount of any insurance proceeds we receive from your Required Insurance. If there are no insurance proceeds the Fair Market Value will be zero.

30. Early Termination by You.

If you are not in default, you may terminate this Lease at any time prior to the end of this Lease. If you terminate this Lease early and do not elect to purchase the Vehicle in accordance with Section 32, you must return the Vehicle to us, at any reasonable location we specify, and you must pay us, upon demand, either the total of the amounts due under Section 29 or the total of the following amounts, whichever is less:

- all Monthly Payments that have become due and are unpaid at termination; plus
- all remaining Monthly Payments from the date of termination to the scheduled end of this Lease, unless Section 31 is applicable to this Lease; plus
- all official fees and taxes charged in connection with this Lease termination; plus
- all out of pocket costs paid by us for the sale of the Vehicle, including costs for transporting, storing, preparing for sale, and auctioning the Vehicle; plus
- all other amounts then due under this Lease, including all charges for Excessive Wear and Use and excess mileage (Sections 10 and 34); minus
- any remaining Refundable Security Deposit (Section 36), or refund we receive from Optional Insurance or Other Products (Section 38).

31. Total Loss or Theft.

If the Vehicle is subject to damage or theft resulting in a total loss, and you have maintained the Required Insurance set forth in Section 15, we will waive the Early Termination charge set forth in Section 29(d), after we receive the insurance proceeds and you have paid any deductible amounts.

CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



- 32. Your Option to Purchase the Vehicle.** You may purchase the Vehicle at any time during this Lease or at the Scheduled Maturity Date (unless a governmental agency has seized the Vehicle and instructed us not to release the Vehicle to you). The price to purchase the Vehicle at the Scheduled Maturity Date is the Purchase Option Price shown in Section 11, plus, the amounts described in subsections 32(a), 32(b) and 32(c), below. The price to purchase the Vehicle during the Lease Term is the total of:
- all unpaid Monthly Payments that have become due, and other amounts due and unpaid under this Lease, except the disposition fee shown in Section 5 and charges for Excessive Wear and Use and excess mileage (Sections 10 and 34); plus,
 - all official fees and taxes, and documenta [y fees cha [rged in connection with the pu [rchase; plus,
 - all amounts necessary to meet any legal selling requirements; plus,
 - the Adjusted Lease Balance as defined in Section 29.

As pa [rt of a like-kind exchange p [rog [ram, TMCC has engaged TQI Exchange, LLC ("TQI") as a qualified inte [rmedia [ry. Lessor [and Lessee [a [e he [reby notified that TMCC has assigned to TQI its [ights (but not its obligations) in any ag [reement fo [the sale of the Vehicle at Lease te [rmination.

- 33. Obligations if You Do Not Purchase the Vehicle at the Scheduled Maturity Date.** At the Scheduled Maturity Date, you must return the Vehicle to us at any reasonable location we specify, and pay us, upon demand, the following amounts:
- all Monthly Payments and other amounts due under this Lease, including the disposition fee shown in Section 5; plus
 - all official fees and taxes cha [rged in connection with this Lease te [rmination; plus
 - all Excessive Wear and Use charges described in Section 34; plus
 - all excess mileage charges disclosed in Section 10. You will not receive a refund if you do not use all of the mileage set forth in Section 10.

If you keep possession of the Vehicle past the Scheduled Maturity Date, you agree to continue to pay the Monthly Payments. However, continued payment does not cure any default, including a default under Section 28(g), and does not permit you to keep the Vehicle unless you obtain our advance written consent to extend the Lease Term. You agree to pay us any damages we suffer because you failed to return the Vehicle at the end of this Lease.

- 34. Excessive Wear and Use Charges.** If you do not purchase the Vehicle at any time during this Lease or at the Scheduled Maturity Date, or if you elect to terminate this Lease pursuant to the terms of this Lease and except to the extent paid by the Excess Wear and Use Protection Plan; if you purchased and received that Plan, you are responsible for the estimated cost to repair damage (including diagnostic cost, if any) to the Vehicle which is excessive wear and use (even if we do not repair the Vehicle).

