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From: GMCACUpdate@gm.com

Sent: Thursday, April 8, 2021 10:54 AM

To: [REDACTED]

Subject: ADR Alert – Action Required: Case # GMC, 9 [REDACTED], VIN [REDACTED] Mileage 6000

Customer: [REDACTED]

SR# [REDACTED]

VIN: [REDACTED]

Vehicle: 2020 GMC Acadia

This is an urgent request for documentation needed to defend General Motors at arbitration. Pending documentation is imperative to the defense of this case. Please provide the following documentation:

- All sales, purchase and finance agreements, including a conversion invoice (if applicable)
- Repair Orders Customer Copy– (must show cause/concern/correction, day in/out and mileage)
*RO [REDACTED]
- Rental/Loaner (DRAC) Paperwork (needs to show date in/out)
*RO [REDACTED]
- Please confirm the vehicle is or is not currently at the dealership:

Please provide the needed information within 24 hours. Please provide documentation by attaching through the DCM tool. Please be aware there is a 10MB limit so documents may need to be uploaded in multiple uploads. Your cooperation in this matter is greatly appreciated as we are under strict timelines to respond to this matter.

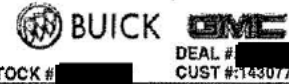
Thaddeus
Business Resource Center
General Motors LLC
PHONE: [1-800-231-1841](tel:1-800-231-1841) x5921038

[SR:9-[REDACTED]]

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23684

**CLOSED END MOTOR VEHICLE LEASE
(WITH ARBITRATION PROVISION)**



Lease Date: **08/10/2020**

STOCK #

DEAL #
CUST #143077

Lessor Name and Business Address CORAL SPRINGS BUICK GMC 9300 W ATLANTIC BLVD CORAL SPRINGS, FL 33071 County: BROWARD	Lessee Name and Address [REDACTED] CORAL SPRINGS, FL [REDACTED] County: BROWARD	Co-Lessee Name and Address N/A County:
Lessee Billing Address (if different than above) N/A	Vehicle Garaging Address (if different than above) N/A Principal Driver: (if business use) N/A	

In this Lease, "you" and "your" mean the lessee and co-lessee. "We," "us" and "our" mean the lessor, and any assignee of this Lease. The terms, conditions, and disclosures in this Lease govern your Lease with us. Each of you who signs the Lease is jointly and severally liable to us for all Lease obligations. You are leasing the Vehicle described below (the "Vehicle") from us. You agree to pay all amounts due under the Lease and fulfill all your obligations under the Lease. In this Lease, "a" means an estimate. The Consumer Leasing Act Disclosures shown below are also terms of this Lease. You are leasing the Vehicle and have no ownership rights in the Vehicle unless you exercise your purchase option.

Monthly Payment Lease: If your payment schedule shows monthly scheduled payments in Item 3A, your lease is a monthly payment lease.
Single Payment Lease: If your payment schedule shows a single scheduled payment in Item 3B, your lease is a single payment lease.

1. The Vehicle							
New/Used	Year	Make	Model	Body Style	Vehicle ID #	Odometer	Primary Use
NEW	2020	GMC	Acadia	UT	[REDACTED]	10	Personal, unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

CONSUMER LEASING ACT DISCLOSURES			
2. Amount Due at Lease Signing or Delivery (Itemized in Item 6) \$ 4708.89	3. Scheduled Payments A. Your first monthly payment of \$ 458.89 is due on 08/10/2020 followed by 35 monthly payments of \$ 458.89 , due on the 9th of each month. B. Your single payment of \$ N/A is due on 08/10/2020 . C. The Total of your Scheduled Payments is \$ 16520.04	4. Other Charges (not part of your scheduled payment) A. Disposition fee (if you do not purchase the Vehicle and we do not waive the fee under Item 23a?) \$ 495.00 B. N/A \$ N/A C. N/A \$ N/A D. Total \$ 495.00	5. Total of Payments (The amount you will have paid by the end of the Lease) \$ 21265.04 (2 + 3C + 4D - 6A3 - 6A4 - 6A5)

6. Itemization of Amount Due at Lease Signing or Delivery	
A. Amount Due at Lease Signing or Delivery:	B. How the Amount Due at Lease Signing or Delivery will be paid:
1. Capitalized cost reduction \$ 3393.05	1. Net trade-in allowance \$ N/A
2. Taxes on capitalized cost reduction \$ 203.58	2. Rebates and noncash credits \$ 4250.00
3. First monthly payment \$ 458.89	3. Amount to be paid in cash \$ 458.89
4. Single scheduled payment \$ N/A	4. Other N/A \$ N/A
5. Refundable security deposit \$ N/A	5. Total \$ 4708.89
6. Lease acquisition fee \$ N/A	
7. Title fees \$ N/A	
8. License and registration fees \$ 65.85	
9. Sales/use tax \$ 70.02	
10. Elec. Reg. Filing 488.00 / Rental Surcharge 60.00 \$ 509.00	
11. FL TIRE 8.00 / FL BATTERY 1.50 / MVWEA 2.00 \$ 8.50	
12. Total \$ 4708.89	

7. Your scheduled payment is determined as shown below:	
A. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 39741.61) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance). \$ 41734.61	
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. - \$ 3393.05	
C. Adjusted capitalized cost. The amount used in calculating your base scheduled payment. = \$ 38341.56	
D. Residual value. The value of the Vehicle at the end of the Lease used in calculating your base scheduled payment. - \$ 23480.60	
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. = \$ 14860.96	
F. Rent charge. The amount charged in addition to the depreciation and any amortized amounts. + \$ 578.36	
G. Total of base scheduled payments. The depreciation and any amortized amounts plus the rent charge. = \$ 15439.32	
H. Lease payments. The number of payments in your Lease. + 36	
I. Base scheduled payment. = \$ 428.87	
J. Sales/use tax (e). + \$ 30.02	
K. N/A + \$ N/A	
L. N/A + \$ N/A	
M. Total Scheduled Payment. = \$ 458.89	

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. Excessive Wear and Use.** You may be charged for excessive wear based on our standards for normal use and for mileage in excess of **12000** miles per year at the rate of \$ **0.25** per mile.
- 9. Purchase Option at End of Lease Term.** You have an option to purchase the Vehicle at the end of the Lease term for \$ **23480.60** plus a purchase option fee of \$ **N/A**. The purchase option price does not include official fees such as those for taxes, tags, licenses and registration.
- 10. Other Important Terms.** See your Lease documents for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

Lessee Initials [REDACTED] Co-Lessee Initials X **N/A**

11. The Trade-In Vehicle

Year / <u>N/A</u>	A. Gross Amount of Trade-In Allowance	\$	<u>N/A</u>
Make / <u>N/A</u>	B. Prior Credit or Lease Balance	\$	<u>N/A</u>
Model / <u>N/A</u>	C. Net Trade-In Allowance (if less than 0 then enter 0)	= \$	<u>0.00</u>

12. Itemization of Gross Capitalized Cost

A. Agreed upon value of the Vehicle:	\$	<u>39741.61</u>	Optional Products and Services:		
Other amounts included in the gross capitalized cost:			I. <u>N/A</u>	\$	<u>N/A</u>
B. Taxes	\$	<u>N/A</u>	J. <u>N/A</u>	\$	<u>N/A</u>
C. Title, license, and registration fees	\$	<u>N/A</u>	K. <u>KEY REPLACEMENT</u>	\$	<u>499.00</u>
D. Lease acquisition fee	\$	<u>695.00</u>	L. <u>N/A</u>	\$	<u>N/A</u>
E. Documentation fee	\$	<u>799.00</u>	M. <u>N/A</u>	\$	<u>N/A</u>
F. Prior credit or lease balance	\$	<u>N/A</u>	N. <u>N/A</u>	\$	<u>N/A</u>
G. <u>N/A</u>	\$	<u>N/A</u>	O. <u>N/A</u>	\$	<u>N/A</u>
H. <u>N/A</u>	\$	<u>N/A</u>	P. Total Gross Capitalized Cost:	\$	<u>41734.61</u>

IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THIS LEASE, WE MAY RETAKE THE VEHICLE.

13. Official Fees and Taxes. The total amount you will pay for official and license fees, registration, title, and taxes over the term of your Lease, whether included in your scheduled payments or assessed otherwise: \$ 1557.87. (e) The total fees and taxes you pay may be different than this estimate based on changes in the tax or fee rates and the value of the Vehicle when the fee or tax is determined.

14. Late Payments. For any payment not received within 10 days of the date it is due, you will pay a late charge of: the lesser of \$25 or 5% of the unpaid portion of the late payment.

You will not have to pay a late charge if the only amount that is late is a late charge you owed for an earlier late payment.

15. Returned Payments and Unpaid Fines and Fees. You will also pay a returned payment charge of \$ N/A for any check, instrument or electronic funds debit that is returned unpaid for any reason, if the law allows it. If you don't pay a fine, penalty, toll, or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus a \$ 25.00 Administrative Fee per incident, if the law allows it.

16. Warranties. The Vehicle is subject to the manufacturer's standard warranty, unless this box is checked: If this box is checked, the Vehicle is subject to the following express warranties: N/A

Warranty papers that are separate from this Lease state any coverage limits. The law gives you a warranty that the Vehicle conforms to the description in this Lease. THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE. Except as prohibited by law, the following sentence applies. WE DISCLAIM ANY WARRANTIES IMPLIED BY LAW, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE. If we make a written warranty covering the Vehicle or, within 90 days of the Lease Date we enter into a service contract covering the Vehicle, this disclaimer will not affect any implied warranties during the term of the written warranty or service contract.

17. OPTIONAL PRODUCTS AND SERVICES

You are not required to buy any of the following optional products and services to enter into the Lease. The term of any product or service will be the Lease term, unless a different term is shown below. If you decide you want to purchase an optional product or service, review the terms of the contract that describes the product or service before you initial below. A completed copy of the contract will be given to you as soon as practicable. By initialing below, you indicate that you want to buy the optional products and services indicated. If the cost shown below is not shown as part of the Itemization of Amount Due at Lease Signing or Delivery (Item 6), it has been added to the Gross Capitalized Cost (Item 7A).

Optional Product or Service	Coverage	Price	Name of Provider	Approval
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>

18. TYPES AND AMOUNTS OF REQUIRED INSURANCE COVERAGE

You must maintain: Bodily Injury Coverage with \$ 100,000 / \$ 300,000 limits; Property Damage Coverage with \$ 50,000 / \$ 500,000 limits or combined single limit; Collision, Fire, Theft and Comprehensive Coverage with a maximum deductible of \$ 1,000. See Item 23(a) for additional insurance provisions. You confirm that insurance policies that meet the requirements described in this Lease are in force on the date of this Lease as follows:

Insurance Company Name <u>USAA INS CO.</u>	Insurance Agency Name <u>DIRECT</u>
Agency Address <u>8900 Fredericksburg Rd San Antonio TX 78298</u>	Agency Phone Number <u>800-210-8722</u>
Agent's Name <u>DIRECT</u>	Policy Number <u>[REDACTED]</u>
Deductibles: Collision \$ <u>500.00</u>	Comprehensive <u>[REDACTED]</u>

19. SCHEDULED LEASE END AND LEASE TERM

A. This Lease is scheduled to end on a date determined as follows: (1) If the date of this Lease is the 29th, 30th, or 31st of the month, start with the 1st day of the month immediately following the date of this Lease and move forward by the number of months in the lease term (Item 19B); or (2) If the date of this Lease is not the 29th, 30th, or 31st of the month, start with the date of this Lease and move forward by the number of months in the lease term (Item 19B).

B. The scheduled lease term is 36 months.

This Lease CAN BE CHANGED between you and us relating to this Lease. Any changes to this Lease and both you and we must sign it. No oral changes allowed.

Lessee Sign [REDACTED]

Co-Lessee Sign X N/A

IMPORTANT TERMS AND CONDITIONS, INCLUDING AN ARBITRATION PROVISION.

I agree that, pursuant to the Arbitration Provision on page 5 of this Lease, you or we may elect to resolve any dispute by arbitration. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Co-Lessee Sign X N/A

LESSOR'S RIGHT TO CANCEL - If Lessor is unable to assign this Lease within N/A days, the provisions of the Lessor's Right to Cancel section on page 5 of this contract will apply. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor a charge of \$ _____ per day from the date of cancellation until the vehicle is returned or repossessed.

THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.

THE VALID AND COLLECTIBLE LIABILITY INSURANCE AND PERSONAL INJURY PROTECTION INSURANCE OF ANY AUTHORIZED RENTAL OR LEASING DRIVER IS PRIMARY FOR THE LIMITS OF LIABILITY AND PERSONAL INJURY PROTECTION COVERAGE REQUIRED BY SECTIONS 324.021(7) AND 627.736, FLORIDA STATUTES.

Notice is hereby given that the rights, but not the obligations, of NA to purchase and/or sell the asset described in this Lease have been assigned to N/A pursuant to an agreement between N/A and N/A.

NOTICE TO THE LESSEE: DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS LEASE WHEN YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

YOU AGREE TO THE TERMS OF THIS LEASE. YOU ACKNOWLEDGE YOU HAVE EXAMINED THE VEHICLE, THAT THE VEHICLE IS EQUIPPED AS YOU WANT, AND THAT IT IS IN GOOD CONDITION. YOU ACCEPT THE VEHICLE FOR ALL PURPOSES OF THE LEASE YOU UNDERSTAND THAT YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU READ ALL PAGES OF THIS LEASE, INCLUDING THE ARBITRATION CLAUSE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU



LESSEE SIGNATURES

Date 08/10/2020 Co-Lessee Signature N/A Date

Type/Print Lessee [Redacted] Type/Print Co-Lessee Name N/A

COMMERCIAL LESSEE SIGNATURE

Commercial Lessee N/A Date N/A By N/A
Type/Print Name N/A Type/Print Title N/A

21. DEFAULT, REPOSSESSION AND OTHER REMEDIES

If any of the following occurs, you will be in default under this Lease: • You do not pay any payment on its scheduled due date under this Lease; • You do not pay any other amount due under this Lease when we ask that you pay it; • You provide any false or misleading information in any Lease application; • You fail to maintain required insurance; • You lose possession of the Vehicle by confiscation, forfeiture or other involuntary transfer whether or not the Vehicle is the subject of judicial or administrative proceedings; • You assign the Lease or transfer the Vehicle without our prior written permission, or attempt to do either; • You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your property; • You do anything that endangers the Vehicle or your ability to pay your Lease obligations; • You fail to return the Vehicle when required to do so under this Lease; • You fail to meet any other obligation under this Lease; • You do anything the law says is a default.

If you are in default, after waiting any time the law requires, we may do any of the following: • End this Lease and require you to pay the amount due at early termination; • Take any action we believe is required to protect our interest in the Vehicle (for example buying insurance) and our action will not cure your default; • Add any amounts we spend taking these actions to your Lease obligation and charge rent on the amount added, or at our option, ask you to pay these amounts right away; • If the Vehicle has an electronic locating device, use it to find the Vehicle; • Cancel any optional products and services included with this Lease and apply any refund to your Lease obligations (you hereby instruct any provider of such products and services to pay us any refund or credit due on early cancellation); • Take (repossess) the Vehicle wherever we find it and enter any property where the Vehicle may be to do so; • Sue you for damages or to get the Vehicle back; • Pursue any other remedy the law gives us.

We will exercise our rights without breach of the peace, at reasonable times and places, in a reasonable way, as the law allows. We may use the license plates on the Vehicle to move it to a storage place. After repossessing the Vehicle, we will hold it free of any rights you may have under this Lease, subject to any right the law gives you to cure the default or recover the Vehicle. We may take and store any personal items that are in the Vehicle. If you do not ask for these items back, we may dispose of them as the law allows. Unless you tell us within five business days of any personal property you claim was in the Vehicle when it was repossessed, we will not be responsible for that property. You will pay our reasonable expenses of taking these actions as the law allows. These expenses may include expenses of taking and storing the Vehicle, attorney's fees, collection costs, and court costs.

22. EARLY TERMINATION LIABILITY

When the Lease Can End Early. You may terminate (end) the Lease early by returning the Vehicle to us and paying us your early termination liability (see below) when we ask for it.

We may end the Lease early if you are in default; the Vehicle is damaged or destroyed beyond repair, stolen or lost (a "Total Loss"); or you die and there is no surviving lessee. If we end the Lease, you must return the Vehicle to the place we designate and pay us the early termination liability (see below) when we ask for it.

Early Termination Liability. We will figure your early termination liability as follows:

Monthly Payment Lease. You will owe the amount, if any, by which the Adjusted Lease Balance (see definition) exceeds the Vehicle's Fair Market Wholesale Value (see definition) at termination. If this amount is more than the total of the following amounts, you will instead pay the total of the following amounts: • The total of your base scheduled payments not yet due; • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 6.

Single Payment Lease. The Base Scheduled Payment (Item 7i) paid at lease signing prepaids the depreciation and any amortized amounts (Item 7E) and the rent charge (Item 7F). If the Vehicle's Fair Market Wholesale Value at termination (see definition) exceeds the Adjusted Lease Balance (see definition), we will give you a credit for the excess up to the amount of the Unused Base Scheduled Payment (see definition). If the Adjusted Lease Balance exceeds the Vehicle's Fair Market Wholesale Value at termination, you will owe the excess up to the total of the following amounts: • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 6.

In addition to the amounts described above, you will also owe us the Item 4A Disposition Fee unless this fee is waived under Item 23(f) plus the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

Definition of Adjusted Lease Balance:

Monthly Payment Lease. The Adjusted Lease Balance equals the difference between: (1) The Item 7C Adjusted Capitalized Cost; and (2) all depreciation and amortized amounts in the base scheduled payments that have become due. Each Item 7i Base Scheduled Payment consists of: • a rent charge portion; and • a portion allocable to depreciation and any amortized amounts. Although the amount of your Item 7i Base Scheduled Payment does not change, different portions of each Base Scheduled Payment are allocated to: • rent charge; and • depreciation and any amortized amounts. The portion of a Base Scheduled Payment that is allocated to depreciation and any amortized amounts is equal to the Base Scheduled Payment minus the rent charge for that month. We use the Constant Yield Method to figure the rent charge portion of each Base Scheduled Payment. Under the "Constant Yield Method," the rent charge for each scheduled period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it declines during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" is the difference between the Item 7C Adjusted Capitalized Cost and the sum of: (i) all depreciation and amortized amounts accrued during the previous periods; and (ii) any Base Scheduled Payment paid at Lease signing or delivery. The scheduled rent charge calculations are based on the assumption that we will receive your scheduled payments on their exact due dates and that the Lease goes to its full term.

Single Payment Lease. The Adjusted Lease Balance at the beginning of the Lease equals: (i) The Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7i Base Scheduled Payment. At the beginning of each month, the Adjusted Lease Balance increases by the rent charge for that month. We use the Constant Yield Method to figure the rent charge for each month. Under the "Constant Yield Method" the rent charge for each monthly period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it increases during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" equals: (i) the Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7i Base Scheduled Payment; plus (iii) all rent charges accrued during previous periods. The rent charge calculations are based on the assumption that the Lease goes to its full term.

Definition of Fair Market Wholesale Value: Unless you exercise your independent appraisal right (see below), the Fair Market Wholesale Value of the Vehicle is: • the price we receive for the Vehicle at disposition; • the highest offer we receive for disposition of the Vehicle; • the amount you and we agree in writing; • or the wholesale fair market value of the Vehicle.

Definition of Unused Base Scheduled Payment (Single Payment Lease): The Unused Base Scheduled Payment equals: (i) the Item 7i Base Scheduled Payment; divided by (ii) the number of months in the Lease Term (Item 19B); times (iii) the number of full months remaining after the date of the early termination until the Scheduled Lease End (Item 19A).

Your Independent Appraisal Right: To the extent your early termination liability takes into account the value of the Vehicle at termination, you may get a professional appraisal of the Vehicle's fair market wholesale value. If you do so within a reasonable time, we will use the appraised value as the Fair Market Wholesale Value. The appraiser must be an independent third party. You and we must agree on the appraiser. You must pay for any appraisal. The appraisal will be binding.

23. OTHER TERMS AND CONDITIONS

(a) **Insurance.** For the duration of the Lease term, and until you return the Vehicle, you agree to maintain the amounts and types of primary insurance as indicated in Item 18 on page 2 of this Lease in your name. Insurance may be obtained by you from anyone reasonably acceptable to us. You must indicate us or anyone we require as an additional insured and loss payee on your policy. Your policy must state that we will be given at least 10 days' notice of any material coverage change, reduction, or cancellation. If your insurer does not pay a claim for any reason, it will mean that you have not maintained the required insurance. You will pay for any loss we incur because you do not maintain required insurance or because the insurer does not pay a claim. If you fail to obtain and maintain the required insurance, we may, if we choose, buy it for you. We may add the amount we pay for this insurance to your unpaid Lease obligations and charge rent on the amount added, or at our option, ask you to pay it right away. If we decide to buy this insurance, we may either buy insurance that covers your interest and our interest, or buy insurance that covers only our interest, unless the law requires us to buy insurance that also protects your interests. If the Vehicle is damaged, stolen, or destroyed, and money becomes available from insurance, a judgment, a settlement, or the like, we will be entitled to the money. If the Lease ends in connection with our receipt of the money, we will treat any of the money we do not use to repair the Vehicle as part of the price we received for the Vehicle at disposition.

NOTICE: PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED IN THIS LEASE.

(b) **Total Loss of Vehicle.** If the Vehicle is a Total Loss (as described in the second paragraph of Item 22, Early Termination Liability) during the Lease term, we may at our option agree in writing to continue this Lease and provide you with a substitute vehicle. If you and we do not agree to continue this Lease with a substitute vehicle, we will end the Lease early as described in Item 22, Early Termination Liability, and you will only owe the amounts described in the following paragraphs of this Item 23(b). But if: (a) the Vehicle was forfeited or confiscated under governmental authority, or (b) the Total Loss arose from your fraud, intentional wrongful act or omission, gross negligence, or other failure to use the Vehicle in compliance with this Lease (see Item 23(f)), then you will still owe the Item 22, Early Termination Liability.

If we receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), then:

Monthly Payment Lease. We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the Adjusted Lease Balance (see Item 22) to compute a net lease balance (the "Net Lease Balance"). If the Net Lease Balance is greater than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If the insurance settlement we receive is more than the Net Lease Balance, you will receive a credit for any excess.

Single Payment Lease. You will receive a credit for the Unused Base Scheduled Payment (see Item 22). We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the sum of the Adjusted Lease Balance (see Item 22) and the Unused Base Scheduled Payment to compute a net lease balance (the "Net Lease Balance"). If the insurance settlement we receive is more than the Net Lease Balance, you will also receive a credit for the excess.

If the Net Lease Balance is more than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If we do not receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), you will owe us: (i) the Actual Cash Value of the Vehicle (see definition below); minus (ii) any part of your insurance deductible that you pay us; minus (iii) any settlement we receive from your insurance company; minus (iv) any amount we receive for selling the Vehicle as salvage; plus (v) if the Vehicle is returned to us, the Item 4A Disposition Fee unless this fee is waived under Item 23(f).

In addition to the amounts described above, you will also owe us the Additional Amounts Due (see Item 23(s)).

Definition of Actual Cash Value of the Vehicle: The Actual Cash Value of the Vehicle is: (i) the retail value of the Vehicle on the date of the Total Loss, as listed in a recognized national or regional guidebook for used vehicle values with no deductions for prior damage or the condition of the Vehicle; or (ii) if no such guidebook values are available, our estimate, based on the best data reasonably available to us, of the retail value of the Vehicle on the date of the Total Loss, with no deductions for prior damage or the condition of the Vehicle.

(c) **Standards for Wear and Use.** You agree to pay an excess mileage charge as indicated in Item 8 and an excess wear charge, at the early end of this Lease to the extent provided for in Item 22 or at the Scheduled Lease End (Item 19). Excess wear is wear beyond the minor wear reasonably expected to result from ordinary use of the Vehicle, assuming you maintain the Vehicle as this Lease requires (Item 23(g)) and use the Vehicle as this Lease permits (Item 23(f)). The excess wear charge will be our actual or estimated cost of repairing any excess wear. (We do not have to make the repairs.) Repairs, including tires, must be made with original equipment manufacturer's parts or those of equal quality. These include but are not limited to those necessary to repair or replace: • painting or lettering the Vehicle or modifying its VIN; • accessories, equipment, or parts that have been added, removed, damaged or modified (including missing keys or remote entry devices) without our prior written permission; • road damage, chips, scratches, cracks, plugs, tinting, staining, corrosion or damage to the glass, paint, body, bumpers, suspension, engine, powertrain, frame, wheels, floor coverings, seats or any other part of the interior; • mechanical or electrical malfunction, upholstery, interior or trunkliner damage, stains or tears, dentured trim or molding, or damage from water, sand, or freezing; • inoperable lights; • tires that have sidewall plugs, gouges, cuts or exposed cords or are not part of a matching set of five tires or of unequal quality to the originals (or four with a spare of quality and type as the original); • one or more tires with less than 1/8 inch of tread remaining at the shallowest point; • any condition that renders the Vehicle unsafe, incapable of passing any required inspection or makes the Vehicle run noisy, rough or unsafe; and • any other wear beyond normal wear. You will not owe a charge for excess mileage or excess wear if you purchase the Vehicle.

