

Motor Vehicle Lease Agreement

F&I Tools

9. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. Amount Due at Lease Signing or Delivery

1. Capitalized Cost Reduction	\$ 10,900.00
2. First Monthly Payment	\$ 963.05
3. Refundable Security Deposit	\$ 7,000.00
4. Initial Title Fees	\$ 0.00
5. Initial Registration Fees	\$ 0.00
6. Initial License Fees	\$ 0.00
7. Sales/Use/Excise Tax	\$ 0.00
8. Acquisition Fee	\$ 0.00
9. Sales Tax on Capitalized	\$ 0.00
10. Local Use Fee	\$ 0.00
11. N/A	\$ 0.00
12. N/A	\$ 0.00
13. N/A	\$ 0.00
14. N/A	\$ 0.00
15. N/A	\$ 0.00
16. N/A	\$ 0.00
TOTAL	\$ 18,863.05

B. How the Amount Due at Lease Signing or Delivery Will Be Paid

1. Net Trade-in Allowance	\$ 0.00
2. Rebates and Noncash Credits	\$ 10,900.00
3. Amount to be Paid in Cash	\$ 7,863.05
TOTAL	\$ 18,863.05

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.

11. Excessive Wear. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 15,000 miles over the Lease Term at a rate of .30 cents per mile. See Section 16 for more information.

12. Purchase Option at End of Lease Term. You have an option to purchase the Vehicle ("as is") at the end of the Lease Term for its Residual Value of \$ 10,212.50 and a purchase option fee of \$ 100.00. See Section 30 for more information.

Other Important Terms. See all pages of this Lease for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

Lease Buyout Elements

10. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW

A. Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ <u>18,863.05</u>) and any items you pay for over the Lease Term (such as taxes, fees, service contracts, insurance, and any outstanding prior credit or lease balance) (See Section 13 for an itemization of this amount).	\$ <u>80,942.47</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>10,900.00</u>
C. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment.	-\$ <u>80,042.47</u>
D. Residual Value. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment.	-\$ <u>10,212.50</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>29,829.97</u>
F. Rent Charge. The amount charged in addition to the Depreciation and any Amortized Amounts.	+\$ <u>1,688.03</u>
G. Total of Base Monthly Payments. The Depreciation and any Amortized Amounts plus the Rent Charge.	+\$ <u>31,518.00</u>
H. Lease Payments. The number of payments in your Lease.	+\$ <u>36</u>

Residual Value and Purchase Option Fee are combined to calculate lease buyout price.

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Stephen G. Powell, Kenneth R. Baker

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