Excessive wear and use may include but is not limited to certain damage such as:

- inoperative mechanical and electrical parts;
- damage (including but not limited to, damage to the engine) due to your failure to maintain the Vehicle pursuant to the terms of this Lease;
- damage to the body, lights, trim or paint;
- damaged, broken or missing glass;
- torn, damaged or stained interior;
- damage f [rom flood, wate [, hail o [sand;
- damage from removal of equipment or signs placed on the Vehicle;
- missing equipment, parts and accessories, including missing keys or remote entry devices; or
- any wear or damage to any part of the tire that doesn't allow the tire to meet the manufacturer's guidelines for safe operation, or any mismatched tire sizes in a set of 5 (or 4 with any emergency spare if the Vehicle was equipped with one).

ADDITIONAL INFORMATION

- 35. Communication Consent.** You ag [ree that we, LFS and any affiliates, agents and se [vice p [rovide [so [any assignees of the fo [rgoing (individually and collectively, as applicable in this Communications Consent section, "we," "ou [r "us") may call you, leave you a voice, p [re [eco [dedo [a [rtificial voice message or send you a text, email or other electronic message for any purpose related to your Accounts with us, our products and services, or surveys or research (each a "Communication"). We may include your personal information in a Communication and conduct a Communication using an automated dialing system and any contact information we have for you, including a cell phone number. We will not charge you for a Communication but your service provider may do so. You understand and agree, we may always communicate with you in any manner permissible by law that does not require your consent.
- 36. Refundable Security Deposit.** Your security deposit may be used by us to pay amounts that you owe under this Lease. If you elect to purchase your Vehicle, your security deposit may be applied by us to the amount you owe to purchase your Vehicle. Any unused security deposit will be returned to you at the end of the Lease Te [m. No inte [rest, inc [rease, o [r p [rofits will be paid to you on the security deposit, unless [equi [red by law.
- 37. Assignment.** We can assign our interest in this Lease and in the Vehicle without your consent. After you sign this Lease, we will assign it to TLT and you agree to make all payments to TMCC as servicer for TLT.
- 38. Refund of Optional Insurance or Other Products.** If any optional insurance or product included in the Gross Capitalized Cost is cancelled before the end of the Lease Term, or if you are not accepted by the Provider for a requested optional insurance or product, we will credit any refunds to your account.
- 39. Indemnity.** You agree to indemnify us from, and to pay on our behalf, any claim or loss (including damages, costs, expenses and legal fees) which arises from or is related to the possession, condition, use, maintenance or operation of the Vehicle. Any insurance we provide is secondary to the Required Insurance.

CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



- 40. Credit Information.** You authorize us, at any time, to investigate any information provided on your credit application in order to establish, maintain and collect on this Lease account, including to order one or more credit reports in connection with establishing, maintaining or collecting this Lease account. You authorize us to provide information concerning your account to credit reporting agencies and others who may lawfully receive such information. You may notify us if you believe that we have reported any inaccurate information about your Lease account to a consumer reporting agency. Send you written notice describing the specific inaccuracies to us at the following address: P.O. Box 9786, Cedar Rapids, IA 52409-9786.
- 41. Liability.** Lessee and Co-Lessee are jointly and severally liable. If there is both a Lessee and Co-Lessee signing this Lease, we can release, waive, or delay the enforcement of our rights against one of you, without affecting our rights as to the other one(s).
- 42. Notices.** All Lessee and Co-Lessee correspondence and notices will be sent to the Lessee's Billing Address shown on this Lease, unless you give us a different address. All correspondence and notices will be given solely in LFS' name as the servicer, and will be given on behalf of TLT.
- 43. Choice of Law and Severability.** You agree that the law of the state in which this Lease is signed applies to this Lease unless prohibited by law. If certain provisions of this Lease violate the law, those provisions will be void, and the rest of this Lease will be enforceable.
- 44. No Waiver by Us.** If we delay or refrain from exercising our rights or remedies under this Lease, we do not lose those rights or remedies. If we accept late or partial payments from you, we do not waive our right to receive full and timely payments. We may accept payments with "Payment in Full," similar language or other restrictive endorsements without being bound by such language or waiving our rights or remedies.
- 45. Odometer Disclosure Statement.** Federal law requires that you disclose the Vehicle's odometer reading to us upon termination of this Lease or transfer of ownership. Failure to complete an Odometer Disclosure Statement, failure to return it to us, or making a false statement therein, may result in fines and/or imprisonment. You will be provided an Odometer Disclosure Statement to complete prior to the termination of this Lease.
- 46. True Lease; Security Interest.** You and we intend that this Lease for all purposes constitutes a "true lease" of the Vehicle, and not a "financed lease" or a secured transaction under the laws of any state. However, if for some reason a court or arbitrator determines that this Lease constitutes a "financed lease" or a secured transaction, you grant us a security interest at that time, to the extent permitted by law, in the Vehicle including any property now or later installed in or affixed to the Vehicle, in all proceeds derived from the Vehicle, in your security deposit, in the proceeds of any insurance relating to persons or property and the proceeds of all optional products, including return of unearned premiums and unearned charges.
- 47. Electronic Records and Signatures and Conversion to Paper.** You agree to use electronic records and electronic signatures to document this contract. Your electronic signatures will have the same effect as signatures on a paper contract.
- There will be one authoritative copy of this contract. It will be the electronic copy in a document management system we designate for storing it. We may convert the authoritative copy to a paper original. We will do so by printing one paper copy marked "Original." This paper original will have your electronic signature on it. It will have the same effect as if you had signed it originally on paper.