(d) **Security Deposit.** If you paid a security deposit this paragraph applies. Unless required by law, we do not keep the security deposit separate in a bank or earmarked on our books. We may apply some or all of the security deposit to any amounts you owe under this Lease, or, if you exercise your purchase option, to the price of the Vehicle. Any unused security deposit will be returned to you at the end of the Lease. We have no fiduciary duty to you with respect to the security deposit unless such duty is imposed by law. No interest, increase, or profit on the security deposit will accrue or be paid to you.

(e) **Option to Purchase Vehicle.** You have the option to buy the Vehicle at any time from a party designated by us, if you do, you agree to re-register and re-title the Vehicle in your name no later than 30 days from the time you purchase it. If you fail to do so, we reserve the right to cancel the registration. Before the Scheduled Lease End (Item 19A), the price will be the Adjusted Lease Balance (see Item 22) plus the Item 9 Purchase Price minus the Item 7D Residual Value. At the Scheduled Lease End (Item 19A), the price will be the Item 9 Purchase Price. At either time, you must also pay the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

(f) **Return of the Vehicle.** If you do not exercise your purchase option, you will return the Vehicle to us at a place we designate when this Lease ends. You agree to make the Vehicle available for inspection at our request. When you return the Vehicle, you must give us a completed, signed odometer disclosure statement. You will also owe us the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)). If you keep the Vehicle after the Scheduled Lease End (Item 19), unless you return it within any grace period we offer, you will pay us at the beginning of each month for any part of a month you keep the Vehicle, an amount equal to:

- For a monthly payment lease, the Item 7M Total Scheduled Payment.
- For a single payment lease, the Item 7M Total Scheduled Payment divided by the number of months in the Lease Term (Item 19G).

Your payment does not permit you to keep the Vehicle unless you get our permission in advance. Upon return of the Vehicle on or after the Scheduled Lease End (Item 19), you will also pay us the total of the following amounts: • the Item 4A Disposition Fee unless this fee is waived under Item 23(f); • an excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8; • an excess wear charge (Item 23(c)); • the Additional Amounts Due (see Item 23(s)). We will apply the Additional Credits to the amount you owe (see Item 23(s)).

(g) **Maintenance.** You will maintain the Vehicle in good working order and repair. You will pay all operating costs, such as gasoline, oil, and replacement tires. You will, at your expense, service the Vehicle according to the owner's manual maintenance schedule. If the Vehicle is recalled, you will have the recall repairs or service performed. You will use original equipment manufacturer's parts or those of equal value in the maintenance and service of the Vehicle. We may but are not required to provide you with a replacement vehicle for any reason. You will maintain and keep in the Vehicle a record of all maintenance performed on the Vehicle. This maintenance record will be available to us at any time, and will be provided to us at the end of the Lease.

(h) **Registration, Parking Tickets, Tolls and Taxes.** You must keep the Vehicle currently registered. You must pay all parking tickets, tolls and traffic fines relating to the Vehicle. If you do not pay such tickets, tolls and fines, we may do so for you, and you will pay us upon demand. We may add the amount to what you owe us if you do not pay us when we make demand. You must pay when due or reimburse us if we pay for you, all government charges, fees and taxes whether assessed on you, us, or the Vehicle. You will not have to pay our income taxes. If you do not pay the charges, fees and taxes, and interest or penalties are assessed (unless the interest or penalties are a result of our negligence), you must pay the interest or penalties when due or reimburse us if we pay them. You must pay personal property taxes, ad valorem, sales, use or similar taxes assessed on the Vehicle, whether such fees or taxes are billed during or after the Lease term, and whether you are billed for them by the government or whether we pay them and bill you for them or include the amount of such taxes as part of your scheduled payment. We may change your scheduled payment if taxes change. If you don't pay a fine, penalty, toll or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus the Item 15 Administrative Fee.

(i) **Use of the Vehicle.** You will keep the Vehicle free from any liens or claims. You have the risk of loss, and are responsible for the Vehicle's damage or destruction. You will not: • Use the Vehicle illegally, improperly such as for towing that exceeds the manufacturer's towing recommendations, or for hire; • Without our prior written consent, alter or install equipment that makes the Vehicle unsafe or unlawful to operate; • Use the Vehicle in a manner that your insurance policy prohibits or in a way that produces unusually high depreciation; • Allow unlicensed drivers to drive the Vehicle; • Use the Vehicle for more than 30 days outside the state where you originally registered the Vehicle without our prior written permission; • Take the Vehicle out of the United States without our written consent except for trips to Canada that do not exceed 30 days; • Change the Vehicle without our written consent. You will not let anyone else do any of these things.

(j) **Indemnification.** We are not responsible for any injuries, damages, expenses or claims, including claims for attorney fees or under the strict liability doctrine, caused by the maintenance, condition, or operation or use of the Vehicle. You agree to indemnify and hold us (and our assignees, successors, agents, and insurers) harmless for all such injuries, damages, expenses and claims.

(k) **Assignment of Returned Premiums and Other Amounts.** You assign to us any unearned returned premiums or charges or other amounts relating to insurance or any optional product or service sold in connection with this Lease and returned or paid to us. We will use these amounts to reduce amounts you owe under the Lease. You will earn no interest, increase, or profit with respect to such property.

(l) **Your Odometer Obligations.** You will maintain the odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperable, you will provide us with reasonable evidence of the Vehicle's actual mileage. If you are unable to do so, you will pay us our reasonable estimate of any reduction of the Vehicle's fair market value caused by the inability to determine the Vehicle's actual mileage. You will provide us with an odometer certification at any time we request one. We may request more than one certification during the term of this Lease.

Important Note: Federal law requires you to tell us 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.

(m) **Assignment and Transfer of the Vehicle.** You may not assign the Lease or transfer the Vehicle without our prior written permission. We may assign all of our rights under this Lease. Any person to whom this Lease is assigned may reassign it. Any sale and assignment by us will not be considered to change materially your duties, burden, or risk under this Lease.

(n) **Ownership.** We are the sole owners of the Vehicle including original accessories and any installed after the Lease begins. This is a true lease for tax and other purposes and we receive all benefits of ownership. We have not given you any information or advice regarding possible tax consequences under this Lease.

(o) **Inspection.** Upon reasonable notice to you, at any reasonable place and time we choose we may inspect this Vehicle and you agree to cooperate with such inspection.

(p) **Waiver.** We may delay or refrain from enforcing any of our rights under this Lease without losing them.

(q) **Giving Notice.** Notices may be given personally or sent by first class mail. Notice mailed to us must be sent to the address shown in this Lease or as we otherwise direct from time to time. Notices shall be deemed given to us when they are personally given or actually received at our address. Notices shall be deemed given to you when they are personally given or when placed in the mail, addressed to you at your address then shown on our records, even though you might not actually receive our mailed notice. You agree that 10 days' notice is a reasonable notice period, unless state law requires a longer period, in which case you agree that the state required period is reasonable.

- (f) **Notice and Agreement Regarding E-Mails and Calls/Text Messages to Wireless Telephones:** You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including land-line, wireless, cellular, or VoIP/Internet telephone numbers, which could result in charges to you. We may also contact you at any e-mail address you provide to us or by sending text messages, which could result in charges to you. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable. Your agreement and consent also extends to any other agents, affiliates, or entities to whom we may assign, transfer, or sell your obligation for servicing or collection. You may revoke this consent for any telephone number or email address by contacting us and letting us know.
- (g) **Additional Amounts Due and Additional Credits:** Regardless of how this Lease ends, you will owe us the following amounts: • Any official fees and taxes related to the termination. • Any other amounts due under this Lease including any unpaid late charges or other amounts due because you failed to meet your obligations under this Lease. If this Lease ends early, we may cancel any optional insurance, maintenance, service, or other contracts included in this Lease or claim benefits under them to reduce what you owe or repair the Vehicle. If the sum of the amounts you owe under this Lease exceeds the sum of the credits, you will owe us the difference. If the sum of the credits exceeds the amounts you owe, we will refund the difference to you.
- (h) **Disposition Fee Waiver:** The Item 4A Disposition Fee will be waived if you purchase or lease a new General Motors vehicle when this Lease ends.
- (i) **Limited Power of Attorney.** If there is any damage or loss to the Vehicle, you agree that we or our agent may settle any insurance claim or sign your name on any title or registration or on any check or draft we receive for that Vehicle damage or loss.
- (j) **General.** If any part of this Lease is invalid, unenforceable or illegal in any jurisdiction, the part that is invalid, unenforceable or illegal will not be effective as to that jurisdiction. The rest of the Lease will be enforceable except as provided in the Arbitration Provision, below. This Lease is our entire agreement. We have made no promises to you not contained in this Lease. If any part of this Lease is found by a court or other dispute resolution body to be void or unenforceable, this Lease is to be read as if that part were never contained in this Lease.

Lessor's Right to Cancel

a. Lessor agrees to deliver the vehicle to you on the date this Lease is signed by Lessor and you. You understand that it may take a few days for Lessor to verify your credit, locate financing for you on the exact terms shown on page 1 of this Lease, and assign this Lease to a financial institution. You agree that Lessor has the number of days stated on page 2 of this Lease to assign this Lease. You agree that if Lessor is unable to assign this Lease within this time period to any one of the financial institutions with whom Lessor regularly does business under an assignment acceptable to Lessor, Lessor may cancel this Lease. Lessor's right to cancel this Lease ends upon assignment of this Lease.

b. If Lessor elects to cancel per Paragraph a. above, Lessor will give you written notice (or in any other manner in which actual notice is given to you). In that event, you may have the option of negotiating and signing a new Lease with different financing terms (for example, a larger down payment, a higher annual percentage rate, a required cosigner, etc.) or you may pay with alternate funds arranged by you.

c. Upon receipt of the notice of cancellation, you must return the vehicle to Lessor within 48 hours in the same condition as when sold other than reasonable wear for the time you had it. Except as described below, Lessor must give you back all consideration Lessor has received from you in connection with this Lease.

d. If you do not return the vehicle within 48 hours after receipt of the notice of cancellation, you agree that Lessor may use any lawful means to take it back (including repossession if done peacefully) and you will be liable for all expenses incurred by Lessor in taking the vehicle from you, including reasonable attorney's fees. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor the charge shown in the Lessor's Right to Cancel provision on page 2 of this Lease for each day you do not return the vehicle after receipt of the notice of cancellation.

e. While the vehicle is in your possession, all terms of this Lease, including those relating to use of the vehicle and insurance for the vehicle, are in full force and you assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage done to the vehicle while the vehicle is in your possession. Lessor may deduct from any consideration due to you under paragraph c. above Lessor's reasonable costs to repair the vehicle and any daily charges you incur if you fail to return the vehicle within 48 hours after receipt of the notice of cancellation. If Lessor cancels this Lease, the terms of this Lessor's Right to Cancel provision (including those on page 2 of this Lease) remain in effect even after you no longer have possession of the vehicle.

24. ARBITRATION PROVISION

ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.

2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.

3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, lease or condition of this Vehicle, this Lease or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Lease) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Lessor named on page 1 of this Lease is a party to the claim or dispute, in which case the hearing will be held in the federal district where this Lease was executed. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee in accordance with the rules and procedures of the chosen arbitration organization. If the rules of the chosen arbitration organization do not specify how fees must be allocated, we will pay the filing, administration, service or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law requires us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator. If the arbitrator finds that any of your claims is frivolous under applicable law, each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control.

Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the Vehicle, to recover amounts you owe under this Lease, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this Lease. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

25. LESSOR'S ASSIGNMENT

Pursuant to the terms of that certain agreement between Lessor and the assignee named below ("Assignee") for the assignment of leases by Lessor to Assignee from time to time, Lessor hereby assigns all right, title and interest in the Lease and the Vehicle and rights the Lessor may have under any guaranty executed in connection with the Lease, with full powers to Assignee to collect and discharge all obligations, any guaranty and this assignment.

LESSOR'S ACCEPTANCE	
The Lessor's authorized signature indicates the Lessor has accepted the terms, conditions and covenants of this Lease.	
Lessor Name: CORAL SPRINGS BUICK GMC	By: _____
Lienholder Name: WELLSFRGO AS CTL AGT	Type: _____
Assignee Name: ACAR Leasing Ltd., Inc.	Type: _____

Lessee Initials X _____ Co-Lessee Initials X N/A

CORAL SPRINGS BUICK GMC

9300 W ATLANTIC BLVD
CORAL SPRINGS, FL 33071
954/755-7400

Cust Number: [REDACTED]
Deal Number: [REDACTED]
Date: 08/10/2020
County: BROWARD
DOB: [REDACTED]

RETAIL LEASE AGREEMENT

Lessee's Name(s): [REDACTED]
Address: [REDACTED] CORAL SPRINGS, FL [REDACTED]
Telephone (1): [REDACTED] Telephone (2): [REDACTED]

E-mail: [REDACTED]@GMAIL.COM D.L./State I [REDACTED] Issuing State: FL Exp. Date: 05/16/2028

The above information has been requested so that we may verify your identity. By signing below, you represent that you are at least 18 years of age and have authority to enter into this Agreement. The Odometer Reading for the Vehicle you are leasing is accurate unless indicated otherwise. Please refer to the Federal Mileage Statement for full disclosure.

YEAR 2020	MAKE GMC	MODEL Acadia	COLOR SATIN STEEL METALIC	STOCK NO. TAZ203367
VIN/SERIAL NO. [REDACTED]	ODOMETER READING <input type="checkbox"/> Not Accurate 10		SALESPERSON PIERRE JEAN BAPTISTE	
THE VEHICLE IS: <input checked="" type="checkbox"/> NEW <input type="checkbox"/> USED		PRIOR USE DISCLOSURE: <input type="checkbox"/> DEMONSTRATOR <input type="checkbox"/> PREVIOUSLY DELIVERED <input type="checkbox"/> EXECUTIVE VEHICLE <input type="checkbox"/> RENTAL <input type="checkbox"/> OTHER		

WARRANTY STATEMENT
We are providing this Vehicle to you AS-IS and we expressly disclaim all warranties, express and implied, including any implied warranties of merchantability and fitness for a particular purpose, unless the box beside USED VEHICLE LIMITED WARRANTY APPLIES is marked below or we enter into a service contract with you at the time of, or within 90 days of, the date of this transaction. All warranties, if any, by a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or other supplier shall be liable for performance under such warranties. We neither assume nor authorize any other person to assume for us any liability in connection with the lease of the vehicle and the sale of related goods and services.

CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY) The information you see on the window form for this Vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Traducción española: *Vea el dorso.*

Used Vehicle Limited Warranty Applies. We are providing a Used Vehicle Limited Warranty in connection with this transaction. Any implied warranties are limited in duration to the term of the Limited Warranty.

CAPITALIZED COST	
(Your total cost for goods, services, and fees paid over lease term)	
CASH PRICE OF VEHICLE	\$ 39741.61
KEY REPLACEMENT	\$ 499.00
	\$ N/A
	\$ N/A
	\$ N/A
PRIOR CREDIT	\$ N/A
ACQ FEE (C)	\$ 655.00
	\$
PREDELIVERY SERVICE CHARGE*	\$ 799.00
GROSS CAPITALIZED COST	\$ 41734.61

TRADE-IN VEHICLE INFORMATION

Year: N/A Make: N/A Model: N/A Color: N/A

VIN/Serial No: N/A Odometer Reading: Not Accurate

Trade-In Allowance: N/A Balance Owed & Lienholder: N/A

CAPITALIZED COST REDUCTION	
(Total credits/cash to reduce the capitalized cost)	
NET TRADE-IN ALLOWANCE	\$ N/A
CASH DOWN PAYMENT	\$ 3393.05
REBATE	\$ N/A
N/A	\$ N/A
N/A	\$ N/A
TOTAL CAPITALIZED COST REDUCTIONS	\$ 3393.05
ADJUSTED CAPITALIZED COST	\$ 38341.56

You agree that the Representations Regarding the Trade-In Vehicle in Paragraph 6 are true and correct. You further agree that the Dealership may immediately sell the Trade-In Vehicle even if it is sold prior to final financing approval by, or assignment of the Lease Contract to a financial institution.

THE BALANCE OWED TO THE LIENHOLDER ON YOUR TRADE-IN VEHICLE IS ONLY AN ESTIMATE. WE HAVE NOT BEEN ABLE TO CONFIRM THE EXACT PAYOFF AMOUNT AS OF THE DATE OF THIS AGREEMENT. PLEASE READ PARAGRAPH 7 BEFORE YOU SIGN BELOW.

X N/A X N/A

OTHER MATERIAL UNDERSTANDINGS AND INTEGRATED DOCUMENTS

OPTIONAL ACCESSORIES/SERVICES: You have elected to purchase optional accessories and/or services. The purchase of these accessories/services is not required by Dealer.

* **PREDELIVERY SERVICE CHARGE:** This charge represents costs and profits to the Dealer for inspecting, and adjusting vehicles, and preparing documents related to the transaction. Payment received from you is not refundable, except as set forth in the case of a Deposit, we will hold the vehicle for N/A days.

X N/A

SEE THE DELIVERY CONFIRMATION

IF BOX IS MARKED, PLEASE SEE THE LEASE CONDITIONAL (SPOT) DELIVERY AGREEMENT

LEASE TERM IS 36 MONTHS

AMOUNT DUE AT SIGNING OR DELIVERY	
CASH DOWN PAYMENT	\$ 3393.05
FIRST PAYMENT	\$ 458.89
SECURITY DEPOSIT	\$ N/A
TOTAL ANNUAL FEE(S)	\$ 67.85
TOTAL INITIAL FEE(S)	\$ 515.50
UPFRONT TAXES	\$ 273.60
TOTAL AMOUNT DUE	\$ 4708.89

Lessee(s) agrees that, at least 30 days before bringing any claim against a motor vehicle dealer for an unfair or deceptive trade practice, a consumer must send written notice to the dealer, by registered mail, return receipt requested, to the address where the subject vehicle was purchased or leased or where the dealer regularly conducts business.

X N/A

Lessee(s) and Dealer agree that either party may elect to resolve any claim or dispute between them by neutral, binding arbitration and not by a court action. BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ THE ARBITRATION PROVISION AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF ARBITRATION. THE PARTIES UNDERSTAND THAT THEY ARE WAIVING THEIR RIGHT TO A JURY TRIAL AND THEIR RIGHT TO BRING OR DEFEND A SUIT IN COURT OR THROUGH ARBITRATION.

X N/A

This document represents the entire agreement affecting this Retail Lease Agreement and no other agreement or understanding of any nature or kind, written or oral, made between the parties before, on, or after the date of this Agreement and I agree to them as if they were printed above my signature. I further agree to be bound by the terms and conditions of this Agreement and I agree to them as if they were printed above my signature. I further agree to be bound by the terms and conditions of this Agreement and I agree to them as if they were printed above my signature. I further agree to be bound by the terms and conditions of this Agreement and I agree to them as if they were printed above my signature.

THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND OBTAIN INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS REGARDING THIS TRANSACTION. YOU MUST OBTAIN AN EXACT COPY OF THE AGREEMENT YOU SIGN.

Date: [REDACTED] Co-Lessee Date: N/A 05/10/2020 Accepted By: [REDACTED] Representative Date: 08/10/2020

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ADDITIONAL AGREEMENTS BETWEEN THE DEALERSHIP AND LESSEE(S)

