

LAW GMF-UCL-PA-e-14 10/22

INFORMATION REDACTED PURSUANT TO THE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)

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

Lease Date: 06/20/2023

Lessor Name and Business Address BOWSER CHEVROLET OF MONROEVILLE 1600 GOLDEN MILE HWY Monroeville, PA 15146	Lessee Name and Address [REDACTED] Pittsburgh, PA [REDACTED] County: ALLEGHENY	Co-Lessee Name and Address N/A County: N/A
Lessee Billing Address (if different than above) N/A	Vehicle Garaging Address (if different than above) N/A Principal Driver: N/A (if business use) County: 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	2023	Chevrolet	Silverado 1500	4WD Crew Cab 157" LT Trail Boss	[REDACTED]	15	Personal, unless otherwise indicated below ☐ business ☐ agricultural

CONSUMER LEASING ACT DISCLOSURES

2. Amount Due at Lease Signing or Delivery (Itemized in Item 6) \$ 12,678.11	3. Scheduled Payments A. Your first monthly payment of \$ 572.56 is due on 06/20/2023, followed by 35 monthly payments of \$ 572.56, due on the 20th of each month. B. Your single payment of \$ N/A is due on N/A. C. The Total of your Scheduled Payments is \$ 20,612.16	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(t)) \$ 395.00 B. N/A \$ N/A C. N/A \$ N/A D. Total \$ 395.00	5. Total of Payments (The amount you will have paid by the end of the Lease) \$ 33,112.71 (2 + 3C + 4D - 6A3 - 6A4 - 6A5)
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6. Itemization of Amount Due at Lease Signing or Delivery

A. Amount Due at Lease Signing or Delivery: 1. Capitalized cost reduction \$ 11,318.90 2. Taxes on capitalized cost reduction \$ 95.18 3. First monthly payment \$ 572.56 4. Single scheduled payment \$ N/A 5. Refundable security deposit \$ 0.00 6. Lease acquisition fee \$ N/A 7. Title fees \$ 86.00 8. License and registration fees \$ 126.00 9. Sales/use tax \$ N/A 10. TIRE TAX[10.00], Electronic Filing Fee[20.47] \$ 30.47 11. Document Fee \$ 449.00 12. Total \$ 12,678.11	B. How the Amount Due at Lease Signing or Delivery will be paid: 1. Net trade-in allowance \$ 7,867.11 2. Rebates and noncash credits \$ 2,500.00 3. Amount to be paid in cash \$ 2,311.00 4. Other N/A \$ N/A 5. Total \$ 12,678.11
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7. Your scheduled payment is determined as shown below:

A. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 63,466.05) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance).	\$ 64,460.05
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.	- \$ 11,318.90
C. Adjusted capitalized cost. The amount used in calculating your base scheduled payment.	= \$ 53,141.15
D. Residual value. The value of the Vehicle at the end of the Lease used in calculating your base scheduled payment.	- \$ 43,712.50
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.	= \$ 9,428.65
F. Rent charge. The amount charged in addition to the depreciation and any amortized amounts.	+ \$ 9,309.71
G. Total of base scheduled payments. The depreciation and any amortized amounts plus the rent charge.	= \$ 18,738.36
H. Lease payments. The number of payments in your Lease.	+ 36
I. Base scheduled payment.	= \$ 520.51

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