ARBITRATION

- 48. Arbitration Provision.** You agree that any claims arising from or relating to this Lease or related agreements or relationships, including the validity, enforceability, arbitrability or scope of this Provision, at your or our election, are subject to arbitration. This includes, without limitation, claims in contract, tort, pursuant to statute, regulation, ordinance or in equity or otherwise, and claims asserted by us against you and by you against us, and the following Covered Parties: Toyota Lease Trust, Toyota Motor Credit Corporation, Lexus Financial Services, Toyota Motor Insurance Services, Inc., and/or any of our or its affiliates and/or any of our or their employees, offices, successors, assigns or against any third party providing any product or service in connection with this Lease. Any arbitration shall be administered by either JAMS (its rules may be obtained at any of its many offices nationwide or online at www.jamsadr.com), or any arbitration provider that either party may choose subject to the other's approval, which may not be unreasonably withheld. The applicable rules of the selected arbitration provider shall govern, except that in the event of any inconsistency between those rules and this Provision, this Provision shall prevail. Such claims shall be resolved in accordance with (i) the Federal Arbitration Act (the "FAA"); (ii) the selected arbitration provider's rules and procedures in effect at the time the claim is filed; and (iii) this Provision. Any arbitration hearing at which you appear shall be conducted at a location that is reasonably convenient to where you live. The Arbitrator shall apply applicable substantive law consistent with the FAA (and not any state law concerning arbitration) and shall award such remedies, if any, that would be available in court if arbitration had not been elected. If you cannot afford to pay and cannot obtain a waiver of the fees charged by the Arbitrator or if you believe that such fees are or will be prohibitively expensive or excessive, we and the Covered Parties will entertain in good faith any reasonable written request by you for us and the Covered Parties to pay or reimburse you for all or part of such fees. In addition, we will pay the selected arbitration provider's fees for all claims under \$15,000. For claims above that amount, the selected arbitration provider's fee shall be covered equally by the parties. In the event we prevail, we agree not to seek recovery of our attorneys' fees from you. If you prevail and the Arbitrator awards you an amount higher than our last written settlement offer before the Arbitrator was selected, we will pay you double your attorney's fees and the maximum claim that may be brought in small claims court in the county of your billing address. **We, the Covered Parties and you are prohibited from participating in any type of representative action, including a class action or private attorney general action. We, the Covered Parties and you are also prohibited from seeking any relief on a representative or class basis.** You will not be subject to this Provision for any individual claim brought by you in small claims court or your state's equivalent court, unless such claim is transferred, removed or appealed to a different court. IF ANY PARTY ELECTS ARBITRATION WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE NOR ANY COVERED PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT; TO HAVE A JURY TRIAL ON THAT CLAIM; OR TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO SUCH CLAIM. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING EXCEPT AS MAY BE PROVIDED IN THE FAA. This Provision will survive your full payment of this Lease; our sale or transfer of this Lease; any repossession of the Vehicle; and your (or our) bankruptcy.

CLOSED-END MOTOR VEHICLE LEASE AGREEMENT VIRGINIA



By checking the "opt-in" box and signing below, you agree that at the request of either you or us any controversy or claim between you and us shall be determined by neutral arbitration under the Federal Arbitration Act (definitions, terms and conditions described in the Arbitration Provision). IF YOU DO NOT WISH TO BE BOUND BY THE ARBITRATION PROVISION, CHECK THE "OPT-OUT" BOX AND SIGN BELOW. By checking a box and signing below, you agree that you have read and received a copy of the Arbitration Provision.