1. **Terms Used in This Agreement:** This Retail Lease Agreement contains the following words and phrases that appear throughout this Agreement and have particular meanings:
- **Agreement** - Means all of the papers of the Retail Lease Agreement together with any documents incorporated into this Agreement by reference, whether such reference is made in this Agreement or in the document itself.
 - **You, Your** - Means the Lessee(s) identified in this Agreement.
 - **We, Us, Our** - Means the Dealership that is identified in this Agreement and its Authorized Representatives.
 - **Manufacturer** - Means the company that manufactured the Vehicle.
 - **Vehicle** - Means the Vehicle that you are leasing from us as described in this Agreement.
 - **Trade-In Vehicle** - Means the vehicle you are delivering to us as part of this transaction as identified in this Agreement.
2. **Our Right to Increase the Price:** We may increase the price of the Vehicle after we accept this Agreement if: the Trade-In Vehicle is reappraised; new equipment is required by state or federal law; price protection is not provided by the manufacturer, importer, or distributor; the price increase is caused by the revaluation of the United States dollar by the Federal Government (in the case of a foreign-made vehicle); or the increase is caused by state or federal tax rate changes. If the price is increased, you may cancel this Agreement with full refund of any Down Payment, provided that the cancellation occurs prior to you taking delivery of the leased Vehicle.
3. **Manufacturer's Design Changes:** In the event the Manufacturer changes or modifies the design of or any part or accessory of the Vehicle after your order for the Vehicle has been entered by us, you will not have any claim or right against us if the Vehicle does not contain such changes or modifications, nor shall we be required to effect such changes or modifications to the Vehicle.
4. **Lessee Representations and Warranties:** Lessee represents, warrants and affirms to the Dealership that (a) the Down Payment and any amounts due to the Dealership have been paid in full, any check given to the Dealership will be honored by Lessee's Bank, and that no part of the Down Payment has been loaned to Lessee by the Dealership or any third party; (b) all statements made by Lessee in this Agreement and any other documents completed in connection with this transaction are true and correct; and (c) Lessee is who he/she has represented himself/herself to be and Lessee has leased the Vehicle for his/her own use and not on behalf of another person, unless Lessee has disclosed otherwise to the Dealership.
5. **Delivery:** Lessee agrees to accept delivery of the Vehicle as ordered within 48 hours after notification that the Vehicle is ready for delivery.
6. **Your Representations Regarding the Trade-In Vehicle:** Any Trade-In Vehicle delivered by you to us in connection with this transaction shall be accompanied by a Certificate of Title or documents sufficient to enable us to obtain a Certificate of Title to the Trade-In Vehicle in accordance with applicable state law. You warrant that the Trade-In Vehicle delivered to us is properly titled to you, has never been titled as or declared a total loss, salvage, junk, rebuilt, reconstructed, flood, or lemon buyback vehicle and does not constitute a "taxi-cab", "police vehicle", or "habilitated vehicle", as defined in Section 319.14, Florida Statutes, unless specifically disclosed by you; that you have the right to sell or otherwise convey such Trade-In Vehicle; that such Trade-In Vehicle is free and clear of liens or encumbrances, except as may be noted in this Agreement; that all emission control equipment fits on the Trade-In Vehicle appears properly connected and undamaged, and is in satisfactory working order; that the engine block has not been welded or rebuilt; the engine block is not welded or cracked; the seatbelts and/or airbags have not been removed or disabled; any prior damage has not been disclosed; and, unless you have told us otherwise, that you have not removed equipment from the Trade-In Vehicle subsequent to our appraisal and that the odometer reading shown is accurate.
7. **Trade-In Vehicle Payoff:** If you are delivering a Trade-In Vehicle in connection with this transaction and the actual amount of the Balance Owed on the Trade-In Vehicle is greater than the amount of the Balance Owed as listed in this Agreement, you agree to pay the difference to us. If the actual amount of the Balance Owed is less than the amount listed, we will pay or credit the difference to you.
8. **Our Appraisal of Your Trade-In Vehicle:** If you are delivering a Trade-In Vehicle to us in connection with this transaction and the delivery will not be made until delivery of the Vehicle being leased from us, we shall have the right to reappraise your Trade-In Vehicle at the time of delivery. The reappraised amount shall be the amount allowed for the Trade-In Vehicle in this transaction. If you are dissatisfied with the reappraisal, you may cancel this Agreement with full refund of any Down Payment, provided that the cancellation occurs prior to you taking delivery of the leased Vehicle.
9. **Our Right to Cancel this Agreement:** We may cancel this Agreement subject to Paragraph 20 below or if we cannot deliver the Vehicle on the date specified.
10. **Remedies Upon Rightful Cancellation:** You agree that we are not liable for any damages resulting from our failure to deliver the Vehicle in accordance with this Agreement if the failure is caused by the manufacturer, an accident, fire, act of nature or any other cause beyond our control. If the Agreement is cancelled (1) pursuant to Paragraph 20 (2) before the Agreement is signed by an Authorized Representative of the Dealership; or (3) because you are dissatisfied with our reappraisal of your Trade-In Vehicle, your down payment will be returned to you if the Vehicle is returned to the Dealership in the same condition as delivered to Lessee, normal wear and tear excepted, within 24 hours of receiving written or oral notice from the Dealership. If you have delivered a Trade-In Vehicle to us, the Trade-In Vehicle shall be returned to you if we have not already sold it. If we have sold the Trade-In Vehicle prior to your cancellation, you will be paid the agreed upon Trade-In Allowance, less the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder. Lessee is responsible for paying the cost of repairing any damage and any other losses, liabilities, damages, claims, costs and expenses arising out of his/her use, possession and control of the Vehicle. We may keep any portion of the amount you have paid to us as a Down Payment to offset against the amount you owe us. If the actual amount you owe to us is greater than the amount of the Down Payment, you agree to pay the difference to us. If the actual amount you owe is less than the amount of the Down Payment, we will pay the difference to you. Lessee is responsible for paying the cost of repairing any damage and any other losses, liabilities, damages, claims, costs and expenses arising out of his/her use, possession and control of the Vehicle.
11. **Lessee's Default and Dealership's Remedies:** In the event of any failure by you to perform your obligations under this Agreement or any breach by you of a representation or warranty made by you to us, we shall be permitted, at our sole discretion, to the choice of remedies in this Agreement, which may be used separately or together, including: (1) cancel this Retail Lease Agreement; (2) repossess the Vehicle without notice; (3) rescind the lease transaction; (4) seek collection for amounts due; and/or (5) retain any cash down payment made by you and (6) in the event that you have delivered a Trade-In Vehicle as part of the consideration for your lease of the Vehicle from us, to sell such Trade-In Vehicle and reimburse the Dealership out of the proceeds of such sale for any reasonable expenses incurred in connection with preparing and offering the Trade-In Vehicle for sale and any actual damages suffered by us as a result of your default. Regardless of whether we return the Trade-In Vehicle or have already sold it, you shall be responsible for paying to us the Balance Owed on the Trade-In Vehicle if we have paid the Balance Owed to the Lienholder and any reasonable expenses incurred by us in connection with preparing or reconditioning the Trade-In Vehicle for sale. We shall further be entitled to recover from you for an event of default any costs incurred by us for repossession/collecting, reasonable interest, plus reasonable attorney's fees. Any remedies in this Paragraph 11 shall be in addition to, and not in lieu of, any other remedies available under the Retail Lease Agreement or at law or equity. Any waiver of all or part of a remedy hereunder is not a continuing waiver. If the actual amount you owe to us is greater than the amount of the Down Payment and/or proceeds from the sale of your Trade-In Vehicle, you agree to pay the difference to us upon demand and if the actual amount you owe us less, then you will pay the difference to you.
12. **Security Interest:** You agree to make payment in full for the Vehicle in cash, trade-in or funds from a lender/lessor, or any combination thereof, you hereby agree this document grants us a security interest in the Vehicle and any accessories, equipment, and replacement parts installed in the Vehicle. As a result of the security interest, we shall have a lien on the Vehicle and all rights of a secured party under the laws of the State of Florida and the Uniform Commercial Code, including all rights of possession, until we have been paid in full. This security interest is separate and apart from, but subordinate to, any interest granted to a third party lender/lessor if the Vehicle is being leased or purchased on credit.
13. **Taxes:** The price for the Vehicle specified on the face of this Agreement includes reimbursement for federal excise taxes, but does not include sales taxes, use taxes or occupational taxes based on sales volume (federal, state or local) unless expressly so stated. Lessee assumes and agrees to pay, unless prohibited by law, any such sales, use and occupational taxes imposed on or applicable to the transaction covered by this Agreement, regardless of which party may have the primary tax liability.
14. **Optional Products and Lending Sources:** We offer optional dealer-installed equipment or optional services or products from various suppliers. The amount charged for such equipment, services or products may be greater than our cost and/or we may receive a commission or other payment from suppliers in connection with such sales. You are not required to purchase any other goods or services from us, nor are you required to obtain financing for this transaction through a particular lending source. In the event this Agreement includes a charge for other goods or services for which you must complete an application for coverage, and for any reason such coverage cannot be provided, you will receive a credit for the amount charged, if the cost of other goods or services was included in the amount to be financed in connection with this transaction, then this credit will be applied to the outstanding balance you owe to the Lessor. No insurance coverage is provided under this Agreement.
15. **Dealer Assisted Financing:** If we assist you to obtain financing for this transaction, the Lease Factor may be negotiated with us and we may receive a fee, commission or other compensation from the Lessor. We do not make any representations or warranties regarding whether you obtained the best rate or could have obtained a better rate from us or a third party.
16. **CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY)** The information you see on the window form for this Vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. **SPANISH TRANSLATION:** Guía para compradores de vehículos usados. La información que en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.
17. **GOVERNING LAW AND VENUE:** THE TERMS AND CONDITIONS OF THIS AGREEMENT (INCLUDING ANY DOCUMENTS WHICH ARE A PART OF THIS TRANSACTION OR INCORPORATED HEREBY BY REFERENCE) AND ANY DISPUTE HEREUNDER WILL BE GOVERNED BY THE LAWS OF THE STATE OF FLORIDA. THE PROPER VENUE FOR ALL ACTIONS ARISING UNDER OR RELATED TO THIS AGREEMENT SHALL BE THE COUNTY WHERE THE DEALERSHIP IS LOCATED.
18. **LIMIT ON DAMAGES:** TO THE EXTENT PERMITTED BY FLORIDA LAW, LESSEE EXPRESSLY WAIVES AND SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.
19. **Entire Agreement and Signing Other Documents:** This Agreement is not binding unless signed by an Authorized Dealership Representative. This Agreement and any documents which are part of this transaction or incorporated herein comprise the entire Agreement effecting this transaction. No other Agreement or understanding of any nature has been made and will be recognized. You agree to sign any and all documents necessary to complete the terms of this transaction.
20. **Conditional (Spot) Deliveries:** If you have entered into a Lease Conditional (Spot) Delivery Agreement, the lease of the Vehicle is conditioned on final approval of financing by or assignment of the Lease Contract to a financial institution. If final financing approval is not obtained, we will return the Trade-In Vehicle (or, if your Trade-In Vehicle has already been sold, the agreed upon Trade-In Allowance less the Balance Owed to the Lienholder if the Balance Owed has already been paid by us) and any payments you have made toward the lease of the Vehicle to you in accordance with this Agreement and the Lease Conditional (Spot) Delivery Agreement.
21. **Lease Documents Survive the Lease Contract:** If you and we enter into a Lease Contract relating to the financed lease of this Vehicle, you acknowledge that you signed many documents and other agreements in connection with the lease, which may have included (but are not limited to): a spot delivery/dealer's right to cancel/conditional delivery agreement, arbitration agreement, odometer statement, insurance related documents, credit application, title application, power of attorney, trade-in documents, service contracts, and debt cancellation or payment agreements (all of which are collectively referred to as "Lease Documents"). Notwithstanding any provision in the Lease Contract, the parties agree that: a) the Lease Contract and the Lease Documents are part of one transaction for Lessee's lease of the Vehicle and are intended to be read together; b) that the Lease Documents are not superseded by the Lease Contract; c) certain aspects of Lessee's lease of the Vehicle are addressed by the Lease Documents and not the Lease Contract; d) to the extent of any conflict between the Lease Documents and the Lease Contract, other than as to Truth in Lending disclosures and Lessee's repayment obligations, the Lease Documents control as to the Dealership and the customer; and e) while all Truth in Lending disclosures are contained in the Lease Contract, the Lease Documents may contain conditions (precedent or subsequent) that may trigger the termination of the Lease Contract; and f) the execution of the Lease Contract and/or termination of the Lease Contract as a result of the failure of any such condition, or as otherwise may be provided in writing and signed by the parties, does not nullify the Lease Documents.

ARBITRATION PROVISION (PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS)

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in court, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application or financing, lease or condition of this vehicle, this Agreement or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Agreement) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Dealership is a party to the claim or dispute, in which case the hearing will be held in the federal district where the Agreement was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$500, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert or other fees, unless awarded

the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Arbitration shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act. Remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a court having jurisdiction may enter judgement on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or discharge of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall survive. Any court having jurisdiction may enter judgement on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or discharge of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall survive. Any court having jurisdiction may enter judgement on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or discharge of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall survive.

read all pages of this Agreement, including the Arbitration Provision above, before signing below and I agree to all of the terms of this Agreement.

Co-Lessee X

N/A

DealerCAP

CATALOG #8964032-Custom

08/10/2020 04:43 pm

© 2015 CCK Global, LLC Florida (08/17)

2020 ACADIA FWD SLT-1
 G9K SATIN STEEL METALLIC
 H0Y JET BLACK

/L4G

GENERAL MOTORS LLC
 RENAISSANCE CENTER
 DETROIT MI 48243-1114
 VEHICLE INVOICE

ORDER NO. [REDACTED] STOCK NO.
 VIN 1GK KNML 41 [REDACTED]

*****3889*****48*262245

MODEL & FACTORY OPTIONS	MSRP	INV AMT	RETAIL - STOCK
TND26 ACADIA FWD SLT-1	39700.00	37873.80	INVOICE 07/17/20
FE9 50-STATE EMISSIONS	N/C	N/C	SHIPPED 07/17/20
G9K SATIN STEEL METALLIC	495.00	450.45	EXP I/T 07/27/20
LSV ENGINE, 2.0L TURBO, 4-CYLINDER, SIDI	N/C	N/C	INT COM 07/27/20
M3G TRANSMISSION, 9-SPEED AUTOMATIC	N/C	N/C	PRC EFF 07/17/20
PCU DRIVER ALERT PACKAGE II:	1295.00	1178.45	KEYS V0899 V0899
* SAFETY ALERT SEAT			WFP-S QTR OPT-1
* INTELLIBEAM HEADLAMPS			BANK: BANK OF AME
* FRONT AND REAR PARK ASSIST			CHG-TO 26-224
* FOLLOWING DISTANCE INDICATOR			SHIP WT: 3981
* FORWARD COLLISION ALERT			HP: 17.1
* LANE KEEP ASSIST W/ LANE DEPARTURE WARNING			GVWR: 6001
* AUTOMATIC EMERGENCY BRAKING			GAWR.FT: 2976
* FRONT PEDESTRIAN BRAKING			GAWR.RR: 3406
* HEADS UP DISPLAY			EMPLOY: 41575.38
PCV PREMIUM PACKAGE:	1250.00	1137.50	SUPPLR: 43245.40
* HD SURROUND VISION			NTR:
* POWER LUMBAR, FRONT PASSENGER			EMPINC: 2465.80
* SEAT ADJUSTER, PASSENGER 8-WAY POWER			SUPINC: 795.78
* MEMORY PACKAGE			
* MIRRORS, OUTSIDE HEATED POWER-ADJUST, DRIVER SIDE DIMMING, TURN SIGNALS, POWER FOLDING			
* SEATS, HEATED REAR OUTBOARD POSITIONS			
* SEATS, VENTILATED DRIVER & FR PASSENGER SEAT CUSHIONS & SEATBACKS			
* STEERING COLUMN, POWER TILT & TELESCOPIC			
Q9P WHEELS, 20" MACHINED ALUMINUM WITH DARK ACCENTS	900.00	819.00	
SIF UNIVERSAL TABLET HOLDERS (DEALER INSTALLED)	195.00	177.45	
SZC BLACK CENTER CAPS WITH RED GMC LOGO (DEALER INSTALLED)	125.00	113.75	

** CONTINUED ON PAGE 2 **

CORAL SPRINGS BUICK GMC

10/08/2020

BARS Reprint

2020 ACADIA FWD SLT-1
G9K SATIN STEEL METALLIC
H0Y JET BLACK

/L4G

GENERAL MOTORS LLC

RENAISSANCE CENTER
DETROIT MI 48243-1114
VEHICLE INVOICE

ORDER NO. [REDACTED] STOCK NO.
VIN 1GK KNML 41 [REDACTED]

*****3889*****48*262245

MODEL & FACTORY OPTIONS MSRP INV AMT RETAIL - STOCK

** CONTINUED FROM PAGE 1 **

TOTAL MODEL & OPTIONS	43960.00	41750.40	ACT 237	41626.60
DESTINATION CHARGE	1195.00	1195.00	H/B 261	1318.80
DEALER IMR CONTRIBUTION		439.60	ADV 261	439.60
LMA GROUP CONTRIBUTION		219.80	EXP 65A	219.80

TOTAL 45155.00 43604.80 PAY 310 43604.80

MEMO: TOTAL LESS HOLDBACK AND APPROX WHOLESALE FINANCE CREDIT 41531.70

INVOICE DOES NOT REFLECT DEALER'S ULTIMATE COST BECAUSE OF MANUFACTURER REBATES, ALLOWANCES, INCENTIVES, HOLDBACK, FINANCE CREDIT AND RETURN TO DEALER OF ADVERTISING MONIES, ALL OF WHICH MAY APPLY TO VEHICLE.

CORAL SPRINGS BUICK GMC

Florida

DRIVER LICENSE

CORAL SPRINGS, FL

1 DOB

1b EXP

12 RESTA

18 SEX

16 HGT

19 END NONE

SAFE DRIVER

Operation of a motor vehicle constitutes consent to any sobriety test required by law.

23684

**CLOSED END MOTOR VEHICLE LEASE
(WITH ARBITRATION PROVISION)**

BUICK GMC
DEAL #: 362998
CUST #: 143077

Lease Date: **08/10/2020**

STOCK #: LZ221367

Lessor Name and Business Address CORAL SPRINGS BUICK GMC 9300 W ATLANTIC BLVD CORAL SPRINGS, FL 33071	Lessee Name and Address [REDACTED] CORAL SPRINGS, FL [REDACTED] County: BROWARD	Co-Lessee Name and Address N/A County:
Lessee Billing Address (if different than above) N/A	Vehicle Garaging Address (if different than above) N/A Principal Driver: (if business use) N/A	

In this Lease, "you" and "your" mean the lessee and co-lessee. "We," "us" and "our" mean the lessor, and any assignee of this Lease. The terms, conditions, and disclosures in this Lease govern your Lease with us. Each of you who signs the Lease is jointly and severally liable to us for all Lease obligations. You are leasing the Vehicle described below (the "Vehicle") from us. You agree to pay all amounts due under the Lease and fulfill all your obligations under the Lease. In this Lease, "e" means an estimate. The Consumer Leasing Act Disclosures shown below are also terms of this Lease. You are leasing the Vehicle and have no ownership rights in the Vehicle unless you exercise your purchase option.

Monthly Payment Lease: If your payment schedule shows monthly scheduled payments in Item 3A, your lease is a monthly payment lease.

Single Payment Lease: If your payment schedule shows a single scheduled payment in Item 3B, your lease is a single payment lease.

1. The Vehicle							
New/Used	Year	Make	Model	Body Style	Vehicle ID #	Odometer	Primary Use
NEW	2020	GMC	Acadia	UT	[REDACTED]	10	Personal, unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

CONSUMER LEASING ACT DISCLOSURES			
2. Amount Due at Lease Signing or Delivery (Itemized in Item 6) \$ 4708.89	3. Scheduled Payments A. Your first monthly payment of \$ 458.89 is due on 08/10/2020 followed by 35 monthly payments of \$ 458.89 , due on the 9th of each month. B. Your single payment of \$ N/A is due on 08/10/2020 . C. The Total of your Scheduled Payments is \$ 16520.04	4. Other Charges (not part of your scheduled payment) A. Disposition fee (if you do not purchase the Vehicle and we do not waive the fee under Item 23(f)) \$ 495.00 B. N/A \$ N/A C. N/A \$ N/A D. Total \$ 495.00	5. Total of Payments (The amount you will have paid by the end of the Lease) \$ 21265.04 (2 + 3C + 4D - 6A3 - 6A4 - 6A5)

6. Itemization of Amount Due at Lease Signing or Delivery	
A. Amount Due at Lease Signing or Delivery:	B. How the Amount Due at Lease Signing or Delivery will be paid:
1. Capitalized cost reduction \$ 3393.05	1. Net trade-in allowance \$ N/A
2. Taxes on capitalized cost reduction \$ 203.58	2. Rebates and noncash credits \$ 4250.00
3. First monthly payment \$ 458.89	3. Amount to be paid in cash \$ 458.89
4. Single scheduled payment \$ N/A	4. Other N/A \$ N/A
5. Refundable security deposit \$ N/A	5. Total \$ 4708.89
6. Lease acquisition fee \$ N/A	
7. Title fees \$ N/A	
8. License and registration fees \$ 65.85	
9. Sales/use tax \$ 70.02	
10. Elec. Reg. Filing 449.00 / Rental Surcharge 60.00 \$ 509.00	
11. FL TIRE 1.00 / FL BATTERY 1.50 / MYWEA 2.00 \$ 8.50	
12. Total \$ 4708.89	

7. Your scheduled payment is determined as shown below:	
A. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 39741.61) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance).	\$ 41734.61
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.	- \$ 3393.05
C. Adjusted capitalized cost. The amount used in calculating your base scheduled payment.	= \$ 38341.56
D. Residual value. The value of the Vehicle at the end of the Lease used in calculating your base scheduled payment.	- \$ 23480.60
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.	= \$ 14860.96
F. Rent charge. The amount charged in addition to the depreciation and any amortized amounts.	+ \$ 578.36
G. Total of base scheduled payments. The depreciation and any amortized amounts plus the rent charge.	= \$ 15439.32
H. Lease payments. The number of payments in your Lease.	+ 36
I. Base scheduled payment.	= \$ 428.87
J. Sales/use tax (e).	+ \$ 30.02
K. N/A	+ \$ N/A
L. N/A	+ \$ N/A
M. Total Scheduled Payment.	= \$ 458.89

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. Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of **12000** miles per year at the rate of \$ **0.25** per mile.
- 9. Purchase Option at End of Lease Term. You have an option to purchase the Vehicle at the end of the Lease term for \$ **23480.60** plus a purchase option fee of \$ **N/A**. The purchase option price does not include official fees such as those for taxes, tags, licenses and registration.
- 10. Other Important Terms. See your Lease documents for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

11. The Trade-In Vehicle	
Year / <u>N/A</u>	A. Gross Amount of Trade-In Allowance \$ <u>N/A</u>
Make / <u>N/A</u>	B. Prior Credit or Lease Balance - \$ <u>N/A</u>
Model / <u>N/A</u>	C. Net Trade-In Allowance (If less than 0 then enter 0) = \$ <u>0.00</u>

12. Itemization of Gross Capitalized Cost	
A. Agreed upon value of the Vehicle: \$ <u>39741.61</u>	Optional Products and Services:
Other amounts included in the gross capitalized cost:	I. <u>N/A</u> \$ <u>N/A</u>
B. Taxes \$ <u>N/A</u>	J. <u>N/A</u> \$ <u>N/A</u>
C. Title, license, and registration fees \$ <u>N/A</u>	K. KEY REPLACEMENT \$ <u>499.00</u>
D. Lease acquisition fee \$ <u>695.00</u>	L. <u>N/A</u> \$ <u>N/A</u>
E. Documentation fee \$ <u>799.00</u>	M. <u>N/A</u> \$ <u>N/A</u>
F. Prior credit or lease balance \$ <u>N/A</u>	N. <u>N/A</u> \$ <u>N/A</u>
G. <u>N/A</u> \$ <u>N/A</u>	O. <u>N/A</u> \$ <u>N/A</u>
H. <u>N/A</u> \$ <u>N/A</u>	P. Total Gross Capitalized Cost: \$ <u>41734.61</u>

IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THIS LEASE, WE MAY RETAKE THE VEHICLE.

13. Official Fees and Taxes. The total amount you will pay for official and license fees, registration, title, and taxes over the term of your Lease, whether included in your scheduled payments or assessed otherwise: \$ 1557.87 (e). The total fees and taxes you pay may be different than this estimate based on changes in the tax or fee rates and the value of the Vehicle when the fee or tax is determined.

14. Late Payments. For any payment not received within 10 days of the date it is due, you will pay a late charge of: the lesser of \$25 or 5% of the unpaid portion of the late payment.

You will not have to pay a late charge if the only amount that is late is a late charge you owed for an earlier late payment.

15. Returned Payments and Unpaid Fines and Fees. You will also pay a returned payment charge of \$ N/A for any check, instrument or electronic funds debit that is returned unpaid for any reason, if the law allows it. If you don't pay a fine, penalty, toll, or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus a \$ 25.00 Administrative Fee per incident, if the law allows it.

16. Warranties. The Vehicle is subject to the manufacturer's standard warranty, unless this box is checked:

If this box is checked, the Vehicle is subject to the following express warranties:
N/A
N/A
N/A

Warranty papers that are separate from this Lease state any coverage limits. The law gives you a warranty that the Vehicle conforms to the description in this Lease. THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE. Except as prohibited by law, the following sentence applies. WE DISCLAIM ANY WARRANTIES IMPLIED BY LAW, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE. If we make a written warranty covering the Vehicle or, within 90 days of the Lease Date we enter into a service contract covering the Vehicle, this disclaimer will not affect any implied warranties during the term of the written warranty or service contract.

17. OPTIONAL PRODUCTS AND SERVICES

You are not required to buy any of the following optional products and services to enter into the Lease. The term of any product or service will be the Lease term, unless a different term is shown below. If you decide you want to purchase an optional product or service, review the terms of the contract that describe the product or service before you initial below. A completed copy of the contract will be given to you as soon as practicable. By initialing below, you indicate that you want to buy the optional products and services indicated. If the cost shown below is not shown as part of the Itemization of Amount Due at Lease Signing or Delivery (Item 6), it has been added to the Gross Capitalized Cost (Item 7A).

Optional Product or Service	Coverage	Price	Name of Provider	Approval
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>

18. TYPES AND AMOUNTS OF REQUIRED INSURANCE COVERAGE

You must maintain: Bodily Injury Coverage with \$ 100,000 / \$ 300,000 limits; Property Damage Coverage with \$ 50,000 / \$ 500,000 limits or combined single limit; Collision, Fire, Theft and Comprehensive Coverage with a maximum deductible of \$ 1,000. See Item 23(a) for additional insurance provisions. You confirm that insurance policies that meet the requirements described in this Lease are in force on the date of this Lease as follows:

Insurance Company Name USAA INS CO. Insurance Agency Name DIRECT
 Agency Address 8800 Fredericksburg Rd San Antonio TX 78298 Agency Phone Number 800-210-9722
 Agent's Name DIRECT Policy Number [REDACTED]
 Deductibles: Collision \$ 500.00 Comprehensive \$ 500.00

19. SCHEDULED LEASE END AND LEASE TERM

A. This Lease is scheduled to end on a date determined as follows: (1) If the date of this Lease is the 29th, 30th, or 31st of the month, start with the 1st day of the month immediately following the date of this Lease and move forward by the number of months in the lease term (Item 19B); or (2) If the date of this Lease is not the 29th, 30th, or 31st of the month, start with the date of this Lease and move forward by the number of months in the lease term (Item 19B).

B. The scheduled lease term is 36 months.

This Lease is scheduled to end on a date determined as follows: (1) If the date of this Lease is the 29th, 30th, or 31st of the month, start with the 1st day of the month immediately following the date of this Lease and move forward by the number of months in the lease term (Item 19B); or (2) If the date of this Lease is not the 29th, 30th, or 31st of the month, start with the date of this Lease and move forward by the number of months in the lease term (Item 19B).

Lessee Sign [REDACTED]
 Co-Lessee Signs X N/A

CONTAIN IMPORTANT TERMS AND CONDITIONS, INCLUDING AN ARBITRATION PROVISION.

you agree that, pursuant to the Arbitration Provision on page 5 of this Lease, you or we may elect to resolve any dispute by arbitration rather than by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Co-Lessee Signs X N/A

LESSOR'S RIGHT TO CANCEL - If Lessor is unable to assign this Lease within N/A days, the provisions of the Lessor's Right to Cancel section on page 5 of this contract will apply. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor a charge of \$ _____ per day from the date of cancellation until the vehicle is returned or repossessed.

THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.

THE VALID AND COLLECTIBLE LIABILITY INSURANCE AND PERSONAL INJURY PROTECTION INSURANCE OF ANY AUTHORIZED RENTAL OR LEASING DRIVER IS PRIMARY FOR THE LIMITS OF LIABILITY AND PERSONAL INJURY PROTECTION COVERAGE REQUIRED BY SECTIONS 324.021(7) AND 627.736, FLORIDA STATUTES.

Notice is hereby given that the rights, but not the obligations, of NA to purchase and/or sell the asset described in this Lease have been assigned to N/A pursuant to an agreement between N/A and N/A.

