

1. Amount Due At Lease Signing or Delivery (Itemized Below) *	2. Payments (a) Monthly Payments Your first monthly payment of \$598.65 is due on 04/25/2025, followed by 23 payments of \$598.65 due on the 25th day of each month. The total of Your monthly payments is \$ 14,367.60.	3. Other Charges (not part of Your monthly payment) Disposition fee (if You do not purchase the Vehicle) \$ 495.00	4. Total of Payments (The amount You will have paid by the end of the lease)
	(b) Advance Payment Your Payment of \$ N/A is due on N/A. The total of Your payment is \$ N/A.	N/A	N/A
\$ 6,500.00		Total \$ 495.00	\$ 20,763.95

*** Itemization of Amount Due at Lease Signing or Delivery**

5. Amounts Due At Lease Signing or Delivery:		6. How the Amount Due At Lease Signing or Delivery will be paid:	
a. Capitalized cost reduction	\$ 5,556.47	a. Net trade-in allowance	\$ N/A
b. First monthly payment	598.65	b. Rebates and noncash credits	6,500.00
c. Advance payment	N/A	c. Amount to be paid in cash	N/A
d. Refundable security deposit	N/A	d. N/A	N/A
e. Title fees	66.75		
f. Registration fees	46.25		
g. Acquisition fee	N/A		
h. XstateFeesUpfront	1.00		
i. Optional Dlr Elec Filing Fee	59.00		
j. Upfront Taxes	171.88		
k. N/A	N/A		
l. N/A	N/A		
m. N/A	N/A		
n. N/A	N/A		
o. N/A	N/A		
p. N/A	N/A		
q. N/A	N/A		
r. N/A	N/A		
s. N/A	N/A		
t. N/A	N/A		
u. N/A	N/A		
	Total \$ 6,500.00		Total \$ 6,500.00

7. Your payment is determined as shown below:

a. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 45,667.00) and any items You pay over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance) (See Item 19)**.....	\$ 47,161.00
b. Capitalized cost reduction. The amount of any net trade-in allowance, rebate, noncash credit, or cash that You pay that reduces the gross capitalized cost.....	- 5,556.47
c. Adjusted capitalized cost. The amount used in calculating Your base payment.....	= 41,604.53
d. Residual value. The value of the Vehicle at the end of the lease used in calculating Your base payment.....	- 27,820.80
e. Depreciation and any amortized amounts. The amounts charged for the Vehicle's decline in value through normal use and for other items paid over the lease term.....	= 13,783.73
f. Rent charge. The amount charged in addition to the depreciation and any amortized amounts.....	+ 165.31
g. Total of base payments. The depreciation and any amortized amounts plus the rent charge.....	= 13,949.04
h. Lease payments. The number of payments in Your lease.....	+ 24
i. Base payment.....	= 581.21
j. Sales / Use tax.....	+ 17.44
k. N/A.....	+ N/A
l. N/A.....	+ N/A
m. Total payment.....	\$ 598.65
n. Lease term in months.....	24

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

8. Excess Wear and Use. You may be charged for excessive wear based on our standards for normal use. At the scheduled end of this lease, unless You purchase the Vehicle, You must pay to Lessor \$0.20 per mile for each mile in excess of 24,007 miles shown on the odometer. See Items 23 and 28 and the WearCare Addendum, if any, attached to this lease for additional excess wear and use terms.

9. Extra Mileage Option Credit. At the scheduled end of this lease, You will receive a credit of \$0.N/A per unused mile for the number of unused miles between N/A and N/A miles, less any amounts You owe under this lease. You will not receive any credit if the Vehicle is destroyed, if You terminate Your lease early, exercise any purchase option, are in default or the credit is less than \$1.00.

10. Purchase Option at End of Lease Term

You have the option to purchase the Vehicle at the end of the lease term from a party designated by the Holder for the purchase option price if You are not in default. \$ 27,820.80 plus official fees and taxes is Your lease end purchase option price.

You do not have the option to purchase the Vehicle at the end of the lease term. Section 30 and any references to purchasing the vehicle under this lease do not apply.

11. Other Important Terms. See Your lease documents for additional information on early termination, purchase option and maintenance responsibilities, warranties, late and default charges, insurance, and any security interests, if applicable.

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12. WARRANTY The Vehicle is covered by any warranty indicated below:
 Standard new vehicle warranty provided by the manufacturer or distributor of the Vehicle.
 N/A

13. OFFICIAL FEES AND TAXES \$ 809.69
 The estimated total amount You will pay for official and license fees, registration, title and taxes over the term of Your lease, whether included with Your monthly payments or assessed otherwise. The actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the value of the leased property at the time a fee or tax is assessed.

14. VEHICLE INSURANCE MINIMUMS You must insure the Vehicle during this lease. This insurance must be acceptable to Finance Company and protect You and Holder with (a) comprehensive fire and theft insurance with a **maximum deductible** amount of **\$1,000**; and (b) collision and upset insurance with a **maximum deductible** of **\$1,000**; and (c) automobile liability insurance with **minimum limits** for bodily injury or death of \$ 30,000.00 for any one person and \$ 60,000.00 for any one accident, and \$ 25,000.00 for property damage.

You will list the Holder as additional insured and loss payee under the insurance policy unless Lessor or Finance Company specifies otherwise. You must give Finance Company evidence of this insurance. (See Item 24)

LESSOR IS NOT PROVIDING VEHICLE OR LIABILITY INSURANCE

15. OPTIONAL INSURANCE These coverages are not required to enter into this lease and will not be provided unless You sign below. If insurance is to be obtained by Lessor, the coverages are shown in a notice given to You this date and are for the term of this lease.

a. Credit Life Insurance \$ N/A (Initial Coverage) \$ N/A (Premium)

N/A
 (Insured(s))
 N/A
 (Insurance Company)

Lessee: **XA** N/A Co-Lessee: **XA** N/A

b. Credit Disability Insurance \$ N/A (Monthly Coverage) \$ N/A (Premium)

N/A
 (Insured(s))
 N/A
 (Insurance Company)

Lessee: **XB** N/A Co-Lessee: **XB** N/A

16. LATE PAYMENTS You will pay a late charge on each payment that is not received within **10 days** after it is due. The charge is **7.5%** of the full amount of the scheduled payment or **\$50.00** whichever is less.

17. LESSOR SERVICES N/A
 (See Item 22) N/A

18. RETURN CHECK CHARGE You agree to pay a returned check charge of \$ 35.00 for each check, draft, or other order of payment that is dishonored for any reason.

****19. Itemization of Gross Capitalized Cost**

Agreed Upon Value of the Vehicle	Sales/Use Tax and Other Applicable Taxes	Title Fees	License and Registration Fees	Extended Warranty and Service Contract	Acquisition Fee	Documentation Fee
\$ <u>45,667.00</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>695.00</u>	+ \$ <u>799.00</u>
N/A	N/A	N/A	N/A	N/A	N/A	N/A
+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>
N/A	N/A	N/A	N/A	N/A	N/A	N/A
+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>
N/A	N/A	N/A	N/A	N/A	N/A	Total Gross Capitalized Cost
+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	+ \$ <u>N/A</u>	= \$ <u>47,161.00</u>

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