- OPT IN:** You agree to be bound by the Arbitration Provision.
- OPT OUT:** You do not wish to be bound by the Arbitration Provision.

Lessee		Co-Lessee	N/A
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LEASE SIGNATURES AND NOTICES

PLEASE READ ALL PAGES FOR ADDITIONAL TERMS AND CONDITIONS

NOTICE TO LESSEE AND CO-LESSEE: (1) DO NOT SIGN THIS LEASE BEFORE YOU READ ALL PAGES OR IF THIS LEASE CONTAINS ANY BLANK SPACES; (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS LEASE WHEN YOU SIGN IT.

By signing below, you acknowledge that: (1) You have read the entire Lease, including all pages; (2) You agree to all of the provisions of this Lease; (3) You have received a completely filled-in copy of this Lease; and (4) This is a lease; you have no ownership interest in the Vehicle unless and until you exercise your option to purchase set forth in this Lease.

Lessee		Co-Lessee	N/A
Name:		Name:	N/A

Notice Regarding Assignment. As part of a like-kind exchange program, TMCC has engaged TQI Exchange, LLC ("TQI") as a qualified intermediaary. Lessor is hereby notified that TMCC has assigned to TQI its rights (but not its obligations) in agreements to acquire the Vehicle.

Acceptance and Assignment: The Lessor hereby accepts this Lease and assigns to the Toyota Lease Trust all rights, title and interest in this Lease and in the Vehicle, and Lessor's rights under any guaranty executed in connection with this Lease, with full powers to Toyota Lease Trust to collect and discharge all obligations related to this Lease, any guaranty, and this assignment.

Lessor

Name: POHANKA OF CHANTILLY, INC.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

RouteOne® Credit Application: Applicant

Title (optional)	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #
Present Address Line 1			Time at Present Address 4 years 9 months		Driver's License # / State	
Present Address Line 2		City	County	State	ZIP	
Previous Address Line 1			Time at Previous Address		Present Address Urbanization Code	
Previous Address Line 2		City		State	ZIP	
Home Phone		Cellular Phone				
Education						
No. of Dependents		Preferred Email				
Current Employment Title			Employment Status Full Time		Employment Type	
Current Employer						
Current Employer Address Line 1						
Current Employer Address Line 2		City		State	ZIP	
Current Employer Phone Number		Business Ph. Ext.#	Time at Current Job 4 years 8 months		Business Email Address	
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job
Previous Employer Address Line 1						
Previous Employer Address Line 2		City		State	ZIP	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.						
Gross Income	Income Received Monthly	Other Income Source	Other Income	Other Income Received	Monthly Support/Alimony Received	
Residence Type						
Landlord Name / Mortgage Co.			Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment \$1.00	
Bank Name					Bank Account Type Code	
Creditor Reference #1 - Name / Address				Creditor Balance #1		Creditor Monthly Payment #1
Creditor Reference #2 - Name / Address				Creditor Balance #2		Creditor Monthly Payment #2
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment
Nearest Relative Last Name		First	Nearest Relative Address Line 1		Relationship	Phone #
Nearest Relative Address Line 2		City		State	ZIP	
Additional Reference #1 - Last Name		First Name	Address		City	State ZIP Phone
Additional Reference #2 - Last Name		First Name	Address		City	State ZIP Phone
Bankruptcy Indicator			Bankruptcy Date	Repossession Indicator		Repossession Date

Credit Application

[X] You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing this application:

I authorize dealer and any finance company, bank or other financial institution to which the dealer submits my application ("you") to investigate my credit and employment history, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

Monitoring, Recording, and Collection Communications

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true.

If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

Credit Application Signature

Applicant: By _____ Date 08/10/2022

Credit Application: LFS Federal FCRA

LFS Federal FCRA

This credit application may be submitted to Lexus Financial Services, PO Box 105386, Atlanta, GA, 30348; (LFS) for purchase or consideration as to whether it meets purchase guidelines.

Lexus Financial Services is a service mark of Toyota Motor Credit Corporation(TMCC). TMCC is the authorized attorney-in-fact and servicer for Toyota Lease Trust. The following will only apply if your application is submitted to LFS.

Check this box if you do not want Lexus Financial Services to share personally identifiable information from your credit application or credit report with affiliates (including automotive, insurance and financial services affiliates), except as otherwise permitted by law.

Optional Consent

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s):
. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By _____ Date _____