NOTICE TO THE LESSEE: DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS LEASE WHEN YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
YOU AGREE TO THE TERMS OF THIS LEASE. YOU ACKNOWLEDGE YOU HAVE EXAMINED THE VEHICLE, THAT THE VEHICLE IS EQUIPPED AS YOU WANT, AND THAT IT IS IN GOOD CONDITION. YOU ACCEPT THE VEHICLE FOR ALL PURPOSES OF THE LEASE. YOU UNDERSTAND THAT YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU READ ALL PAGES OF THIS LEASE, INCLUDING THE ARBITRATION 24), BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU

LESSEE SIGNATURES

Date 08/10/2020 Co-Lessee Signature N/A Date

Type/Print Lessee [REDACTED] Type/Print Co-Lessee Name N/A

COMMERCIAL LESSEE SIGNATURE

Commercial Lessee N/A Date N/A By N/A
Type/Print Name N/A Type/Print Title N/A

21. DEFAULT, REPOSSESSION AND OTHER REMEDIES

If any of the following occurs, you will be in default under this Lease: • You do not pay any payment on its scheduled due date under this Lease; • You do not pay any other amount due under this Lease when we ask that you pay it; • You provide any false or misleading information in any Lease application; • You fail to maintain required insurance; • You lose possession of the Vehicle by confiscation, forfeiture or other involuntary transfer whether or not the Vehicle is the subject of judicial or administrative proceedings; • You assign the Lease or transfer the Vehicle without our prior written permission, or attempt to do either; • You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your property; • You do anything that endangers the Vehicle or your ability to pay your Lease obligations; • You fail to return the Vehicle when required to do so under this Lease; • You fail to meet any other obligation under this Lease; • You do anything the law says is a default.

If you are in default, after waiting any time the law requires, we may do any of the following: • End this Lease and require you to pay the amount due at early termination; • Take any action we believe is required to protect our interest in the Vehicle (for example buying insurance) and our action will not cure your default; • Add any amounts we spend taking these actions to your Lease obligation and charge rent on the amount added, or at our option, ask you to pay these amounts right away; • If the Vehicle has an electronic locating device, use it to find the Vehicle; • Cancel any optional products and services included with this Lease and apply any refund to your Lease obligations (you hereby instruct any provider of such products and services to pay us any refund or credit due on early cancellation); • Take (repossess) the Vehicle wherever we find it and enter any property where the Vehicle may be to do so; • Sue you for damages or to get the Vehicle back; • Pursue any other remedy the law gives us.

We will exercise our rights without breach of the peace, at reasonable times and places, in a reasonable way, as the law allows. We may use the license plates on the Vehicle to move it to a storage place. After repossessing the Vehicle, we will hold it free of any rights you may have under this Lease, subject to any right the law gives you to cure the default or recover the Vehicle. We may take and store any personal items that are in the Vehicle. If you do not ask for these items back, we may dispose of them as the law allows. Unless you tell us within five business days of any personal property you claim was in the Vehicle when it was repossessed, we will not be responsible for that property. You will pay our reasonable expenses of taking these actions as the law allows. These expenses may include expenses of taking and storing the Vehicle, attorney's fees, collection costs, and court costs.

22. EARLY TERMINATION LIABILITY

When the Lease Can End Early. You may terminate (end) the Lease early by returning the Vehicle to us and paying us your early termination liability (see below) when we ask for it.

We may end the Lease early if you are in default; the Vehicle is damaged or destroyed beyond repair, stolen or lost (a "Total Loss"); or you die and there is no surviving lessee. If we end the Lease, you must return the Vehicle to the place we designate and pay us the early termination liability (see below) when we ask for it.

Early Termination Liability. We will figure your early termination liability as follows:

Monthly Payment Lease. You will owe the amount, if any, by which the Adjusted Lease Balance (see definition) exceeds the Vehicle's Fair Market Wholesale Value (see definition) at termination. If this amount is more than the total of the following amounts, you will instead pay the total of the following amounts: • The total of your base scheduled payments not yet due; • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8.

Single Payment Lease. The Base Scheduled Payment (Item 7f) paid at lease signing prepaies the depreciation and any amortized amounts (Item 7E) and the rent charge (Item 7F). If the Vehicle's Fair Market Wholesale Value at termination (see definition) exceeds the Adjusted Lease Balance (see definition), we will give you a credit for the excess up to the amount of the Unused Base Scheduled Payment (see definition). If the Adjusted Lease Balance exceeds the Vehicle's Fair Market Wholesale Value at termination, you will owe the excess up to the total of the following amounts: • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8.

In addition to the amounts described above, you will also owe us the Item 4A Disposition Fee unless this fee is waived under Item 23(i) plus the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

Definition of Adjusted Lease Balance:

Monthly Payment Lease. The Adjusted Lease Balance equals the difference between: (1) The Item 7C Adjusted Capitalized Cost; and (2) all depreciation and amortized amounts in the base scheduled payments that have become due. Each Item 7f Base Scheduled Payment consists of: • a rent charge portion; and • a portion allocable to depreciation and any amortized amounts. Although the amount of your Item 7f Base Scheduled Payment does not change, different portions of each Base Scheduled Payment are allocated to: • rent charge; and • depreciation and any amortized amounts. The portion of a Base Scheduled Payment that is allocated to depreciation and any amortized amounts is equal to the Base Scheduled Payment minus the rent charge for that month. We use the Constant Yield Method to figure the rent charge portion of each Base Scheduled Payment. Under the "Constant Yield Method," the rent charge for each scheduled period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it declines during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" is the difference between the Item 7C Adjusted Capitalized Cost and the sum of: (i) all depreciation and amortized amounts accrued during the previous periods, and (ii) any Base Scheduled Payment paid at Lease signing or delivery. The scheduled rent charge calculations are based on the assumption that we will receive your scheduled payments on their exact due dates and that the Lease goes to its full term.

Single Payment Lease. The Adjusted Lease Balance at the beginning of the Lease equals: (i) The Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7f Base Scheduled Payment. At the beginning of each month, the Adjusted Lease Balance increases by the rent charge for that month. We use the Constant Yield Method to figure the rent charge for each month. Under the "Constant Yield Method" the rent charge for each monthly period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it increases during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" equals: (i) the Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7f Base Scheduled Payment; plus (iii) all rent charges accrued during previous periods. The rent charge calculations are based on the assumption that the Lease goes to its full term.

Definition of Fair Market Wholesale Value: Unless you exercise your independent appraisal right (see below), the Fair Market Wholesale Value of the Vehicle is: • the price we receive for the Vehicle at disposition; • the highest offer we receive for disposition of the Vehicle; • the amount you and we agree in writing; • or the wholesale fair market value of the Vehicle.

Definition of Unused Base Scheduled Payment (Single Payment Lease): The Unused Base Scheduled Payment equals: (i) the Item 7f Base Scheduled Payment; divided by (ii) the number of months in the Lease Term (Item 19B); times (iii) the number of full months remaining after the date of the early termination until the Scheduled Lease End (Item 19A).

Your Independent Appraisal Right: To the extent your early termination liability takes into account the value of the Vehicle at termination, you may get a professional appraisal of the Vehicle's fair market wholesale value. If you do so within a reasonable time, we will use the appraised value as the Fair Market Wholesale Value. The appraiser must be an independent third party. You and we must agree on the appraiser. You must pay for any appraisal. The appraisal will be binding.

23. OTHER TERMS AND CONDITIONS

(a) Insurance. For the duration of the Lease term, and until you return the Vehicle, you agree to maintain the amounts and types of primary insurance as indicated in Item 18 on page 2 of this Lease in your name. Insurance may be obtained by you from anyone reasonably acceptable to us. You must indicate us or anyone we require as an additional insured and loss payee on your policy. Your policy must state that we will be given at least 10 days' notice of any material coverage change, reduction, or cancellation. If your insurer does not pay a claim for any reason, it will mean that you have not maintained the required insurance. You will pay for any loss we incur because you do not maintain required insurance or because the insurer does not pay a claim. If you fail to obtain and maintain the required insurance, we may, if we choose, buy it for you. We may add the amount we pay for this insurance to your unpaid Lease obligations and charge rent on the amount added, or at our option, ask you to pay it right away. If we decide to buy this insurance, we may either buy insurance that covers your interest and our interest, or buy insurance that covers only our interest, unless the law requires us to buy insurance that also protects your interests. If the Vehicle is damaged, stolen, or destroyed, and money becomes available from insurance, a judgment, a settlement, or the like, we will be entitled to the money. If the Lease ends in connection with our receipt of the money, we will treat any of the money we do not use to repair the Vehicle as part of the price we received for the Vehicle at disposition.

NOTICE: PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED IN THIS LEASE.

(b) **Total Loss of Vehicle.** If the Vehicle is a Total Loss (as described in the second paragraph of Item 22, Early Termination Liability) during the Lease term, we may at our option agree in writing to continue this Lease and provide you with a substitute vehicle. If you and we do not agree to continue this Lease with a substitute vehicle, we will end the Lease early as described in Item 22 Early Termination Liability, and you will only owe the amounts described in the following paragraphs of this Item 23(b): But if: (a) the Vehicle was forfeited or confiscated under governmental authority, or (b) the Total Loss arose from your fraud, intentional wrongful act or omission, gross negligence, or other failure to use the Vehicle in compliance with this Lease (see Item 23(i)), then you will still owe the Item 22 Early Termination Liability.

If we receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), then:

Monthly Payment Lease. We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the Adjusted Lease Balance (see Item 22) to compute a net lease balance (the "Net Lease Balance"). If the Net Lease Balance is greater than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If the insurance settlement we receive is more than the Net Lease Balance, you will receive a credit for any excess.

Single Payment Lease. You will receive a credit for the Unused Base Scheduled Payment (see Item 22). We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the sum of the Adjusted Lease Balance (see Item 22) and the Unused Base Scheduled Payment to compute a net lease balance (the "Net Lease Balance"). If the insurance settlement we receive is more than the Net Lease Balance, you will also receive a credit for the excess.

If the Net Lease Balance is more than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If we do not receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), you will owe us: (i) the Actual Cash Value of the Vehicle (see definition below); minus (ii) any part of your insurance deductible that you pay us; minus (iii) any settlement we receive from your insurance company; minus (iv) any amount we receive for selling the Vehicle as salvage; plus (v) if the Vehicle is returned to us, the Item 4A Disposition Fee unless this fee is waived under Item 23(t).

In addition to the amounts described above, you will also owe us the Additional Amounts Due (see Item 23(s)).

Definition of Actual Cash Value of the Vehicle: The Actual Cash Value of the Vehicle is: (i) the retail value of the Vehicle on the date of the Total Loss, as listed in a recognized national or regional guidebook for used vehicle values with no deductions for prior damage or the condition of the Vehicle; or (ii) if no such guidebook values are available, our estimate, based on the best data reasonably available to us, of the retail value of the Vehicle on the date of the Total Loss, with no deductions for prior damage or the condition of the Vehicle.

(c) **Standards for Wear and Use.** You agree to pay an excess mileage charge as indicated in Item 8 and an excess wear charge, at the early end of this Lease to the extent provided for in Item 22 or at the Scheduled Lease End (Item 19). Excess wear is wear beyond the minor wear reasonably expected to result from ordinary use of the Vehicle, assuming you maintain the Vehicle as this Lease requires (Item 23(g)) and use the Vehicle as this Lease permits (Item 23(i)). The excess wear charge will be our actual or estimated cost of repairing any excess wear. (We do not have to make the repairs.) Repairs, including tires, must be made with original equipment manufacturer's parts or those of equal quality. These include but are not limited to those necessary to repair or replace: • painting or lettering the Vehicle or modifying its VIN; • accessories, equipment, or parts that have been added, removed, damaged or modified (including missing keys or remote entry devices) without our prior written permission; • road damage, chips, scratches, cracks, plugs, tinting, staining, corrosion or damage to the glass, paint, body, bumpers, suspension, engine, powertrain, frame, wheels, floor coverings, seats or any other part of the interior; • mechanical or electrical malfunction, upholstery, interior or trunkliner damage, stains or tears, dented trim or molding, or damage from water, sand, or freezing; • inoperable lights; • tires that have sidewall plugs, gouges, cuts or exposed cords or are not part of a matching set of five tires or of unequal quality to the originals (or four with a spare of quality and type as the original); • one or more tires with less than 1/8 inch of tread remaining at the shallowest point; • any condition that renders the Vehicle unsafe, incapable of passing any required inspection or makes the Vehicle run noisy, rough or unsafely; and • any other wear beyond normal wear. You will not owe a charge for excess mileage or excess wear if you purchase the Vehicle.

(d) **Security Deposit.** If you paid a security deposit this paragraph applies. Unless required by law, we do not keep the security deposit separate in a bank or earmarked on our books. We may apply some or all of the security deposit to any amounts you owe under this Lease, or, if you exercise your purchase option, to the price of the Vehicle. Any unused security deposit will be returned to you at the end of the Lease. We have no fiduciary duty to you with respect to the security deposit unless such duty is imposed by law. No interest, increase, or profit on the security deposit will accrue or be paid to you.

(e) **Option to Purchase Vehicle.** You have the option to buy the Vehicle at any time from a party designated by us. If you do, you agree to re-register and re-title the Vehicle in your name no later than 30 days from the time you purchase it. If you fail to do so, we reserve the right to cancel the registration. Before the Scheduled Lease End (Item 19A), the price will be the Adjusted Lease Balance (see Item 22) plus the Item 9 Purchase Price minus the Item 7D Residual Value. At the Scheduled Lease End (Item 19A), the price will be the Item 9 Purchase Price. At either time, you must also pay the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

(f) **Return of the Vehicle.** If you do not exercise your purchase option, you will return the Vehicle to us at a place we designate when this Lease ends. You agree to make the Vehicle available for inspection at our request. When you return the Vehicle, you must give us a completed, signed odometer disclosure statement. You will also owe us the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)). If you keep the Vehicle after the Scheduled Lease End (Item 19), unless you return it within any grace period we offer, you will pay us at the beginning of each month for any part of a month you keep the Vehicle, an amount equal to:

- For a monthly payment lease, the Item 7M Total Scheduled Payment.
- For a single payment lease, the Item 7M Total Scheduled Payment divided by the number of months in the Lease Term (Item 19B).

Your payment does not permit you to keep the Vehicle unless you get our permission in advance. Upon return of the Vehicle on or after the Scheduled Lease End (Item 19), you will also pay us the total of the following amounts: • the Item 4A Disposition Fee unless this fee is waived under Item 23(t); • an excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8; • an excess wear charge (Item 23(c)); • the Additional Amounts Due (see Item 23(s)). We will apply the Additional Credits to the amount you owe (see Item 23(s)).

(g) **Maintenance.** You will maintain the Vehicle in good working order and repair. You will pay all operating costs, such as gasoline, oil, and replacement tires. You will, at your expense, service the Vehicle according to the owner's manual maintenance schedule. If the Vehicle is recalled, you will have the recall repairs or service performed. You will use original equipment manufacturer's parts or those of equal value in the maintenance and service of the Vehicle. We may but are not required to provide you with a replacement vehicle for any reason. You will maintain and keep in the Vehicle a record of all maintenance performed on the Vehicle. This maintenance record will be available to us at any time, and will be provided to us at the end of the Lease.

(h) **Registration, Parking Tickets, Tolls and Taxes.** You must keep the Vehicle currently registered. You must pay all parking tickets, tolls and traffic fines relating to the Vehicle. If you do not pay such tickets, tolls and fines, we may do so for you, and you will pay us upon demand. We may add the amount to what you owe us if you do not pay us when we make demand. You must pay when due or reimburse us if we pay for you, all government charges, fees and taxes whether assessed on you, us, or the Vehicle. You will not have to pay our income taxes. If you do not pay the charges, fees and taxes, and interest or penalties are assessed (unless the interest or penalties are a result of our negligence), you must pay the interest or penalties when due or reimburse us if we pay them. You must pay personal property taxes, ad valorem, sales, use or similar taxes assessed on the Vehicle, whether such fees or taxes are billed during or after the Lease term, and whether you are billed for them by the government or whether we pay them and bill you for them or include the amount of such taxes as part of your scheduled payment. We may change your scheduled payment if taxes change. If you don't pay a fine, penalty, toll or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus the Item 15 Administrative Fee.

(i) **Use of the Vehicle.** You will keep the Vehicle free from any liens or claims. You have the risk of loss, and are responsible for the Vehicle's damage or destruction. You will not: • Use the Vehicle illegally, improperly such as for towing that exceeds the manufacturer's towing recommendations, or for hire; • Without our prior written consent, alter or install equipment that makes the Vehicle unsafe or unlawful to operate; • Use the Vehicle in a manner that your insurance policy prohibits or in a way that produces unusually high depreciation; • Allow unlicensed drivers to drive the Vehicle; • Use the Vehicle for more than 30 days outside the state where you originally registered the Vehicle without our prior written permission; • Take the Vehicle out of the United States without our written consent except for trips to Canada that do not exceed 30 days; • Change the Vehicle without our written consent. You will not let anyone else do any of these things.

(j) **Indemnification.** We are not responsible for any injuries, damages, expenses or claims, including claims for attorney fees or under the strict liability doctrine, caused by the maintenance, condition, or operation or use of the Vehicle. You agree to indemnify and hold us (and our assignees, successors, agents, and insurers) harmless for all such injuries, damages, expenses and claims.

(k) **Assignment of Returned Premiums and Other Amounts.** You assign to us any unearned returned premiums or charges or other amounts relating to insurance or any optional product or service sold in connection with this Lease and returned or paid to us. We will use these amounts to reduce amounts you owe under the Lease. You will earn no interest, increase, or profit with respect to such property.

(l) **Your Odometer Obligations.** You will maintain the odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperable, you will provide us with reasonable evidence of the Vehicle's actual mileage. If you are unable to do so, you will pay us our reasonable estimate of any reduction of the Vehicle's fair market value caused by the inability to determine the Vehicle's actual mileage. You will provide us with an odometer certification at any time we request one. We may request more than one certification during the term of this Lease.

Important Note: Federal law requires you to tell us 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.

(m) **Assignment and Transfer of the Vehicle.** You may not assign the Lease or transfer the Vehicle without our prior written permission. We may assign all of our rights under this Lease. Any person to whom this Lease is assigned may reassign it. Any sale and assignment by us will not be considered to change materially your duties, burden, or risk under this Lease.

(n) **Ownership.** We are the sole owners of the Vehicle including original accessories and any installed after the Lease begins. This is a true lease for tax and other purposes and we receive all benefits of ownership. We have not given you any information or advice regarding possible tax consequences under this Lease.

(o) **Inspection.** Upon reasonable notice to you, at any reasonable place and time we choose we may inspect this Vehicle and you agree to cooperate with such inspection.

(p) **Waiver.** We may delay or refrain from enforcing any of our rights under this Lease without losing them.

(q) **Giving Notice.** Notices may be given personally or sent by first class mail. Notice mailed to us must be sent to the address shown in this Lease or as we otherwise direct from time to time. Notices shall be deemed given to us when they are personally given or actually received at our address. Notices shall be deemed given to you when they are personally given or when placed in the mail, addressed to you at your address then shown on our records, even though you might not actually receive our mailed notice. You agree that 10 days' notice is a reasonable notice period, unless state law requires a longer period, in which case you agree that the state-required period is reasonable.

- (r) **Notice and Agreement Regarding E-Mails and Calls/Text Messages to Wireless Telephones:** You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including land-line, wireless, cellular, or VoIP/Internet telephone numbers, which could result in charges to you. We may also contact you at any e-mail address you provide to us or by sending text messages, which could result in charges to you. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable. Your agreement and consent also extends to any other agents, affiliates, or entities to whom we may assign, transfer, or sell your obligation for servicing or collection. You may revoke this consent for any telephone number or email address by contacting us and letting us know.
- (s) **Additional Amounts Due and Additional Credits:** Regardless of how this Lease ends, you will owe us the following amounts: - Any official fees and taxes related to the termination. - Any other amounts due under this Lease including any unpaid late charges or other amounts due because you failed to meet your obligations under this Lease. If this Lease ends early, we may cancel any optional insurance, maintenance, service, or other contracts included in this Lease or claim benefits under them to reduce what you owe or repair the Vehicle. If the sum of the amounts you owe under this Lease exceeds the sum of the credits, you will owe us the difference. If the sum of the credits exceeds the amounts you owe, we will refund the difference to you.

- (t) **Disposition Fee Waiver:** The Item 4A Disposition Fee will be waived if you purchase or lease a new General Motors vehicle when this Lease ends.
- (u) **Limited Power of Attorney:** If there is any damage or loss to the Vehicle, you agree that we or our agent may settle any insurance claim or sign your name on any title or registration or on any check or draft we receive for that Vehicle damage or loss.
- (v) **General:** If any part of this Lease is invalid, unenforceable or illegal in any jurisdiction; the part that is invalid, unenforceable or illegal will not be effective as to that jurisdiction. The rest of the Lease will be enforceable except as provided in the Arbitration Provision, below. This Lease is our entire agreement. We have made no promises to you not contained in this Lease. If any part of this Lease is found by a court or other dispute resolution body to be void or unenforceable, this Lease is to be read as if that part were never contained in this Lease.

Lessor's Right to Cancel

a. Lessor agrees to deliver the vehicle to you on the date this Lease is signed by Lessor and you. You understand that it may take a few days for Lessor to verify your credit, locate financing for you on the exact terms shown on page 1 of this Lease, and assign this Lease to a financial institution. You agree that Lessor has the number of days stated on page 2 of this Lease to assign this Lease. You agree that if Lessor is unable to assign this Lease within this time period to any one of the financial institutions with whom Lessor regularly does business under an assignment acceptable to Lessor, Lessor may cancel this Lease. Lessor's right to cancel this Lease ends upon assignment of this Lease.

b. If Lessor elects to cancel per Paragraph a. above, Lessor will give you written notice (or in any other manner in which actual notice is given to you). In that event, you may have the option of negotiating and signing a new Lease with different financing terms (for example, a larger down payment, a higher annual percentage rate, a required cosigner, etc.) or you may pay with alternate funds arranged by you.

c. Upon receipt of the notice of cancellation, you must return the vehicle to Lessor within 48 hours in the same condition as when sold other than reasonable wear for the time you had it. Except as described below, Lessor must give you back all consideration Lessor has received from you in connection with this Lease.

d. If you do not return the vehicle within 48 hours after receipt of the notice of cancellation, you agree that Lessor may use any lawful means to take it back (including repossession if done peacefully) and you will be liable for all expenses incurred by Lessor in taking the vehicle from you, including reasonable attorney's fees. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor the charge shown in the Lessor's Right to Cancel provision on page 2 of this Lease for each day you do not return the vehicle after receipt of the notice of cancellation.

e. While the vehicle is in your possession, all terms of this Lease, including those relating to use of the vehicle and insurance for the vehicle, are in full force and you assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage done to the vehicle while the vehicle is in your possession. Lessor may deduct from any consideration due to you under paragraph c. above Lessor's reasonable costs to repair the vehicle and any daily charges you incur if you fail to return the vehicle within 48 hours after receipt of the notice of cancellation. If Lessor cancels this Lease, the terms of this Lessor's Right to Cancel provision (including those on page 2 of this Lease) remain in effect even after you no longer have possession of the vehicle.

24. ARBITRATION PROVISION

ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.

2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.

3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, lease or condition of this Vehicle, this Lease or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Lease) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Lessor named on page 1 of this Lease is a party to the claim or dispute, in which case the hearing will be held in the federal district where this Lease was executed. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee in accordance with the rules and procedures of the chosen arbitration organization. If the rules of the chosen arbitration organization do not specify how fees must be allocated, we will pay the filing, administration, service or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law requires us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control.

Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the Vehicle, to recover amounts you owe under this Lease, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this Lease. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

25. LESSOR'S ASSIGNMENT

Pursuant to the terms of that certain agreement between Lessor and the assignee named below ("Assignee") for the assignment of leases by Lessor to Assignee from time to time, Lessor hereby assigns all right, title and interest in the Lease and the Vehicle and rights the Lessor may have under any guaranty executed in connection with the Lease, with full powers to Assignee to collect and discharge all obligations, any guaranty and this assignment.

LESSOR'S ACCEPTANCE	
The Lessor's authorized signature indicates the Lessor has accepted the terms, conditions and covenants of this Lease.	
Lessor Name: CORAL SPRINGS BUICK GMC	By: _____
Lienholder Name: WELLSFARGO AS CTL AGT	Typ _____
Assignee Name: ACAR Leasing Ltd., Inc.	Typ _____

Lessee _____ Co-Lessee Initials X N/A

23684

**CLOSED END MOTOR VEHICLE LEASE
(WITH ARBITRATION PROVISION)**

BUICK GMC
DEAL #: 362998
STOCK #: LZ221367
CUST #

Lease Date: **08/10/2020**

Lessor Name and Business Address CORAL SPRINGS BUICK GMC 9300 W ATLANTIC BLVD CORAL SPRINGS, FL 33071	Lessee Name and Address [REDACTED] CORAL SPRINGS, FL [REDACTED] County: BROWARD	Co-Lessee Name and Address N/A County:
Lessee Billing Address (if different than above) N/A	Vehicle Garaging Address (if different than above) N/A Principal Driver: (if business use) N/A	

In this Lease, "you" and "your" mean the lessee and co-lessee. "We," "us" and "our" mean the lessor, and any assignee of this Lease. The terms, conditions, and disclosures in this Lease govern your Lease with us. Each of you who signs the Lease is jointly and severally liable to us for all Lease obligations. You are leasing the Vehicle described below (the "Vehicle") from us. You agree to pay all amounts due under the Lease and fulfill all your obligations under the Lease. In this Lease, "e" means an estimate. The Consumer Leasing Act Disclosures shown below are also terms of this Lease. You are leasing the Vehicle and have no ownership rights in the Vehicle unless you exercise your purchase option.

Monthly Payment Lease: If your payment schedule shows monthly scheduled payments in Item 3A, your lease is a monthly payment lease.

Single Payment Lease: If your payment schedule shows a single scheduled payment in Item 3B, your lease is a single payment lease.

1. The Vehicle							
New/Used	Year	Make	Model	Body Style	Vehicle ID #	Odometer	Primary Use
NEW	2020	GMC	Acadia	UT	[REDACTED]	10	Personal, unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

CONSUMER LEASING ACT DISCLOSURES			
2. Amount Due at Lease Signing or Delivery (Itemized in Item 6) \$ 4708.89	3. Scheduled Payments A. Your first monthly payment of \$ 458.89 is due on 08/10/2020 followed by 35 monthly payments of \$ 458.89 , due on the 9th of each month. B. Your single payment of \$ N/A is due on 08/10/2020 C. The Total of your Scheduled Payments is \$ 16520.04	4. Other Charges (not part of your scheduled payment) A. Disposition fee (if you do not purchase the Vehicle and we do not waive the fee under Item 23(f)) \$ 495.00 B. N/A \$ N/A C. N/A \$ N/A D. Total \$ 495.00	5. Total of Payments (The amount you will have paid by the end of the Lease) \$ 21265.04 (2 + 3C + 4D - 6A3 - 6A4 - 6A5)

6. Itemization of Amount Due at Lease Signing or Delivery	
A. Amount Due at Lease Signing or Delivery:	B. How the Amount Due at Lease Signing or Delivery will be paid:
1. Capitalized cost reduction \$ 3393.05	1. Net trade-in allowance \$ N/A
2. Taxes on capitalized cost reduction \$ 203.58	2. Rebates and noncash credits \$ 4250.00
3. First monthly payment \$ 458.89	3. Amount to be paid in cash \$ 458.89
4. Single scheduled payment \$ N/A	4. Other N/A \$ N/A
5. Refundable security deposit \$ N/A	5. Total \$ 4708.89
6. Lease acquisition fee \$ N/A	
7. Title fees \$ N/A	
8. License and registration fees \$ 65.85	
9. Sales/use tax \$ 70.02	
10. Elec. Reg. Filing 449.00 / Rental Surcharge 60.00 \$ 509.00	
11. FL TIRE 5.00 / FL BATTERY 1.50 / MVWEA 2.00 \$ 8.50	
12. Total \$ 4708.89	

7. Your scheduled payment is determined as shown below:	
A. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 39741.61) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance).	\$ 41734.61
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.	- \$ 3393.05
C. Adjusted capitalized cost. The amount used in calculating your base scheduled payment.	= \$ 38341.56
D. Residual value. The value of the Vehicle at the end of the Lease used in calculating your base scheduled payment.	- \$ 23480.60
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.	= \$ 14860.96
F. Rent charges. The amount charged in addition to the depreciation and any amortized amounts.	+ \$ 578.36
G. Total of base scheduled payments. The depreciation and any amortized amounts plus the rent charge.	= \$ 15439.32
H. Lease payments. The number of payments in your Lease.	+ 36
I. Base scheduled payment.	= \$ 428.87
J. Sales/use tax (e).	+ \$ 30.02
K. <u>N/A</u>	+ \$ N/A
L. <u>N/A</u>	+ \$ N/A
M. Total Scheduled Payment.	= \$ 458.89

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. Excessive Wear and Use.** You may be charged for excessive wear based on our standards for normal use and for mileage in excess of **12000** miles per year at the rate of \$ **0.25** per mile.
- 9. Purchase Option at End of Lease Term.** You have an option to purchase the Vehicle at the end of the Lease term for \$ **23480.60** plus a purchase option fee of \$ **N/A**. The purchase option price does not include official fees such as those for taxes, tags, licenses and registration.
- 10. Other Important Terms.** See your Lease documents for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

11. The Trade-In Vehicle	
Year / <u>N/A</u>	A. Gross Amount of Trade-In Allowance \$ <u>N/A</u>
Make / <u>N/A</u>	B. Prior Credit or Lease Balance - \$ <u>N/A</u>
Model / <u>N/A</u>	C. Net Trade-In Allowance (if less than 0 then enter 0) = \$ <u>0.00</u>

12. Itemization of Gross Capitalized Cost	
A. Agreed upon value of the Vehicle: \$ <u>39741.61</u>	Optional Products and Services:
Other amounts included in the gross capitalized cost:	I. <u>N/A</u> \$ <u>N/A</u>
B. Taxes \$ <u>N/A</u>	J. <u>N/A</u> \$ <u>N/A</u>
C. Title, license, and registration fees \$ <u>N/A</u>	K. KEY REPLACEMENT \$ <u>499.00</u>
D. Lease acquisition fee \$ <u>695.00</u>	L. <u>N/A</u> \$ <u>N/A</u>
E. Documentation fee \$ <u>799.00</u>	M. <u>N/A</u> \$ <u>N/A</u>
F. Prior credit or lease balance \$ <u>N/A</u>	N. <u>N/A</u> \$ <u>N/A</u>
G. <u>N/A</u> \$ <u>N/A</u>	O. <u>N/A</u> \$ <u>N/A</u>
H. <u>N/A</u> \$ <u>N/A</u>	P. Total Gross Capitalized Cost: \$ <u>41734.61</u>

IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THIS LEASE, WE MAY RETAKE THE VEHICLE.

13. Official Fees and Taxes. The total amount you will pay for official and license fees, registration, title, and taxes over the term of your Lease, whether included in your scheduled payments or assessed otherwise: \$ 1557.87 (e). The total fees and taxes you pay may be different than this estimate based on changes in the tax or fee rates and the value of the Vehicle when the fee or tax is determined.

14. Late Payments. For any payment not received within 10 days of the date it is due, you will pay a late charge of: the lesser of \$25 or 5% of the unpaid portion of the late payment.

You will not have to pay a late charge if the only amount that is late is a late charge you owed for an earlier late payment.

15. Returned Payments and Unpaid Fines and Fees. You will also pay a returned payment charge of \$ N/A for any check, instrument or electronic funds debit that is returned unpaid for any reason, if the law allows it. If you don't pay a fine, penalty, toll, or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus a \$ 25.00 Administrative Fee per incident, if the law allows it.

16. Warranties. The Vehicle is subject to the manufacturer's standard warranty, unless this box is checked:

If this box is checked, the Vehicle is subject to the following express warranties:
N/A
N/A
N/A

Warranty papers that are separate from this Lease state any coverage limits. The law gives you a warranty that the Vehicle conforms to the description in this Lease. THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE.

Except as prohibited by law, the following sentence applies. WE DISCLAIM ANY WARRANTIES IMPLIED BY LAW, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE.

If we make a written warranty covering the Vehicle or, within 90 days of the Lease Date we enter into a service contract covering the Vehicle, this disclaimer will not affect any implied warranties during the term of the written warranty or service contract.

17. OPTIONAL PRODUCTS AND SERVICES
 You are not required to buy any of the following optional products and services to enter into the Lease. The term of any product or service will be the Lease term, unless a different term is shown below. If you decide you want to purchase an optional product or service, review the terms of the contract that describe the product or service before you initial below. A completed copy of the contract will be given to you as soon as practicable. By Initialing below, you indicate that you want to buy the optional products and services indicated. If the cost shown below is not shown as part of the Itemization of Amount Due at Lease Signing or Delivery (Item 6), it has been added to the Gross Capitalized Cost (Item 7A).

Optional Product or Service	Coverage	Price	Name of Provider	Approval
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	Lessee Initials <u>N/A</u>

18. TYPES AND AMOUNTS OF REQUIRED INSURANCE COVERAGE
 You must maintain: Bodily Injury Coverage with \$ 100,000 / \$ 300,000 limits; Property Damage Coverage with \$ 50,000 / \$ 500,000 limits or combined single limit; Collision, Fire, Theft and Comprehensive Coverage with a maximum deductible of \$ 1,000. See Item 23(a) for additional insurance provisions. You confirm that insurance policies that meet the requirements described in this Lease are in force on the date of this Lease as follows:

Insurance Company Name USAA INS CO. Insurance Agency Name DIRECT
 Agency Address 9900 Fredericksburg Rd San Antonio TX 78288 Agency Phone Number 800-210-8722
 Agent's Name DIRECT Policy Number [REDACTED]
 Deductibles: Collision \$ 500.00 Comprehensive \$ 500.00

19. SCHEDULED LEASE END AND LEASE TERM
 A. This Lease is scheduled to end on a date determined as follows: (1) If the date of this Lease is the 29th, 30th, or 31st of the month, start with the 1st day of the month immediately following the date of this Lease and move forward by the number of months in the lease term (Item 19B); or (2) If the date of this Lease is not the 29th, 30th, or 31st of the month, start with the date of this Lease and move forward by the number of months in the lease term (Item 19B).
 This Lease commences on 06 months.
 Lessee Signs [REDACTED]
 Co-Lessee Signs X N/A

LEASE CONTAIN IMPORTANT TERMS AND CONDITIONS, INCLUDING AN ARBITRATION PROVISION.
 Below, you agree that, pursuant to the Arbitration Provision on page 5 of this Lease, you or we may elect to resolve any dispute by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.
 Co-Lessee Signs X N/A

LESSOR'S RIGHT TO CANCEL - If Lessor is unable to assign this Lease within N/A days, the provisions of the Lessor's Right to Cancel section on page 5 of this contract will apply. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor a charge of \$ per day from the date of cancellation until the vehicle is returned or repossessed.

THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.

THE VALID AND COLLECTIBLE LIABILITY INSURANCE AND PERSONAL INJURY PROTECTION INSURANCE OF ANY AUTHORIZED RENTAL OR LEASING DRIVER IS PRIMARY FOR THE LIMITS OF LIABILITY AND PERSONAL INJURY PROTECTION COVERAGE REQUIRED BY SECTIONS 324.021(7) AND 627.736, FLORIDA STATUTES.

Notice is hereby given that the rights, but not the obligations, of NA to purchase and/or sell the asset described in this Lease have been assigned to N/A pursuant to an agreement between N/A and N/A.

NOTICE TO THE LESSEE: DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS LEASE WHEN YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

YOU AGREE TO THE TERMS OF THIS LEASE. YOU ACKNOWLEDGE YOU HAVE EXAMINED THE VEHICLE, THAT THE VEHICLE IS EQUIPPED AS YOU WANT, AND THAT IT IS IN GOOD CONDITION. YOU ACCEPT THE VEHICLE FOR ALL PURPOSES OF THE LEASE. YOU UNDERSTAND THAT YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU READ ALL PAGES OF THIS LEASE, INCLUDING THE ARBITRATION BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU

LESSEE SIGNATURES

Date 08/10/2020 Co-Lessee Signature N/A Date

Type/Print Lessee [REDACTED] Type/Print Co-Lessee Name N/A

COMMERCIAL LESSEE SIGNATURE

Commercial Lessee N/A Date N/A By N/A
Type/Print Name N/A Type/Print Title N/A

21. DEFAULT, REPOSSESSION AND OTHER REMEDIES

If any of the following occurs, you will be in default under this Lease: • You do not pay any payment on its scheduled due date under this Lease; • You do not pay any other amount due under this Lease when we ask that you pay it; • You provide any false or misleading information in any Lease application; • You fail to maintain required insurance; • You lose possession of the Vehicle by confiscation, forfeiture or other involuntary transfer whether or not the Vehicle is the subject of judicial or administrative proceedings; • You assign the Lease or transfer the Vehicle without our prior written permission, or attempt to do either; • You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your property; • You do anything that endangers the Vehicle or your ability to pay your Lease obligations; • You fail to return the Vehicle when required to do so under this Lease; • You fail to meet any other obligation under this Lease; • You do anything the law says is a default.

If you are in default, after waiting any time the law requires, we may do any of the following: • End this Lease and require you to pay the amount due at early termination; • Take any action we believe is required to protect our interest in the Vehicle (for example buying insurance) and our action will not cure your default; • Add any amounts we spend taking these actions to your Lease obligation and charge rent on the amount added, or at our option, ask you to pay these amounts right away; • If the Vehicle has an electronic locating device, use it to find the Vehicle; • Cancel any optional products and services included with this Lease and apply any refund to your Lease obligations (you hereby instruct any provider of such products and services to pay us any refund or credit due on early cancellation); • Take (repossess) the Vehicle wherever we find it and enter any property where the Vehicle may be to do so; • Sue you for damages or to get the Vehicle back; • Pursue any other remedy the law gives us.

We will exercise our rights without breach of the peace, at reasonable times and places, in a reasonable way, as the law allows. We may use the license plates on the Vehicle to move it to a storage place. After repossessing the Vehicle, we will hold it free of any rights you may have under this Lease, subject to any right the law gives you to cure the default or recover the Vehicle. We may take and store any personal items that are in the Vehicle. If you do not ask for these items back, we may dispose of them as the law allows. Unless you tell us within five business days of any personal property you claim was in the Vehicle when it was repossessed, we will not be responsible for that property. You will pay our reasonable expenses of taking these actions as the law allows. These expenses may include expenses of taking and storing the Vehicle, attorney's fees, collection costs, and court costs.

22. EARLY TERMINATION LIABILITY

When the Lease Can End Early. You may terminate (end) the Lease early by returning the Vehicle to us and paying us your early termination liability (see below) when we ask for it.

We may end the Lease early if you are in default; the Vehicle is damaged or destroyed beyond repair, stolen or lost (a "Total Loss"); or you die and there is no surviving lessee. If we end the Lease, you must return the Vehicle to the place we designate and pay us the early termination liability (see below) when we ask for it.

Early Termination Liability. We will figure your early termination liability as follows:

Monthly Payment Lease. You will owe the amount, if any, by which the Adjusted Lease Balance (see definition) exceeds the Vehicle's Fair Market Wholesale Value (see definition) at termination. If this amount is more than the total of the following amounts, you will instead pay the total of the following amounts: • The total of your base scheduled payments not yet due; • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8.

Single Payment Lease. The Base Scheduled Payment (Item 7I) paid at lease signing prepaids the depreciation and any amortized amounts (Item 7E) and the rent charge (Item 7F). If the Vehicle's Fair Market Wholesale Value at termination (see definition) exceeds the Adjusted Lease Balance (see definition), we will give you a credit for the excess up to the amount of the Unused Base Scheduled Payment (see definition). If the Adjusted Lease Balance exceeds the Vehicle's Fair Market Wholesale Value at termination, you will owe the excess up to the total of the following amounts: • An excess wear charge (see Item 23(c)); and • An excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8.

In addition to the amounts described above, you will also owe us the Item 4A Disposition Fee unless this fee is waived under Item 23(i) plus the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

Definition of Adjusted Lease Balance:

Monthly Payment Lease. The Adjusted Lease Balance equals the difference between: (1) The Item 7C Adjusted Capitalized Cost; and (2) all depreciation and amortized amounts in the base scheduled payments that have become due. Each Item 7I Base Scheduled Payment consists of: • a rent charge portion; and • a portion allocable to depreciation and any amortized amounts. Although the amount of your Item 7I Base Scheduled Payment does not change, different portions of each Base Scheduled Payment are allocated to: • rent charge; and • depreciation and any amortized amounts. The portion of a Base Scheduled Payment that is allocated to depreciation and any amortized amounts is equal to the Base Scheduled Payment minus the rent charge for that month. We use the Constant Yield Method to figure the rent charge portion of each Base Scheduled Payment. Under the "Constant Yield Method," the rent charge for each scheduled period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it declines during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" is the difference between the Item 7C Adjusted Capitalized Cost and the sum of: (i) all depreciation and amortized amounts accrued during the previous periods, and (ii) any Base Scheduled Payment paid at Lease signing or delivery. The scheduled rent charge calculations are based on the assumption that we will receive your scheduled payments on their exact due dates and that the Lease goes to its full term.

Single Payment Lease. The Adjusted Lease Balance at the beginning of the Lease equals: (i) The Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7I Base Scheduled Payment. At the beginning of each month, the Adjusted Lease Balance increases by the rent charge for that month. We use the Constant Yield Method to figure the rent charge for each month. Under the "Constant Yield Method" the rent charge for each monthly period is earned in advance by multiplying the constant rate implicit in this Lease times the Balance Subject to Rent Charge as it increases during the Lease term. At any given time during the Lease term, the "Balance Subject to Rent Charge" equals: (i) the Item 7C Adjusted Capitalized Cost; minus (ii) the Item 7I Base Scheduled Payment; plus (iii) all rent charges accrued during previous periods. The rent charge calculations are based on the assumption that the Lease goes to its full term.

Definition of Fair Market Wholesale Value: Unless you exercise your independent appraisal right (see below), the Fair Market Wholesale Value of the Vehicle is: • the price we receive for the Vehicle at disposition; • the highest offer we receive for disposition of the Vehicle; • the amount you and we agree in writing; • or the wholesale fair market value of the Vehicle.

Definition of Unused Base Scheduled Payment (Single Payment Lease): The Unused Base Scheduled Payment equals: (i) the Item 7I Base Scheduled Payment; divided by (ii) the number of months in the Lease Term (Item 19B); times (iii) the number of full months remaining after the date of the early termination until the Scheduled Lease End (Item 19A).

Your Independent Appraisal Right: To the extent your early termination liability takes into account the value of the Vehicle at termination, you may get a professional appraisal of the Vehicle's fair market wholesale value. If you do so within a reasonable time, we will use the appraised value as the Fair Market Wholesale Value. The appraiser must be an independent third party. You and we must agree on the appraiser. You must pay for any appraisal. The appraisal will be binding.

23. OTHER TERMS AND CONDITIONS

(a) Insurance. For the duration of the Lease term, and until you return the Vehicle, you agree to maintain the amounts and types of primary insurance as indicated in Item 18 on page 2 of this Lease in your name. Insurance may be obtained by you from anyone reasonably acceptable to us. You must indicate us or anyone we require as an additional insured and loss payee on your policy. Your policy must state that we will be given at least 10 days' notice of any material coverage change, reduction, or cancellation. If your insurer does not pay a claim for any reason, it will mean that you have not maintained the required insurance. You will pay for any loss we incur because you do not maintain required insurance or because the insurer does not pay a claim. If you fail to obtain and maintain the required insurance, we may, if we choose, buy it for you. We may add the amount we pay for this insurance to your unpaid Lease obligations and charge rent on the amount added, or at our option, ask you to pay it right away. If we decide to buy this insurance, we may either buy insurance that covers your interest and our interest, or buy insurance that covers only our interest, unless the law requires us to buy insurance that also protects your interests. If the Vehicle is damaged, stolen, or destroyed, and money becomes available from insurance, a judgment, a settlement, or the like, we will be entitled to the money. If the Lease ends in connection with our receipt of the money, we will treat any of the money we do not use to repair the Vehicle as part of the price we received for the Vehicle at disposition.

NOTICE: PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED IN THIS LEASE.

(b) **Total Loss of Vehicle.** If the Vehicle is a Total Loss (as described in the second paragraph of Item 22, Early Termination Liability) during the Lease term, we may at our option agree in writing to continue this Lease and provide you with a substitute vehicle. If you and we do not agree to continue this Lease with a substitute vehicle, we will end the Lease early as described in Item 22 Early Termination Liability, and you will only owe the amounts described in the following paragraphs of this Item 23(b). But if: (a) the Vehicle was forfeited or confiscated under governmental authority, or (b) the Total Loss arose from your fraud, intentional wrongful act or omission, gross negligence, or other failure to use the Vehicle in compliance with this Lease (see Item 23(f)), then you will still owe the Item 22 Early Termination Liability.

If we receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), then:

Monthly Payment Lease. We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the Adjusted Lease Balance (see Item 22) to compute a net lease balance (the "Net Lease Balance"). If the Net Lease Balance is greater than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If the insurance settlement we receive is more than the Net Lease Balance, you will receive a credit for any excess.

Single Payment Lease. You will receive a credit for the Unused Base Scheduled Payment (see Item 22). We will deduct the amount of any refunds we receive from cancelling optional insurance, maintenance, service, or other contracts included in this Lease from the sum of the Adjusted Lease Balance (see Item 22) and the Unused Base Scheduled Payment to compute a net lease balance (the "Net Lease Balance"). If the insurance settlement we receive is more than the Net Lease Balance, you will also receive a credit for the excess.

If the Net Lease Balance is more than the insurance settlement we receive, you will owe the excess up to the sum of the following: (i) the amount, if any, by which your insurance deductible exceeds \$1,000 for the insurance settlement we receive; and (ii) the total amount of any deductions from the value of the Vehicle used to compute the insurance settlement we receive due to past due premiums or the condition of the Vehicle before the Total Loss occurred.

If we do not receive a settlement under an insurance policy that complies with the requirements of this Lease (see Items 18 and 23(a)), you will owe us: (i) the Actual Cash Value of the Vehicle (see definition below); minus (ii) any part of your insurance deductible that you pay us; minus (iii) any settlement we receive from your insurance company; minus (iv) any amount we receive for selling the Vehicle as salvage; plus (v) if the Vehicle is returned to us, the Item 4A Disposition Fee unless this fee is waived under Item 23(f).

In addition to the amounts described above, you will also owe us the Additional Amounts Due (see Item 23(s)).

Definition of Actual Cash Value of the Vehicle: The Actual Cash Value of the Vehicle is: (i) the retail value of the Vehicle on the date of the Total Loss, as listed in a recognized national or regional guidebook for used vehicle values with no deductions for prior damage or the condition of the Vehicle; or (ii) if no such guidebook values are available, our estimate, based on the best data reasonably available to us, of the retail value of the Vehicle on the date of the Total Loss, with no deductions for prior damage or the condition of the Vehicle.

(c) **Standards for Wear and Use.** You agree to pay an excess mileage charge as indicated in Item 8 and an excess wear charge, at the early end of this Lease to the extent provided for in Item 22 or at the Scheduled Lease End (Item 19). Excess wear is wear beyond the minor wear reasonably expected to result from ordinary use of the Vehicle, assuming you maintain the Vehicle as this Lease requires (Item 23(g)) and use the Vehicle as this Lease permits (Item 23(i)). The excess wear charge will be our actual or estimated cost of repairing any excess wear. (We do not have to make the repairs.) Repairs, including tires, must be made with original equipment manufacturer's parts or those of equal quality. These include but are not limited to those necessary to repair or replace: • painting or lettering the Vehicle or modifying its VIN; • accessories, equipment, or parts that have been added, removed, damaged or modified (including missing keys or remote entry devices) without our prior written permission; • road damage, chips, scratches, cracks, plugs, tinting, staining, corrosion or damage to the glass, paint, body, bumpers, suspension, engine, powertrain, frame, wheels, floor coverings, seats or any other part of the interior; • mechanical or electrical malfunction, upholstery, interior or trunkliner damage, stains or tears, denting or molding, or damage from water, sand, or freezing; • inoperable lights; • tires that have sidewall plugs, gouges, cuts or exposed cords or are not part of a matching set of five tires or of unequal quality to the originals (or four with a spare of quality and type as the original); • one or more tires with less than 1/8 inch of tread remaining at the shallowest point; • any condition that renders the Vehicle unsafe, incapable of passing any required inspection or makes the Vehicle run noisy, rough or unsafely; and • any other wear beyond normal wear. You will not owe a charge for excess mileage or excess wear if you purchase the Vehicle.

(d) **Security Deposit.** If you paid a security deposit this paragraph applies. Unless required by law, we do not keep the security deposit separate in a bank or earmarked on our books. We may apply some or all of the security deposit to any amounts you owe under this Lease, or, if you exercise your purchase option, to the price of the Vehicle. Any unused security deposit will be returned to you at the end of the Lease. We have no fiduciary duty to you with respect to the security deposit unless such duty is imposed by law. No interest, increase, or profit on the security deposit will accrue or be paid to you.

(e) **Option to Purchase Vehicle.** You have the option to buy the Vehicle at any time from a party designated by us. If you do, you agree to re-register and re-title the Vehicle in your name no later than 30 days from the time you purchase it. If you fail to do so, we reserve the right to cancel the registration. Before the Scheduled Lease End (Item 19A), the price will be the Adjusted Lease Balance (see Item 22) plus the Item 9 Purchase Price minus the Item 7D Residual Value. At the Scheduled Lease End (Item 19A), the price will be the Item 9 Purchase Price. At either time, you must also pay the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)).

(f) **Return of the Vehicle.** If you do not exercise your purchase option, you will return the Vehicle to us at a place we designate when this Lease ends. You agree to make the Vehicle available for inspection at our request. When you return the Vehicle, you must give us a completed, signed odometer disclosure statement. You will also owe us the Additional Amounts Due and we will apply the Additional Credits to the amount you owe (see Item 23(s)). If you keep the Vehicle after the Scheduled Lease End (Item 19), unless you return it within any grace period we offer, you will pay us at the beginning of each month for any part of a month you keep the Vehicle, an amount equal to:

- For a monthly payment lease, the Item 7M Total Scheduled Payment.
- For a single payment lease, the Item 7M Total Scheduled Payment divided by the number of months in the Lease Term (Item 19B).

Your payment does not permit you to keep the Vehicle unless you get our permission in advance. Upon return of the Vehicle on or after the Scheduled Lease End (Item 19), you will also pay us the total of the following amounts: • the Item 4A Disposition Fee unless this fee is waived under Item 23(f); • an excess mileage charge for any miles in excess of the permitted mileage during the scheduled Lease term at the rate per mile shown in Item 8; • an excess wear charge (Item 23(c)); • the Additional Amounts Due (see Item 23(s)). We will apply the Additional Credits to the amount you owe (see Item 23(s)).

(g) **Maintenance.** You will maintain the Vehicle in good working order and repair. You will pay all operating costs, such as gasoline, oil, and replacement tires. You will, at your expense, service the Vehicle according to the owner's manual maintenance schedule. If the Vehicle is recalled, you will have the recall repairs or service performed. You will use original equipment manufacturer's parts or those of equal value in the maintenance and service of the Vehicle. We may but are not required to provide you with a replacement vehicle for any reason. You will maintain and keep in the Vehicle a record of all maintenance performed on the Vehicle. This maintenance record will be available to us at any time, and will be provided to us at the end of the Lease.

(h) **Registration, Parking Tickets, Tolls and Taxes.** You must keep the Vehicle currently registered. You must pay all parking tickets, tolls and traffic fines relating to the Vehicle. If you do not pay such tickets, tolls and fines, we may do so for you, and you will pay us upon demand. We may add the amount to what you owe us if you do not pay us when we make demand. You must pay when due or reimburse us if we pay for you, all government charges, fees and taxes whether assessed on you, us, or the Vehicle. You will not have to pay our income taxes. If you do not pay the charges, fees and taxes, and interest or penalties are assessed (unless the interest or penalties are a result of our negligence), you must pay the interest or penalties when due or reimburse us if we pay them. You must pay personal property taxes, ad valorem, sales, use or similar taxes assessed on the Vehicle, whether such fees or taxes are billed during or after the Lease term, and whether you are billed for them by the government or whether we pay them and bill you for them or include the amount of such taxes as part of your scheduled payment. We may change your scheduled payment if taxes change. If you don't pay a fine, penalty, toll or parking ticket and we elect to pay it, you will reimburse us for the amount paid plus the Item 15 Administrative Fee.

(i) **Use of the Vehicle.** You will keep the Vehicle free from any liens or claims. You have the risk of loss, and are responsible for the Vehicle's damage or destruction. You will not: • Use the Vehicle illegally, improperly such as for towing that exceeds the manufacturer's towing recommendations, or for hire; • Without our prior written consent, alter or install equipment that makes the Vehicle unsafe or unlawful to operate; • Use the Vehicle in a manner that your insurance policy prohibits or in a way that produces unusually high depreciation; • Allow unlicensed drivers to drive the Vehicle; • Use the Vehicle for more than 30 days outside the state where you originally registered the Vehicle without our prior written permission; • Take the Vehicle out of the United States without our written consent except for trips to Canada that do not exceed 30 days; • Change the Vehicle without our written consent. You will not let anyone else do any of these things.

(j) **Indemnification.** We are not responsible for any injuries, damages, expenses or claims, including claims for attorney fees or under the strict liability doctrine, caused by the maintenance, condition, or operation or use of the Vehicle. You agree to indemnify and hold us (and our assignees, successors, agents, and insurers) harmless for all such injuries, damages, expenses and claims.

(k) **Assignment of Returned Premiums and Other Amounts.** You assign to us any unearned returned premiums or charges or other amounts relating to insurance or any optional product or service sold in connection with this Lease and returned or paid to us. We will use these amounts to reduce amounts you owe under the Lease. You will earn no interest, increase, or profit with respect to such property.

(l) **Your Odometer Obligations.** You will maintain the odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperable, you will provide us with reasonable evidence of the Vehicle's actual mileage. If you are unable to do so, you will pay us our reasonable estimate of any reduction of the Vehicle's fair market value caused by the inability to determine the Vehicle's actual mileage. You will provide us with an odometer certification at any time we request one. We may request more than one certification during the term of this Lease.

Important Note: Federal law requires you to tell us 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.

(m) **Assignment and Transfer of the Vehicle.** You may not assign the Lease or transfer the Vehicle without our prior written permission. We may assign all of our rights under this Lease. Any person to whom this Lease is assigned may reassign it. Any sale and assignment by us will not be considered to change materially your duties, burden, or risk under this Lease.

(n) **Ownership.** We are the sole owners of the Vehicle including original accessories and any installed after the Lease begins. This is a true lease for tax and other purposes and we receive all benefits of ownership. We have not given you any information or advice regarding possible tax consequences under this Lease.

(o) **Inspection.** Upon reasonable notice to you, at any reasonable place and time we choose we may inspect this Vehicle and you agree to cooperate with such inspection.

(p) **Waiver.** We may delay or refrain from enforcing any of our rights under this Lease without losing them.

(q) **Giving Notice.** Notices may be given personally or sent by first class mail. Notice mailed to us must be sent to the address shown in this Lease or as we otherwise direct from time to time. Notices shall be deemed given to us when they are personally given or actually received at our address. Notices shall be deemed given to you when they are personally given or when placed in the mail, addressed to you at your address then shown on our records, even though you might not actually receive our mailed notice. You agree that 10 days' notice is a reasonable notice period, unless state law requires a longer period, in which case you agree that the state-required period is reasonable.

- (r) **Notice and Agreement Regarding E-Mails and Calls/Text Messages to Wireless Telephones:** You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including land-line, wireless, cellular, or VoIP/Internet telephone numbers, which could result in charges to you. We may also contact you at any e-mail address you provide to us or by sending text messages, which could result in charges to you. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable. Your agreement and consent also extends to any other agents, affiliates, or entities to whom we may assign, transfer, or sell your obligation for servicing or collection. You may revoke this consent for any telephone number or email address by contacting us and letting us know.
- (s) **Additional Amounts Due and Additional Credits:** Regardless of how this Lease ends, you will owe us the following amounts: - Any official fees and taxes related to the termination. - Any other amounts due under this Lease including any unpaid late charges or other amounts due because you failed to meet your obligations under this Lease. If this Lease ends early, we may cancel any optional insurance, maintenance, service, or other contracts included in this Lease or claim benefits under them to reduce what you owe or repair the Vehicle. If the sum of the amounts you owe under this Lease exceeds the sum of the credits, you will owe us the difference. If the sum of the credits exceeds the amounts you owe, we will refund the difference to you.

- (t) **Disposition Fee Waiver:** The Item 4A Disposition Fee will be waived if you purchase or lease a new General Motors vehicle when this Lease ends.
- (u) **Limited Power of Attorney:** If there is any damage or loss to the Vehicle, you agree that we or our agent may settle any insurance claim or sign your name on any title or registration or on any check or draft we receive for that Vehicle damage or loss.
- (v) **General:** If any part of this Lease is invalid, unenforceable or illegal in any jurisdiction, the part that is invalid, unenforceable or illegal will not be effective as to that jurisdiction. The rest of the Lease will be enforceable except as provided in the Arbitration Provision, below. This Lease is our entire agreement. We have made no promises to you not contained in this Lease. If any part of this Lease is found by a court or other dispute resolution body to be void or unenforceable, this Lease is to be read as if that part were never contained in this Lease.

Lessor's Right to Cancel

- a. Lessor agrees to deliver the vehicle to you on the date this Lease is signed by Lessor and you. You understand that it may take a few days for Lessor to verify your credit, locate financing for you on the exact terms shown on page 1 of this Lease, and assign this Lease to a financial institution. You agree that Lessor has the number of days stated on page 2 of this Lease to assign this Lease. You agree that if Lessor is unable to assign this Lease within this time period to any one of the financial institutions with whom Lessor regularly does business under an assignment acceptable to Lessor, Lessor may cancel this Lease. Lessor's right to cancel this Lease ends upon assignment of this Lease.
- b. If Lessor elects to cancel per Paragraph a. above, Lessor will give you written notice (or in any other manner in which actual notice is given to you). In that event, you may have the option of negotiating and signing a new Lease with different financing terms (for example, a larger down payment, a higher annual percentage rate, a required cosigner, etc.) or you may pay with alternate funds arranged by you.
- c. Upon receipt of the notice of cancellation, you must return the vehicle to Lessor within 48 hours in the same condition as when sold other than reasonable wear for the time you had it. Except as described below, Lessor must give you back all consideration Lessor has received from you in connection with this Lease.
- d. If you do not return the vehicle within 48 hours after receipt of the notice of cancellation, you agree that Lessor may use any lawful means to take it back (including repossession if done peacefully) and you will be liable for all expenses incurred by Lessor in taking the vehicle from you, including reasonable attorney's fees. If you fail to return the vehicle within 48 hours after receipt of the notice of cancellation, you agree to pay Lessor the charge shown in the Lessor's Right to Cancel provision on page 2 of this Lease for each day you do not return the vehicle after receipt of the notice of cancellation.
- e. While the vehicle is in your possession, all terms of this Lease, including those relating to use of the vehicle and insurance for the vehicle, are in full force and you assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage done to the vehicle while the vehicle is in your possession. Lessor may deduct from any consideration due to you under paragraph c. above Lessor's reasonable costs to repair the vehicle and any daily charges you incur if you fail to return the vehicle within 48 hours after receipt of the notice of cancellation. If Lessor cancels this Lease, the terms of this Lessor's Right to Cancel provision (including those on page 2 of this Lease) remain in effect even after you no longer have possession of the vehicle.

24. ARBITRATION PROVISION

**ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

- EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
- IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**
- DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.**

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, lease or condition of this Vehicle, this Lease or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Lease) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Lessor named on page 1 of this Lease is a party to the claim or dispute, in which case the hearing will be held in the federal district where this Lease was executed. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee in accordance with the rules and procedures of the chosen arbitration organization. If the rules of the chosen arbitration organization do not specify how fees must be allocated, we will pay the filing, administration, service or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law requires us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control.

Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the Vehicle, to recover amounts you owe under this Lease, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this Lease. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

25. LESSOR'S ASSIGNMENT

Pursuant to the terms of that certain agreement between Lessor and the assignee named below ("Assignee") for the assignment of leases by Lessor to Assignee from time to time, Lessor hereby assigns all right, title and interest in the Lease and the Vehicle and rights the Lessor may have under any guaranty executed in connection with the Lease, with full powers to Assignee to collect and discharge all obligations, any guaranty and this assignment.

LESSOR'S ACCEPTANCE

The Lessor's authorized signature indicates the Lessor has accepted the terms, conditions and covenants of this Lease.

Lessor Name: **CORAL SPRINGS BUICK GMC**
 Lienholder Name: **WELLSFRGO AS CTL AGT**
 Assignee Name: **ACAR Leasing Ltd., Inc.**

By: _____
 Title: _____
 Title: _____

Lessee Initials _____ Co-Lessee Initials X N/A

**CORAL SPRINGS
BUICK/GMC**

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934

www.coral Springs gmcbuick.com

CUSTOMER #: [REDACTED]

WORKORDER
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PAGE 2

[REDACTED] R
CORAL SPRINGS FL [REDACTED]

HOME: [REDACTED] CONT: [REDACTED]
BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
SATIN STEE	20	GMC Acadia	[REDACTED]		6288/6288	T2205	
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
10AUG20 IS						CASH	
10AUG20 DD	17JUL20		** WAITER **				
R.O. OPENED	READY	OPTIONS:	SOLD-STK:	DLR:			
16FEB2021 08:13		ENG:LSY 2.0L TURBO 4-CYLINDER SIDI_W/VVT		169866			
		TRN:M3G 9-SPEED AUTOMATIC (M3G)					

LINE OP CODE TECH... TYPE DESCRIPTIONS/INSTRUCTIONS
A LOFTGMC W CHANGE OIL AND FILTER AND ROTATE TIRES
EST: LBR 10.00 MISC 1.50 TOTAL 11.50

B ELECTRICAL CUSTOMER STATES THAT ALL THE LIGHTS ARE ON AND THAT THE STEERING GEAR LOST POWER |CC:
07 W ELECTRICAL

C ENGINE CUSTOMER STATES COMING TO A STOP VEHICLE CUTS OF NUMEROUS TIME |CC:
02 W ENGINE

D MPI 2813 C PERFORM WORLD CLASS MULTI POINT INSPECTION

NOTES: Factory OpCodes: |Include: |Notes: |Labor:

COMMENTS: #2205 WAIT CREATED 2021-02-16 08:08:41AM

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW, AND SIGN: I UNDERSTAND THAT, UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE IF MY FINAL BILL WILL EXCEED \$100.

I REQUEST A WRITTEN ESTIMATE.

I DO NOT REQUEST A WRITTEN ESTIMATE AS LONG AS THE REPAIR COSTS DO NOT EXCEED \$_____. THE SHOP MAY NOT EXCEED THIS AMOUNT WITHOUT MY WRITTEN OR ORAL APPROVAL.

I DO NOT REQUEST A WRITTEN ESTIMATE.

SIGNED: _____

DATE: _____

PAYMENT TERMS: I agree to pay for the inspection and repairs I authorize, along with the necessary materials, in Cash or approved credit card upon completion of the Repairs unless the Dealership agrees to other payment arrangements in advance. An express lien is hereby acknowledged to secure the cost of labor, materials, and any other authorized charges. I understand that a storage charge equal to \$_____ will be assessed and shall accrue daily if I fail to pick up the vehicle within 3 working days after being notified that the repairs have been completed.

SHOP SUPPLY COSTS: A charge equal to 15% of the total cost of labor, not to exceed \$40.00, will be added to the Repair Order. This charge represents costs and profits to the motor vehicle repair facility for miscellaneous shop supplies or waste disposal. The State of Florida requires a \$1.00 fee to be collected for each new tire sold in the state (s.403.718), and a \$1.50 fee to be collected for each new or remanufactured lead-acid battery sold in the state (s.403.7185).

WARRANTY DISCLAIMER: ALL PARTS AND ACCESSORIES ARE SOLD AND ALL REPAIRS ARE PERFORMED BY THE DEALERSHIP AS-IS. THE DEALERSHIP HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF PARTS OR ACCESSORIES OR ANY REPAIRS PERFORMED TO THE VEHICLE. THE ONLY WARRANTIES ON PARTS AND ACCESSORIES OR REPAIRS ARE THOSE WHICH MAY BE OFFERED BY THE MANUFACTURER OR DISTRIBUTOR AND ONLY SUCH MANUFACTURER OR DISTRIBUTOR SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

By Signing Below: I agree that: (1) I have read this Service Order and I authorize the completion of the services/repairs listed above in accordance with the terms and conditions herein; (2) the Dealership is not responsible for any delays caused by the unavailability of parts or shipping by the parts manufacturer, supplier, or transporter or for any loss or damage to the vehicle or articles left in the vehicle in case of fire, theft, hail, wind or any other cause beyond its control; (3) the Dealership may operate the vehicle on streets, highways or public roadways for the purpose of testing and/or inspecting the vehicle; (4) I authorize the retrieval of on-board data as needed to facilitate vehicle repairs and the sharing of that data with the vehicle manufacturer for diagnostic or research purposes; and (5) I have read the Arbitration Agreement on page 2 and agree to be bound by the terms and conditions of Arbitration.

Customer Signature _____ Date _____
Dealer Signature _____

LABOR AND PARTS COSTS: Labor charges are based on both a flat rate and an hourly rate unless otherwise indicated. All parts installed are new unless otherwise indicated. Remanufactured and refurbished parts that meet manufacturer approved source part requirements may be installed at our discretion. Additional information is available upon request. You are entitled, upon request, to inspect all parts removed from the vehicle or, provided that the Dealership does not have a warranty arrangement or exchange parts program with the manufacturer, supplier or distributor, to have them returned.

Discard Replaced Parts _____ (INITIAL) Save Replaced Parts _____ (INITIAL)

ESTIMATE/DIAGNOSTIC FEE \$ 11.50

You will be notified if the actual charges will exceed an estimate by \$10.00 or 10%, whichever is greater, not to exceed \$50.00. I hereby designate the individual named below to authorize additional repair work.

REVISOR	DATE	TIME	BY
ESTIMATE (1)			
ESTIMATE (2)			
ESTIMATE (3)			

CHARGES FOR DIAGNOSTIC/PARTIALLY COMPLETED WORK: If I authorize diagnostic work to estimate the cost of repair or commencement of repairs, but do not authorize completion of a repair or service, a charge will be imposed for disassembly, reassembly or partially completed work. The vehicle shall be reassembled to a condition reasonably similar as when received, unless I waive reassembly or the reassembled vehicle would be unsafe. Any charges will be directly related to the actual amount of labor or parts involved in the inspection, repair

CUSTOMER #: [REDACTED]

CORAL SPRINGS BUICK/GMC

WORKORDER
REPRINT
PAGE 1

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934
www.coralsspringsgmcbuick.com

CORAL SPRINGS FL [REDACTED]

HOME: [REDACTED]
BUS: [REDACTED]

CONT: 8 [REDACTED]
CELL: 8 [REDACTED]

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG
SATIN STEE	20	GMC Acadia	[REDACTED]		6288/6288	T2205
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT
10AUG20 IS						
10AUG20 DD	17JUL20		** WAITER **			CASH
R.O. OPENED	READY	OPTIONS: SOLD-STK: [REDACTED]		DLR: 169866		
		ENG: LSY 2.0L TURBO 4-CYLINDER SIDI W/VVT				
		TRN: M3G 9-SPEED AUTOMATIC (M3G)				
16FEB2021	08:13					

VEHICLE SERVICE HISTORY

RO#	S/A	MILEAGE	CLSD	DTE	OP CODE	TECH...	TYPE	DESCRIPTION
1027961	86534	3	10AUG20					
			14PNZPDI	2813			IPDI	PRE-DELIVERY INSPECTION
			14PNZAP	2813			IPDI	ACCESSORIES PACKAGE
			14PNZAP	2813			IPDI	ACCESSORIES PACKAGE

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW, AND SIGN: I UNDERSTAND THAT, UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE IF MY FINAL BILL WILL EXCEED \$100.

- I REQUEST A WRITTEN ESTIMATE.
- I DO NOT REQUEST A WRITTEN ESTIMATE AS LONG AS THE REPAIR COSTS DO NOT EXCEED \$_____. THE SHOP MAY NOT EXCEED THIS AMOUNT WITHOUT MY WRITTEN OR ORAL APPROVAL.
- I DO NOT REQUEST A WRITTEN ESTIMATE.

SIGNED: _____

DATE: _____

PAYMENT TERMS: I agree to pay for the inspection and repairs I authorize, along with the necessary materials, in Cash or approved credit card upon completion of the Repairs unless the Dealership agrees to other payment arrangements in advance. An express lien is hereby acknowledged to secure the cost of labor, materials, and any other authorized charges. I understand that a storage charge equal to \$_____ will be assessed and shall accrue daily if I fail to pick up the vehicle within 3 working days after being notified that the repairs have been completed.

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ESTIMATE/DIAGNOSTIC FEE \$ 11.50

You will be notified if the actual charges will exceed an estimate by \$10.00 or 10%, whichever is greater, not to exceed \$50.00. I hereby designate the individual named below to authorize additional repair work.

Name: _____	Phone: _____
REVISED ESTIMATE (1)	DATE TIME BY
REVISED ESTIMATE (2)	
REVISED ESTIMATE (3)	

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Total Amount Due: Payment Due Date:

2020 GMC Acadia

\$458.89

March 10, 2021

ACCOUNT NUMBER	TOTAL DUE
[REDACTED]	\$458.89
PAYMENT PROGRESS	
[REDACTED]	

Transaction Summary

DATE	ACTIVITY	AMOUNT
02/10/2021	Payment received. Thank you!	\$458.89
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$458.89

Go Paperless.
Log in or Register at:
gmfinancial.com/myaccount

Your safety is very important to us.

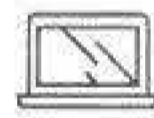
To determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:

<https://my.gm.com/recalls>

YOUR DEALER
Coral Spring Kia GMC Buick
9300 - 9330 W Atlantic Blvd
Coral Springs, FL 33071
(954) 755-7400

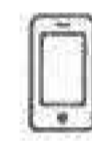
Payment Methods

For complete payment options, see reverse side.



Online Bill Payment*
Pay your bill online now at
gmfinancial.com/myaccount

*An ACI Payments, Inc. fee may be assessed.



Pay By Phone*
Pay securely by phone. See reverse
side for complete details.

*An ACI Payments, Inc. fee may be assessed.

Contact Customer Service at (888) 755-8643
or TTY Access (888) 998-0253 (requires TTY capable device)

HOLD THE PHONE!

Get the answers you need sent right to your phone.
MESSAGE US through MyAccount or **TEXT INFO** to 53721.

There is no charge from GM Financial, but message and data rates may apply.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

LSESTMT_US

GM | GM FINANCIAL LEASING
P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary

Total Amount Due: **\$458.89**

Payment Due Date: March 10, 2021

Amount Enclosed: \$ _____

Moved recently? Yes (Enter new address on back of coupon.)

Account Number: [REDACTED]

Check Information

- Fill out your check with your Account Number
- Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

GM Financial
P.O. Box 78143
Phoenix, AZ 85062-8143

PAYMENT INFORMATION

Payment Channel	Payment Delivery Method	Fees
Pay By Mail	GM Financial Leasing P.O. Box 78143 Phoenix, AZ 85062-8143	NO FEE (POSTAGE PAID BY CUSTOMER)
Overnight	GM Financial Leasing 1820 E. Sky Harbor Circle South Suite 150 Phoenix, AZ 85034-4875	NO FEE (CUSTOMER PAYS FOR OVERNIGHT SHIPPING CHARGES)
Web - login to MyAccount at gmfinancial.com		
Check	powered by ACI Speedpay	NO FEE
Debit	via ACI Payments, Inc.	\$5.00
Recurring Payments	powered by ACI Speedpay	NO FEE
By Phone - Automated		
Check	via ACI Payments, Inc. 1-888-382-3679	\$7.50
By Phone - Agent Assisted		
Check	via ACI Payments, Inc. (888) 755-8643 - Taken by Agent	\$10.00
Pay In Person		
Western Union Payments	Western Union Locations Code City LEASEGMF, TX	Service Fees Apply Dependent on Payment Amount and Speed
Pay By MoneyGram	MoneyGram Locations Use Receive Code 12424	Service Fees May Apply

Please allow up to two business days for payments to post to your GM Financial account (excluding weekends and bank holidays).

Your safety is very important to us.
If you want to determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:
<https://vinrcl.safercar.gov/vin>

Business Hours:

Monday - Friday: 7:00 AM - 7:00 PM (CT) Saturday: 9:00 AM - 1:00 PM (CT)

CUSTOMER SERVICE (888) 755-8643 | TTY ACCESS 1-888-998-0253 (REQUIRES TTY CAPABLE DEVICE)

GENERAL INFORMATION

Purchase Option

Please call Customer Service at the phone number listed on the front of this statement for accurate purchase price information.

Failure to Pay

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Disputes

GM Financial furnishes information about your account to credit reporting agencies. You can dispute the reported information by contacting the credit reporting agencies: Equifax, Experian, or Trans Union. You can also directly dispute the accuracy of the reported information by contacting GM Financial at: P.O. Box 181145; Arlington, TX 76096-1145.

Authorization to Convert Your Check: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **If you have any questions, please call the customer service number listed on your billing statement.**

We may contact you

We, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless phone number, using an automatic telephone dialing system and/or an artificial or a prerecorded voice message. Without limit, these calls or texts may be about servicing, payment, or billing. We may also contact you at any e-mail address you provide to us. You may revoke your consent for any telephone number or email address you have provided by contacting us.

Are you an active duty servicemember?

The Servicemembers Civil Relief Act (SCRA) applies to qualified active duty military personnel, as well as certain individuals who have received orders calling them to active duty military service, and certain members of the Public Health Service and the National Oceanic and Atmospheric Administration. Benefits provided under the SCRA vary. Please send us your military notification, which includes your name and active duty date, so we can assess your eligibility for benefits. GM Financial; Attn: Customer Service Support; P.O. Box 183581 Arlington, TX 76096 or fax: 877-999-7088.

MASSACHUSETTS RESIDENTS: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

Update Your Contact Info

Is this change the same as the mailing address? Yes No
If no, please include garaging address.

Leave an item blank to keep the information we have on file unchanged. You can also update this information online at myaccount.gmfinancial.com

NAME	STREET	PHONE (HOME)
_____	_____	_____
ACCOUNT NUMBER	APARTMENT	PHONE (WORK)
_____	_____	_____
EMAIL ADDRESS	CITY, STATE, ZIP	PHONE (CELL)
_____	_____	_____



LEVIN LITIGATION

March 21, 2021

Via email to:
Marcia Tilghman
contactdr@bbbnp.org

**Re: [REDACTED] [REDACTED] Petition for Vehicle Repurchase of his 2020 GMC Acadia
Bearing Vehicle ID# [REDACTED]**

To Whom It May Concern,

On or about August 10, 2020, [REDACTED] [REDACTED] ([REDACTED] [REDACTED]) entered into a vehicle lease agreement (the "Lease") with Coral Springs Buick GMC for the lease of a 2020 GMC Acadia bearing Vehicle ID# [REDACTED]

On or about February 10, 2021, the engine light, traction control, ABS light, and other warning lights turned on simultaneously. Additionally, Mr. [REDACTED] vehicle stalled while he was operating the vehicle.

For the next several days, specifically, February 11, 12, and 14, each time Mr. [REDACTED] entered his vehicle all the warning lights were illuminated on the dashboard of Mr. [REDACTED] vehicle.

On or about February 15, 2021, Mr. [REDACTED] did not drive the vehicle and prepared to take it to the dealership. Mr. [REDACTED] made an appointment at the dealership for service to occur on February 16, 2021 at 8:00am.

On February 16, 2021 at 8:00am, Mr. [REDACTED] delivered the vehicle to the dealership for service.

Mr. [REDACTED] has reached out to Mike, the individual serving as Mr. [REDACTED] service representative on numerous occasions between February 16, 2021 and March 18, 2021. Unfortunately, instead of providing Mr. [REDACTED] with a repaired vehicle, Mr. [REDACTED] was repeatedly informed that his vehicle was simply not ready and not fixed.

Over thirty (30) days have elapsed and Mr. [REDACTED] vehicle has still not been returned in repaired condition. As such, Mr. [REDACTED] is seeking a repurchase of his vehicle.

[REDACTED]
Levin Litigation PLLC
By: Yitzhak S. Levin

3475 Sheridan Street, Suite 311 Hollywood, FL 33021
P: (954) 678-5155 F: (954) 678-5156
www.FightTheInsurance.com

**CORAL SPRINGS
BUICK/GMC**

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934

www.coralsspringsgmcbuick.com

CUSTOMER #:

WORKORDER
REPRINT
PAGE 2

CORAL SPRINGS FL

HOME:
BUS:

CONT:
CELL:

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
SATIN STEE	20	GMC Acadia			6288/6288	T2205	
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
10AUG20 IS						CASH	
10AUG20 DD	17JUL20		** WAITER **				
R.O. OPENED	READY	OPTIONS:		SOLD-STK:	DLR: 169866		
16FEB2021 08:13		ENG:LSY 2.0L TURBO 4-CYLINDER SIDI W/VVT			TRN:M3G 9-SPEED AUTOMATIC (M3G)		

LINE OP CODE TECH... TYPE DESCRIPTIONS/INSTRUCTIONS
A LOFTGMC W CHANGE OIL AND FILTER AND ROTATE TIRES
EST: LBR 10.00 MISC 1.50 TOTAL 11.50

B ELECTRICAL CUSTOMER STATES THAT ALL THE LIGHTS ARE ON AND THAT THE STEERING GEAR LOST POWER |CC:
07 W ELECTRICAL

C ENGINE CUSTOMER STATES COMING TO A STOP VEHICLE CUTS OF NUMEROUS TIME |CC:
02 W ENGINE

D MPI 2813 C PERFORM WORLD CLASS MULTI POINT INSPECTION
NOTES: Factory OpCodes: |Include: |Notes: |Labor:
COMMENTS: #2205 WAIT CREATED 2021-02-16 08:08:41AM

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW, AND SIGN: I UNDERSTAND THAT, UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE IF MY FINAL BILL WILL EXCEED \$100.

I REQUEST A WRITTEN ESTIMATE.

I DO NOT REQUEST A WRITTEN ESTIMATE AS LONG AS THE REPAIR COSTS DO NOT EXCEED \$_____. THE SHOP MAY NOT EXCEED THIS AMOUNT WITHOUT MY WRITTEN OR ORAL APPROVAL.

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SIGNED:

DATE:

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Customer Signature _____ Date _____
Dealer Signature _____

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Discard Replaced Parts _____ (INITIAL) Save Replaced Parts _____ (INITIAL)

ESTIMATE/DIAGNOSTIC FEE \$ 11.50

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REVISOR	DATE	TIME	BY
REVISOR (1)			
REVISOR (2)			
REVISOR (3)			

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TECHNICIAN COPY

CUSTOMER #: [REDACTED]

CORAL SPRINGS BUICK/GMC

WORKORDER
REPRINT
PAGE 1

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934

www.coralsspringsgmcbuick.com

HOME: [REDACTED] CONT: [REDACTED]
BUS: [REDACTED] CELL: [REDACTED]

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
SATIN STEEL	20	GMC Acadia	[REDACTED]		6288/6288	T2205	
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RO#	S/A	MILEAGE	OP CODE	TECH...	TYPE DESCRIPTION
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			14PNZPDI 2813		IPDI PRE-DELIVERY INSPECTION
			14PNZAP 2813		IPDI ACCESSORIES PACKAGE
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REVISED ESTIMATE (2)			
REVISED ESTIMATE (3)			

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Total Amount Due: Payment Due Date:

2020 GMC Acadia

\$458.89

March 10, 2021

ACCOUNT NUMBER
[REDACTED]
TOTAL DUE
\$458.89
PAYMENT PROGRESS
[REDACTED]

Transaction Summary

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gmfinancial.com/myaccount

Your safety is very important to us.

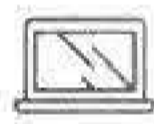
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YOUR DEALER

Coral Spring Kia GMC Buick
9300 - 9330 W Atlantic Blvd
Coral Springs, FL 33071
(954) 755-7400

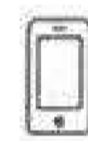
Payment Methods

For complete payment options, see reverse side.



Online Bill Payment*
Pay your bill online now at
gmfinancial.com/myaccount

*An ACI Payments, Inc. fee may be assessed.



Pay By Phone*
Pay securely by phone. See reverse
side for complete details.

*An ACI Payments, Inc. fee may be assessed.

Contact Customer Service at (888) 755-8643
or TTY Access (888) 998-0253 (requires TTY capable device)

HOLD THE PHONE!
Get the answers you need sent right to your phone.
MESSAGE US through MyAccount or **TEXT INFO** to 53721.
There is no charge from GM Financial, but message and data rates may apply.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

LSESTMT_US

GM | GM FINANCIAL LEASING
P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary

Total Amount Due: \$458.89
Payment Due Date: March 10, 2021
Amount Enclosed: \$ _____
Moved recently? Yes (Enter new address on back of coupon.)

Account Number: [REDACTED]

Check Information
✓ Fill out your check with your Account Number
✓ Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

GM Financial
P.O. Box 78143
Phoenix, AZ 85062-8143

PAYMENT INFORMATION

Payment Channel	Payment Delivery Method	Fees
Pay By Mail	GM Financial Leasing P.O. Box 78143 Phoenix, AZ 85062-8143	NO FEE (POSTAGE PAID BY CUSTOMER)
Overnight	GM Financial Leasing 1820 E. Sky Harbor Circle South Suite 150 Phoenix, AZ 85034-4875	NO FEE (CUSTOMER PAYS FOR OVERNIGHT SHIPPING CHARGES)
Web - login to MyAccount at gmfinancial.com		
Check	powered by ACI Speedpay	NO FEE
Debit	via ACI Payments, Inc.	\$5.00
Recurring Payments	powered by ACI Speedpay	NO FEE
By Phone - Automated		
Check	via ACI Payments, Inc 1-888-382-3679	\$7.50
By Phone - Agent Assisted		
Check	via ACI Payments, Inc (888) 755-8643 - Taken by Agent	\$10.00
Pay In Person		
Western Union Payments	Western Union Locations Code City LEASEGMF, TX	Service Fees Apply Dependent on Payment Amount and Speed
Pay By MoneyGram	MoneyGram Locations Use Receive Code 12424	Service Fees May Apply

Please allow up to two business days for payments to post to your GM Financial account (excluding weekends and bank holidays).

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Business Hours:

Monday - Friday 7:00 AM - 7:00 PM (CT) Saturday 9:00 AM - 1:00 PM (CT)

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Authorization to Convert Your Check: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you have any questions, please call the customer service number listed on your billing statement.

We may contact you

We, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless phone number, using an automatic telephone dialing system and/or an artificial or a prerecorded voice message. Without limit, these calls or texts may be about servicing, payment, or billing. We may also contact you at any e-mail address you provide to us. You may revoke your consent for any telephone number or email address you have provided by contacting us.

Are you an active duty servicemember?

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NAME	STREET	PHONE (HOME)
_____	_____	_____
ACCOUNT NUMBER	APARTMENT	PHONE (WORK)
_____	_____	_____
EMAIL ADDRESS	CITY, STATE, ZIP	PHONE (CELL)
_____	_____	_____

Motor Vehicle Defect Notification

(Please print clearly in ink. If you do not wish to receive letters or other written solicitations from private attorneys, check below)

I DO NOT WISH TO RECEIVE WRITTEN SOLICITATION MATERIALS FROM AN ATTORNEY

Pursuant to the Florida Lemon Law, notice is given to the manufacturer as follows:

The vehicle has been out of service at least 15 days to repair one or more substantial defects.

3 or more repair attempts have been made to repair the same substantial defect or condition.

Description of continuing defect(s) or condition(s) Vehicle has had all warnign lights come on, stalled while driving twice. Went into the dealsherp on 2/16/21 for repairs and of this notice has not been repaired.

(NOTE: this is not a complete list; the manufacturer should ascertain all repair information.)

I am requesting that you make a final attempt to correct the continuing substantial defect(s) or condition(s).

Vehicle Make GMC Model Acadia Year 2020

[REDACTED] Date of Delivery 8/10/2020

Name and City/State of selling dealer or leasing company (if applicable) Coral Springs Buick GMC

Name and City/State of authorized service agent(s) attempting previous repairs: Coral Springs Buick GMC

Consumer [REDACTED] [REDACTED]

Address [REDACTED]

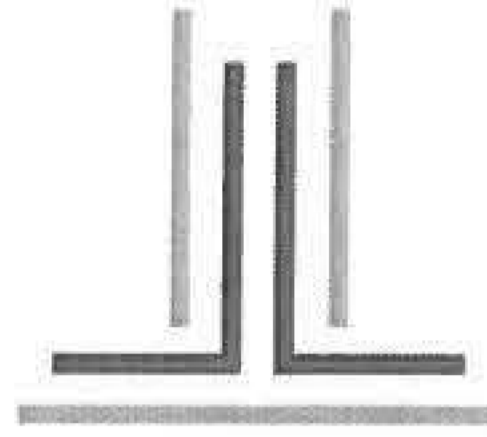
Coral Springs FL [REDACTED]

Home phone() [REDACTED]

Work phone () [REDACTED]

Signature [REDACTED]

Date Mailed 3/10/2020 ()



LEVIN LITIGATION

March 21, 2021

Via email to:

Marcia Tilghman
contactdr@bbbnp.org

**Re: [REDACTED] [REDACTED] Petition for Vehicle Repurchase of his 2020 GMC Acadia
Bearing Vehicle ID# [REDACTED]**

To Whom It May Concern,

On or about August 10, 2020, [REDACTED] in [REDACTED] [REDACTED] ("Mr. [REDACTED]") entered into a vehicle lease agreement (the "Lease") with Coral Springs Buick GMC for the lease of a 2020 GMC Acadia bearing Vehicle ID# [REDACTED]

On or about February 10, 2021, the engine light, traction control, ABS light, and other warning lights turned on simultaneously. Additionally, Mr. [REDACTED]'s vehicle stalled while he was operating the vehicle.

For the next several days, specifically, February 11, 12, and 14, each time Mr. [REDACTED] entered his vehicle all the warning lights were illuminated on the dashboard of Mr. [REDACTED] vehicle.

On or about February 15, 2021, Mr. [REDACTED] did not drive the vehicle and prepared to take it to the dealership. Mr. [REDACTED] made an appointment at the dealership for service to occur on February 16, 2021 at 8:00am.

On February 16, 2021 at 8:00am, Mr. [REDACTED] delivered the vehicle to the dealership for service.

Mr. [REDACTED] has reached out to Mike, the individual serving as Mr. [REDACTED] service representative on numerous occasions between February 16, 2021 and March 18, 2021. Unfortunately, instead of providing Mr. [REDACTED] with a repaired vehicle, Mr. [REDACTED] was repeatedly informed that his vehicle was simply not ready and not fixed.

Over thirty (30) days have elapsed and Mr. [REDACTED] vehicle has still not been returned in repaired condition. As such, Mr. [REDACTED] is seeking a repurchase of his vehicle.

Yours Truly,

[REDACTED]
Levin Litigation PLLC
By: Yitzhak S. Levin

3475 Sheridan Street, Suite 311 Hollywood, FL 33021
P: (954) 678-5155 F: (954) 678-5156
www.FightTheInsurance.com

2020 ACADIA FWD SLT-1			GENERAL MOTORS LLC
G9K SATIN STEEL METALLIC	/L4G		
H0Y JET BLACK			RENAISSANCE CENTER
ORDER NO. [REDACTED]	STOCK NO.		DETROIT MI 48243-1114
VIN [REDACTED]			VEHICLE INVOICE [REDACTED]
*****			3889*****48*26224S
MODEL & FACTORY OPTIONS	MSRP	INV AMT	RETAIL - STOCK
TND26 ACADIA FWD SLT-1	39700.00	37873.80	INVOICE 07/17/20
FE9 50-STATE EMISSIONS	N/C	N/C	SHIPPED 07/17/20
G9K SATIN STEEL METALLIC	495.00	450.45	EXP I/T 07/27/20
LSY ENGINE, 2.0L TURBO, 4-CYLINDER, SIDI	N/C	N/C	INT COM 07/27/20
M3G TRANSMISSION, 9-SPEED AUTOMATIC	N/C	N/C	PRC EFF 07/17/20
PCU DRIVER ALERT PACKAGE II: * SAFETY ALERT SEAT * INTELLIBEAM HEADLAMPS * FRONT AND REAR PARK ASSIST * FOLLOWING DISTANCE INDICATOR * FORWARD COLLISION ALERT * LANE KEEP ASSIST W/ LANE DEPARTURE WARNING * AUTOMATIC EMERGENCY BRAKING * FRONT PEDESTRIAN BRAKING * HEADS UP DISPLAY	1295.00	1178.45	KEYS V0899 V0899 WFP-S QTR OPT-1 BANK: BANK OF AME CHG-TO 26-224 SHIP WT: 3981 HP: 17.1 GVWR: 6001 GAWR.FT: 2976 GAWR.RR: 3406 EMPLOY: 41575.38 SUPPLR: 43245.40 NTR:
PCV PREMIUM PACKAGE: * HD SURROUND VISION * POWER LUMBAR, FRONT PASSENGER * SEAT ADJUSTER, PASSENGER 8-WAY POWER * MEMORY PACKAGE * MIRRORS, OUTSIDE HEATED POWER-ADJUST, DRIVER SIDE DIMMING, TURN SIGNALS, POWER FOLDING * SEATS, HEATED REAR OUTBOARD POSITIONS * SEATS, VENTILATED DRIVER & FR PASSENGER SEAT CUSHIONS & SEATBACKS * STEERING COLUMN, POWER TILT & TELESCOPIC	1250.00	1137.50	EMPINC: 2465.80 SUPINC: 795.78
Q9P WHEELS, 20" MACHINED ALUMINUM WITH DARK ACCENTS	900.00	819.00	
SIF UNIVERSAL TABLET HOLDERS (DEALER INSTALLED)	195.00	177.45	
5ZC BLACK CENTER CAPS WITH RED GMC LOGO (DEALER INSTALLED)	125.00	113.75	

** CONTINUED ON PAGE 2 **

2020 ACADIA FWD SLT-1
 G9K SATIN STEEL METALLIC /L4G
 HOY JET BLACK
 ORDER NO. [REDACTED] STOCK NO.
 VIN [REDACTED] RENAISSANCE CENTER
 DETROIT MI 48243-1114
 VEHICLE INVOICE [REDACTED]
 *****3889*****48*26224S
 MODEL & FACTORY OPTIONS MSRP INV AMT RETAIL - STOCK
 ** CONTINUED FROM PAGE 1 **

TOTAL MODEL & OPTIONS	43960.00	41750.40	ACT	[REDACTED]	[REDACTED]
DESTINATION CHARGE	1195.00	1195.00	H/B	261	1318.80
DEALER IMR CONTRIBUTION		439.60	ADV	261	439.60
LMA GROUP CONTRIBUTION		219.80	EXP	65A	219.80
TOTAL	45155.00	43604.80	PAY	310	43604.80
MEMO: TOTAL LESS HOLDBACK AND APPROX WHOLESALE FINANCE CREDIT		41531.70			

 INVOICE DOES NOT REFLECT DEALER'S ULTIMATE COST BECAUSE OF MANUFACTURER
 REBATES, ALLOWANCES, INCENTIVES, HOLDBACK, FINANCE CREDIT AND RETURN TO
 DEALER OF ADVERTISING MONIES, ALL OF WHICH MAY APPLY TO VEHICLE.

CORAL SPRINGS BUICK GMC

2020 GMC Acadia

ACCOUNT NUMBER [REDACTED]	TOTAL DUE \$458.89
PAYMENT PROGRESS <div style="width: 10%; height: 10px; background-color: red;"></div>	

Go Paperless.
Log in or Register at
gmfinancial.com/myaccount

Total Amount Due:	Payment Due Date:
\$458.89	March 10, 2021

Transaction Summary		
DATE	ACTIVITY	AMOUNT
02/10/2021	Payment received. Thank you!	\$458.89
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$458.89

YOUR DEALER
Coral Spring Kia GMC Buick
9300 - 9330 W Atlantic Blvd
Coral Springs, FL 33071
(954) 755-7400

Your safety is very important to us.

To determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:

<https://my.gm.com/recalls>

Payment Methods

For complete payment options, see reverse side.



Online Bill Payment*
Pay your bill online now at
gmfinancial.com/myaccount

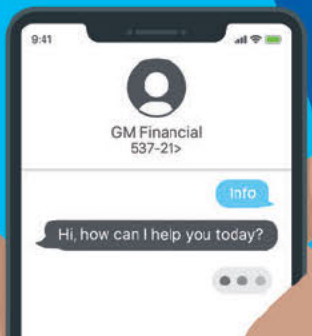
*An ACI Payments, Inc. fee may be assessed



Pay By Phone*
Pay securely by phone. See reverse side for complete details.

*An ACI Payments, Inc. fee may be assessed

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LSESTMT_US

GM | GM FINANCIAL LEASING
P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary		Account Number:
Total Amount Due:	\$458.89	[REDACTED]
Payment Due Date:	March 10, 2021	
Amount Enclosed:	\$ _____	Check Information
Moved recently?	<input type="checkbox"/> Yes (Enter new address on back of coupon.)	✓ Fill out your check with your Account Number
		✓ Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

GM Financial
P.O. Box 78143
Phoenix, AZ 85062-8143

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Debit	via ACI Payments, Inc.	\$5.00
Recurring Payments	powered by ACI Speedpay	NO FEE
By Phone - Automated		
Check	via ACI Payments, Inc. 1-888-382-3679	\$7.50
By Phone - Agent Assisted		
Check	via ACI Payments, Inc. (888) 755-8643 - Taken by Agent	\$10.00
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Western Union Payments	Western Union Locations Code City LEASEGMF, TX	Service Fees Apply Dependent on Payment Amount and Speed
Pay By MoneyGram	MoneyGram Locations Use Receive Code 12424	Service Fees May Apply

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We may contact you

We, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless phone number, using an automatic telephone dialing system and/or an artificial or a prerecorded voice message. Without limit, these calls or texts may be about servicing, payment, or billing. We may also contact you at any e-mail address you provide to us. You may revoke your consent for any telephone number or email address you have provided by contacting us.

Are you an active duty servicemember?

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If no, please include garaging address.

Leave an item blank to keep the information we have on file unchanged.

You can also update this information online at myaccount.gmfinancial.com

NAME	STREET	PHONE (HOME)
ACCOUNT NUMBER	APARTMENT	PHONE (WORK)
EMAIL ADDRESS	CITY, STATE, ZIP	PHONE (CELL)

2020 GMC Acadia

ACCOUNT NUMBER [REDACTED]	TOTAL DUE \$458.89
PAYMENT PROGRESS <div style="width: 10%; height: 10px; background-color: red;"></div>	

 **Go Paperless.**

Log in or Register at
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Total Amount Due:

\$458.89

Payment Due Date:

April 10, 2021

Transaction Summary

DATE	ACTIVITY	AMOUNT
03/10/2021	Payment received. Thank you!	\$458.89
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$458.89

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**GOODBYE USER ID,
HELLO EMAIL**

You'll use your email to log in to MyAccount instead of your user ID. Don't worry, your password has not changed.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

LSESTMT_US



GM FINANCIAL LEASING

P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary

Total Amount Due: **\$458.89**

Payment Due Date: April 10, 2021

Amount Enclosed: \$ _____

Moved recently? Yes (Enter new address on back of coupon.)

Account Number: [REDACTED]

Check Information

✓ Fill out your check with your Account Number

✓ Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

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NAME	STREET	PHONE (HOME)
ACCOUNT NUMBER	APARTMENT	PHONE (WORK)
EMAIL ADDRESS	CITY, STATE, ZIP	PHONE (CELL)



Case Number: [REDACTED]

Originator Name: Lavonda Lemmond 866-790-5600X5911737 lavonda.lemmond@gm.com

Created Date: 11/05/2021

Vehicle Info

*VIN: [REDACTED]	MSRP: 45155.0	*TAC #: [REDACTED]
Year: 2020	Make: GMC	Model: Acadia

Vehicle Comments & TAC Explanation:

waiting for ETA on parts:
86775887-G08010336 shipped ETA 9/28 via fedex tracking [REDACTED]

*Date Reviewed with Customer: 10/15/2021	*Repurchase Mileage: 8500
Original Purchase Date: 08/10/2020	* Original Purchase Condition: New

Vehicle Owner(s)

Entity Type: Person	* Title State: FL
* Names(s) on Title: [REDACTED]	* Primary Owner: same
* Address: [REDACTED]	* State: FL
* City: Coral Springs	* ZIP Code: [REDACTED]
* Day Phone: [REDACTED]	* Home Phone: [REDACTED]
* E-mail: [REDACTED]@gmail.com	* Fax Phone: [REDACTED]
* Reason Repurchase: multiple electrical issues involving dash lights on, cameras not working, loss of power	* Exec Init Repurchase: N

Vehicle Still Needs Repair: No **Number of Repairs:** 3

Days Down: 84 **Repurchase Qualifier:** Multiple Repairs, Same Issue

UCC Codes: (J5001) Engine Electrical - No Symptom Indicated

Vehicle Lien Holder

Type of Secured Interest: Unknown	* Company:	Account #:
Contact or Attention:		
Address:		
City:	State:	ZIP Code:
Day Phone:	Fax:	E-mail:

Original Selling Dealer

* Dealer #: 169866	Dealer Name: CORAL SPRINGS BUICK GMC
Region: 30	District: 3211
* Phone: (954) 755-7400	Fax: (954) 753-4955
* Contact Name: James Jablonski	* Contact Title: CEM
	E-Mail: jjablonski02@csa..

Repurchasing Dealer: -

Repair

* Contact Name:	* Contact Title:
------------------------	-------------------------

Vehicle Location: -



Case Number: [REDACTED]
Originator Name: Lavonda Lemmond 866-790-5600X5911737 lavonda.lemmond@gm.com
Created Date: 11/05/2021

Transaction Details

Siebel Request #:	9 [REDACTED]	* Disposition:	Auction
State:	FL	* Type:	Straight Repurchase
Source:	ADR Mediated		
Replacement VIN:			-
Compliance Date:	2021-12-06	Compliance Type:	BBB Mediated
MSRP:	0.0	Order #:	

Repurchase:

*** Processing Instructions:** Terms per FL Lemon Law 8500-10 (miles at purchase) 8490 divided by 120000 times purchase price

Disposition:

*** Processing Instructions:** auction

Transaction Details

<u>Group</u>	<u>Responsible</u>	<u>Formula</u>	<u>Additional Explanation</u>	<u>Value</u>
--------------	--------------------	----------------	-------------------------------	--------------

BBB AUTO LINE – Manufacturer Response Form

Case Number: [REDACTED] Start Date: 10/07/2021
 Customer Name: [REDACTED] State: FL
 VIN: [REDACTED] Probable Hearing Location: Florida

This claim is IN Warranty OUT of Warranty
 Has the customer contacted you regarding the claim? YES NO
 Is the VIN listed above correct? YES NO
 If you checked NO, please indicate the correct VIN: _____
 Customer Contact Info: _____

SETTLEMENT INFORMATION

What, if anything, are you willing to offer the customer to settle this dispute? Please include as much detail as possible (e.g., dealership name for repairs, specific dollar figures, etc.).

General Motors does not have any current offers.

Has this offer been communicated to the customer? YES NO

If you checked YES, please indicate the customer’s response below:

- The customer accepted the offer on ___/___/___
- The customer rejected the offer on ___/___/___
- The customer has not indicated a response to the offer.

If the customer accepts this offer, **when will the settlement be performed?** Please indicate a specific performance date or time frame: N/A

ARBITRATION INFORMATION

Please list customer requests that you feel are ineligible for arbitration and explain why.

Please write your position as to the cause of each problem listed on the *Customer Claim Form*.

Please indicate the decision you request the arbitrator to render:

List the amount of any over allowance/negative equity: \$ _____

I will participate By phone In person In writing

Return this form as soon as possible

To: Completed by: Brittany Hayes Date: 10/13/2021

BBB AUTO LINE Future contact: _____

Fax: 703.247.9700 Phone: 866-790-5600 Fax: 866-215-6750

**CORAL SPRINGS
BUICK/GMC**

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934

www.coral Springs gmcbuick.com

CUSTOMER #:

WORKORDER
REPRINT
PAGE 2

CORAL SPRINGS FL
GMAIL.COM

HOME: CONT: 8
BUS: CELL: 8

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
SATIN STEE	20	GMC Acadia			6288/6288	T2205	
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
10AUG20 IS						CASH	
10AUG20 DD	17JUL20		** WAITER **				
R.O. OPENED	READY	OPTIONS:	SOLD-STK:	DLR:			
16FEB2021 08:13		ENG:LSY 2.0L TURBO 4-CYLINDER SIDI W/VVT		169866			
		TRN:M3G 9-SPEED AUTOMATIC (M3G)					

LINE OP CODE TECH... TYPE DESCRIPTIONS/INSTRUCTIONS
A LOFTGMC W CHANGE OIL AND FILTER AND ROTATE TIRES
EST: LBR 10.00 MISC 1.50 TOTAL 11.50

B ELECTRICAL CUSTOMER STATES THAT ALL THE LIGHTS ARE ON AND THAT THE STEERING GEAR LOST POWER | CC:
07 W ELECTRICAL

C ENGINE CUSTOMER STATES COMING TO A STOP VEHICLE CUTS OF NUMEROUS TIME | CC:
02 W ENGINE

D MPI 2813 C PERFORM WORLD CLASS MULTI POINT INSPECTION
NOTES: Factory OpCodes: | Include: | Notes: | Labor:
COMMENTS: #2205 WAIT CREATED 2021-02-16 08:08:41AM

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW, AND SIGN: I UNDERSTAND THAT, UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE IF MY FINAL BILL WILL EXCEED \$100.

I REQUEST A WRITTEN ESTIMATE.

I DO NOT REQUEST A WRITTEN ESTIMATE AS LONG AS THE REPAIR COSTS DO NOT EXCEED \$_____. THE SHOP MAY NOT EXCEED THIS AMOUNT WITHOUT MY WRITTEN OR ORAL APPROVAL.

I DO NOT REQUEST A WRITTEN ESTIMATE.

SIGNED: _____

DATE: _____

PAYMENT TERMS: I agree to pay for the inspection and repairs I authorize, along with the necessary materials, in Cash or approved credit card upon completion of the Repairs unless the Dealership agrees to other payment arrangements in advance. An express lien is hereby acknowledged to secure the cost of labor, materials, and any other authorized charges. I understand that a storage charge equal to \$_____ will be assessed and shall accrue daily if I fail to pick up the vehicle within 3 working days after being notified that the repairs have been completed.

SHOP SUPPLY COSTS: A charge equal to 15% of the total cost of labor, not to exceed \$40.00, will be added to the Repair Order. This charge represents costs and profits to the motor vehicle repair facility for miscellaneous shop supplies or waste disposal. The State of Florida requires a \$1.00 fee to be collected for each new tire sold in the state (s.403.718), and a \$1.50 fee to be collected for each new or remanufactured lead-acid battery sold in the state (s.403.7185).

WARRANTY DISCLAIMER: ALL PARTS AND ACCESSORIES ARE SOLD AND ALL REPAIRS ARE PERFORMED BY THE DEALERSHIP AS-IS. THE DEALERSHIP HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF PARTS OR ACCESSORIES OR ANY REPAIRS PERFORMED TO THE VEHICLE. THE ONLY WARRANTIES ON PARTS AND ACCESSORIES OR REPAIRS ARE THOSE WHICH MAY BE OFFERED BY THE MANUFACTURER OR DISTRIBUTOR AND ONLY SUCH MANUFACTURER OR DISTRIBUTOR SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

By Signing Below: I agree that: (1) I have read this Service Order and I authorize the completion of the services/repairs listed above in accordance with the terms and conditions herein; (2) the Dealership is not responsible for any delays caused by the unavailability of parts or shipping by the parts manufacturer, supplier, or transporter or for any loss or damage to the vehicle or articles left in the vehicle in case of fire, theft, hail, wind or any other cause beyond its control; (3) the Dealership may operate the vehicle on streets, highways or public roadways for the purpose of testing and/or inspecting the vehicle; (4) I authorize the retrieval of on-board data as needed to facilitate vehicle repairs and the sharing of that data with the vehicle manufacturer for diagnostic or research purposes; and (5) I have read the Arbitration Agreement on page 2 and agree to be bound by the terms and conditions of Arbitration.

Customer Signature _____ Date _____
Dealer Signature _____

LABOR AND PARTS COSTS: Labor charges are based on both a flat rate and an hourly rate unless otherwise indicated. All parts installed are new unless otherwise indicated. Remanufactured and refurbished parts that meet manufacturer approved source part requirements may be installed at our discretion. Additional information is available upon request. You are entitled, upon request, to inspect all parts removed from the vehicle or, provided that the Dealership does not have a warranty arrangement or exchange parts program with the manufacturer, supplier or distributor, to have them returned.

Discard Replaced Parts _____ (INITIAL) Save Replaced Parts _____ (INITIAL)

ESTIMATE/DIAGNOSTIC FEE \$ 11.50

You will be notified if the actual charges will exceed an estimate by \$10.00 or 10%, whichever is greater, not to exceed \$50.00. I hereby designate the individual named below to authorize additional repair work.

REVISOR	DATE	TIME	BY
REVISOR (1)			
REVISOR (2)			
REVISOR (3)			

CHARGES FOR DIAGNOSTIC/PARTIALLY COMPLETED WORK: If I authorize diagnostic work to estimate the cost of repair or commencement of repairs, but do not authorize completion of a repair or service, a charge will be imposed for disassembly, reassembly or partially completed work. The vehicle shall be reassembled to a condition reasonably similar as when received, unless I waive reassembly or the reassembled vehicle would be unsafe. Any charges will be directly related to the actual amount of labor or parts involved in the inspection, repair

CUSTOMER #: [REDACTED]

CORAL SPRINGS BUICK/GMC

WORKORDER
REPRINT
PAGE 1

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934
www.coralsspringsgmcbuick.com

CORAL SPRINGS FL
[REDACTED].CO

HOME: [REDACTED] CONT: 8 [REDACTED]
BUS: [REDACTED] CELL: 8 [REDACTED]

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG
SATIN STEE	20	GMC Acadia	[REDACTED]		6288/6288	T2205
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT
10AUG20 IS						CASH
10AUG20 DD	17JUL20		** WAITER **			
R.O. OPENED	READY	OPTIONS: SOLD-STK: [REDACTED]		DLR: 169866		
		ENG: LSY 2.0L TURBO 4-CYLINDER SIDI W/VVT				
		TRN: M3G 9-SPEED AUTOMATIC (M3G)				
16FEB2021	08:13					

VEHICLE SERVICE HISTORY

RO#	S/A	MILEAGE	CLSD	DTE	OP CODE	TECH...	TYPE	DESCRIPTION
1027961	86534	3	10AUG20					
			14PNZPDI	2813			IPDI	PRE-DELIVERY INSPECTION
			14PNZAP	2813			IPDI	ACCESSORIES PACKAGE
			14PNZAP	2813			IPDI	ACCESSORIES PACKAGE

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- I REQUEST A WRITTEN ESTIMATE.
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DATE: _____

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ESTIMATE/DIAGNOSTIC FEE \$ 11.50

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Name: _____	Phone: _____
REVISED ESTIMATE (1)	DATE TIME BY
REVISED ESTIMATE (2)	
REVISED ESTIMATE (3)	

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2020 GMC Acadia

Total Amount Due:

\$458.89

Payment Due Date:

March 10, 2021

ACCOUNT NUMBER	TOTAL DUE
[REDACTED]	\$458.89
PAYMENT PROGRESS	
[REDACTED]	

Go Paperless.
Log in or Register at:
gmfinancial.com/myaccount

Transaction Summary

DATE	ACTIVITY	AMOUNT
02/10/2021	Payment received. Thank you!	\$458.89
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$458.89

YOUR DEALER

Coral Spring Kia GMC Buick
9300 - 9330 W Atlantic Blvd
Coral Springs, FL 33071
(954) 755-7400

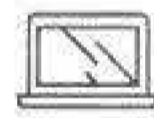
Your safety is very important to us.

To determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:

<https://my.gm.com/recalls>

Payment Methods

For complete payment options, see reverse side.



Online Bill Payment*
Pay your bill online now at
gmfinancial.com/myaccount

*An ACI Payments, Inc. fee may be assessed.



Pay By Phone*
Pay securely by phone. See reverse side for complete details.

*An ACI Payments, Inc. fee may be assessed.

Contact Customer Service at (888) 755-8643
or TTY Access (888) 998-0253 (requires TTY capable device)

HOLD THE PHONE!
Get the answers you need sent right to your phone.
MESSAGE US through MyAccount or **TEXT INFO** to 53721.

There is no charge from GM Financial, but message and data rates may apply.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

LSESTMT_US

GM FINANCIAL LEASING
P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary

Total Amount Due: **\$458.89**
Payment Due Date: March 10, 2021
Amount Enclosed: \$ _____
Moved recently? Yes (Enter new address on back of coupon.)

Account Number: [REDACTED]
Check Information
 Fill out your check with your Account Number
 Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

GM Financial
P.O. Box 78143
Phoenix, AZ 85062-8143

PAYMENT INFORMATION

Payment Channel	Payment Delivery Method	Fees
Pay By Mail	GM Financial Leasing P.O. Box 78143 Phoenix, AZ 85062-8143	NO FEE (POSTAGE PAID BY CUSTOMER)
Overnight	GM Financial Leasing 1820 E. Sky Harbor Circle South Suite 150 Phoenix, AZ 85034-4875	NO FEE (CUSTOMER PAYS FOR OVERNIGHT SHIPPING CHARGES)
Web - login to MyAccount at gmfinancial.com		
Check	powered by ACI Speedpay	NO FEE
Debit	via ACI Payments, Inc.	\$5.00
Recurring Payments	powered by ACI Speedpay	NO FEE
By Phone - Automated		
Check	via ACI Payments, Inc. 1-888-382-3679	\$7.50
By Phone - Agent Assisted		
Check	via ACI Payments, Inc. (888) 755-8643 - Taken by Agent	\$10.00
Pay In Person		
Western Union Payments	Western Union Locations Code City LEASEGMF, TX	Service Fees Apply Dependent on Payment Amount and Speed
Pay By MoneyGram	MoneyGram Locations Use Receive Code 12424	Service Fees May Apply

Please allow up to two business days for payments to post to your GM Financial account (excluding weekends and bank holidays).

Your safety is very important to us.
If you want to determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:
<https://vinrcl.safercar.gov/vin>

Business Hours:

Monday - Friday: 7:00 AM - 7:00 PM (CT) Saturday: 9:00 AM - 1:00 PM (CT)

CUSTOMER SERVICE (888) 755-8643 | TTY ACCESS 1-888-998-0253 (REQUIRES TTY CAPABLE DEVICE)

GENERAL INFORMATION

Purchase Option

Please call Customer Service at the phone number listed on the front of this statement for accurate purchase price information.

Failure to Pay

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Disputes

GM Financial furnishes information about your account to credit reporting agencies. You can dispute the reported information by contacting the credit reporting agencies: Equifax, Experian, or Trans Union. You can also directly dispute the accuracy of the reported information by contacting GM Financial at: P.O. Box 181145; Arlington, TX 76096-1145.

Authorization to Convert Your Check: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **If you have any questions, please call the customer service number listed on your billing statement.**

We may contact you

We, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless phone number, using an automatic telephone dialing system and/or an artificial or a prerecorded voice message. Without limit, these calls or texts may be about servicing, payment, or billing. We may also contact you at any e-mail address you provide to us. You may revoke your consent for any telephone number or email address you have provided by contacting us.

Are you an active duty servicemember?

The Servicemembers Civil Relief Act (SCRA) applies to qualified active duty military personnel, as well as certain individuals who have received orders calling them to active duty military service, and certain members of the Public Health Service and the National Oceanic and Atmospheric Administration. Benefits provided under the SCRA vary. Please send us your military notification, which includes your name and active duty date, so we can assess your eligibility for benefits. GM Financial; Attn: Customer Service Support; P.O. Box 183581 Arlington, TX 76096 or fax: 877-999-7088.

MASSACHUSETTS RESIDENTS: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

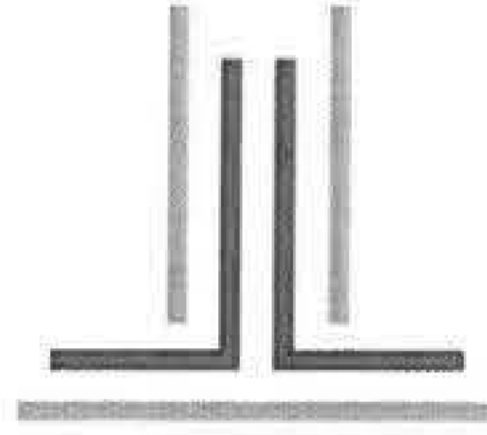
Update Your Contact Info

Is this change the same as the mailing address? Yes No
If no, please include garaging address.

Leave an item blank to keep the information we have on file unchanged.

You can also update this information online at myaccount.gmfinancial.com

NAME	STREET	PHONE (HOME)
_____	_____	_____
ACCOUNT NUMBER	APARTMENT	PHONE (WORK)
_____	_____	_____
EMAIL ADDRESS	CITY, STATE, ZIP	PHONE (CELL)
_____	_____	_____



LEVIN LITIGATION

March 21, 2021

Via email to:
Marcia Tilghman
contactdr@bbbnp.org

**Re: [REDACTED] [REDACTED] Petition for Vehicle Repurchase of his 2020 GMC Acadia
Bearing Vehicle ID# [REDACTED]**

To Whom It May Concern,

On or about August 10, 2020, [REDACTED] [REDACTED] ("Mr. [REDACTED] entered into a vehicle lease agreement (the "Lease") with Coral Springs Buick GMC for the lease of a 2020 GMC Acadia bearing Vehicle ID# [REDACTED]

On or about February 10, 2021, the engine light, traction control, ABS light, and other warning lights turned on simultaneously. Additionally, Mr. [REDACTED] vehicle stalled while he was operating the vehicle.

For the next several days, specifically, February 11, 12, and 14, each time Mr. [REDACTED] entered his vehicle all the warning lights were illuminated on the dashboard of Mr. [REDACTED] vehicle.

On or about February 15, 2021, Mr. [REDACTED] did not drive the vehicle and prepared to take it to the dealership. Mr. [REDACTED] made an appointment at the dealership for service to occur on February 16, 2021 at 8:00am.

On February 16, 2021 at 8:00am, Mr. [REDACTED] delivered the vehicle to the dealership for service.

Mr. [REDACTED] has reached out to Mike, the individual serving as Mr. [REDACTED] service representative on numerous occasions between February 16, 2021 and March 18, 2021. Unfortunately, instead of providing Mr. [REDACTED] with a repaired vehicle, Mr. [REDACTED] was repeatedly informed that his vehicle was simply not ready and not fixed.

Over thirty (30) days have elapsed and Mr. [REDACTED] vehicle has still not been returned in repaired condition. As such, Mr. [REDACTED] is seeking a repurchase of his vehicle.

Yours Truly,

[REDACTED]
Levin Litigation PLLC
By: Yitzhak S. Levin

3475 Sheridan Street, Suite 311 Hollywood, FL 33021
P: (954) 678-5155 F: (954) 678-5156
www.FightTheInsurance.com

**CORAL SPRINGS
BUICK/GMC**

9300 W. Atlantic Blvd.
Coral Springs, FL 33071
954-507-4934

www.coralsspringsgmcbuick.com

CUSTOMER #: [REDACTED]

WORKORDER
REPRINT
PAGE 2

CORAL SPRINGS FL [REDACTED]
[REDACTED]@GMAIL.COM

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG	
SATIN STEE	20	GMC Acadia	[REDACTED]		6288/6288	T2205	
DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.	RATE	PAYMENT	INV. DATE
10AUG20 IS						CASH	
10AUG20 DD	17JUL20		** WAITER **				
R.O. OPENED	READY	OPTIONS:	SOLD-STK:	DLR:			
16FEB2021 08:13		ENG:LSY 2.0L TURBO 4-CYLINDER SIDI W/VVT		169866			
		TRN:M3G 9-SPEED AUTOMATIC (M3G)					

LINE	OP CODE	TECH...	TYPE	DESCRIPTIONS/INSTRUCTIONS
# A	LOFTGMC		W	CHANGE OIL AND FILTER AND ROTATE TIRES
				EST: LBR 10.00 MISC 1.50 TOTAL 11.50

B 07 W ELECTRICAL CUSTOMER STATES THAT ALL THE LIGHTS ARE ON AND THAT THE STEERING GEAR LOST POWER |CC: ELECTRICAL

C 02 W ENGINE CUSTOMER STATES COMING TO A STOP VEHICLE CUTS OF NUMEROUS TIME |CC: ENGINE

D MPI 2813 C PERFORM WORLD CLASS MULTI POINT INSPECTION
NOTES: Factory OpCodes: |Include: |Notes: |Labor:
COMMENTS: #2205 WAIT CREATED 2021-02-16 08:08:41AM

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SIGNED: _____

DATE: _____

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SHOP SUPPLY COSTS: A charge equal to 15% of the total cost of labor, not to exceed \$40.00, will be added to the Repair Order. This charge represents costs and profits to the motor vehicle repair facility for miscellaneous shop supplies or waste disposal. The State of Florida requires a \$1.00 fee to be collected for each new tire sold in the state (s.403.718), and a \$1.50 fee to be collected for each new or remanufactured lead-acid battery sold in the state (s.403.7185).

WARRANTY DISCLAIMER: ALL PARTS AND ACCESSORIES ARE SOLD AND ALL REPAIRS ARE PERFORMED BY THE DEALERSHIP AS-IS. THE DEALERSHIP HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF PARTS OR ACCESSORIES OR ANY REPAIRS PERFORMED TO THE VEHICLE. THE ONLY WARRANTIES ON PARTS AND ACCESSORIES OR REPAIRS ARE THOSE WHICH MAY BE OFFERED BY THE MANUFACTURER OR DISTRIBUTOR AND ONLY SUCH MANUFACTURER OR DISTRIBUTOR SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

By Signing Below: I agree that: (1) I have read this Service Order and I authorize the completion of the services/repairs listed above in accordance with the terms and conditions herein; (2) the Dealership is not responsible for any delays caused by the unavailability of parts or shipping by the parts manufacturer, supplier, or transporter or for any loss or damage to the vehicle or articles left in the vehicle in case of fire, theft, hail, wind or any other cause beyond its control; (3) the Dealership may operate the vehicle on streets, highways or public roadways for the purpose of testing and/or inspecting the vehicle; (4) I authorize the retrieval of on-board data as needed to facilitate vehicle repairs and the sharing of that data with the vehicle manufacturer for diagnostic or research purposes; and (5) I have read the Arbitration Agreement on page 2 and agree to be bound by the terms and conditions of Arbitration.

Customer Signature _____ Date _____
Dealer Signature _____

LABOR AND PARTS COSTS: Labor charges are based on both a flat rate and an hourly rate unless otherwise indicated. All parts installed are new unless otherwise indicated. Remanufactured and refurbished parts that meet manufacturer approved source part requirements may be installed at our discretion. Additional information is available upon request. You are entitled, upon request, to inspect all parts removed from the vehicle or, provided that the Dealership does not have a warranty arrangement or exchange parts program with the manufacturer, supplier or distributor, to have them returned.

Discard Replaced Parts _____ (INITIAL) Save Replaced Parts _____ (INITIAL)

ESTIMATE/DIAGNOSTIC FEE \$ 11.50

You will be notified if the actual charges will exceed an estimate by \$10.00 or 10%, whichever is greater, not to exceed \$50.00. I hereby designate the individual named below to authorize additional repair work.

REVISOR	DATE	TIME	BY
REVISOR (1)			
REVISOR (2)			
REVISOR (3)			

CHARGES FOR DIAGNOSTIC/PARTIALLY COMPLETED WORK: If I authorize diagnostic work to estimate the cost of repair or commencement of repairs, but do not authorize completion of a repair or service, a charge will be imposed for disassembly, reassembly or partially completed work. The vehicle shall be reassembled to a condition reasonably similar as when received, unless I waive reassembly or the reassembled vehicle would be unsafe. Any charges will be directly related to the actual amount of labor or parts involved in the inspection, repair

TECHNICIAN COPY

CUSTOMER #:

CORAL SPRINGS BUICK/GMC

VI CORAL SPRINGS FL

WORKORDER REPRINT PAGE 1

9300 W. Atlantic Blvd. Coral Springs, FL 33071 954-507-4934

www.coralsspringsgmcBuick.com

HOME BUS: CONT: 8 CELL: 8

SERVICE ADVISOR: 25133 HERNANDEZ, MIGUEL A

Table with columns: COLOR, YEAR, MAKE/MODEL, VIN, LICENSE, MILEAGE IN/ OUT, TAG. Includes details for SATIN STEE 20 GMC Acadia and payment information.

VEHICLE SERVICE HISTORY

Table with columns: RO#, S/A, MILEAGE, OP CODE, TECH..., TYPE, DESCRIPTION. Lists service events like IPDI PRE-DELIVERY INSPECTION.

PLEASE READ CAREFULLY, CHECK ONE OF THE STATEMENTS BELOW, AND SIGN: I UNDERSTAND THAT, UNDER STATE LAW, I AM ENTITLED TO A WRITTEN ESTIMATE IF MY FINAL BILL WILL EXCEED \$100.

Form containing terms and conditions, signature lines, date, and a table for tracking revised estimates.



Total Amount Due: Payment Due Date:

2020 GMC Acadia

\$458.89

March 10, 2021

ACCOUNT NUMBER: [REDACTED]
TOTAL DUE: \$458.89
PAYMENT PROGRESS: [REDACTED]

Transaction Summary

DATE	ACTIVITY	AMOUNT
02/10/2021	Payment received. Thank you!	\$458.89
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$458.89

Go Paperless.
Log in or Register at:
gmfinancial.com/myaccount

Your safety is very important to us.

To determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:

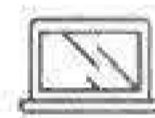
<https://my.gm.com/recalls>

YOUR DEALER

Coral Spring Kia GMC Buick
9300 - 9330 W Atlantic Blvd
Coral Springs, FL 33071
(954) 755-7400

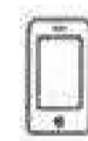
Payment Methods

For complete payment options, see reverse side.



Online Bill Payment*
Pay your bill online now at
gmfinancial.com/myaccount

*An ACI Payments, Inc. fee may be assessed.



Pay By Phone*
Pay securely by phone. See reverse
side for complete details.

*An ACI Payments, Inc. fee may be assessed.

Contact Customer Service at (888) 755-8643
or TTY Access (888) 998-0253 (requires TTY capable device)

HOLD THE PHONE!
Get the answers you need sent right to your phone.
MESSAGE US through MyAccount or **TEXT INFO** to 53721.

There is no charge from GM Financial, but message and data rates may apply.

PAYMENT COUPON - PLEASE INCLUDE WITH PAYMENT

LSESTMT_US

GM | GM FINANCIAL LEASING
P.O. Box 183834 Arlington, TX 76096-3834

Payment Summary

Total Amount Due: \$458.89
Payment Due Date: March 10, 2021
Amount Enclosed: \$ _____
Moved recently? Yes (Enter new address on back of coupon.)

Account Number: [REDACTED]

Check Information
✓ Fill out your check with your Account Number
✓ Make it payable to GM Financial Leasing

[REDACTED]
CORAL SPRINGS, FL [REDACTED]

GM Financial
P.O. Box 78143
Phoenix, AZ 85062-8143

This investigation document contains the first fifty pages. You may request the full version through NHTSA.ODI.CED@dot.gov. Requests are answered as resources allow and in the order they are received.