

11. The Trade-In Vehicle

|       |                |                                                         |      |           |
|-------|----------------|---------------------------------------------------------|------|-----------|
| Year  | 2020           | A. Gross Amount of Trade-In Allowance                   | \$   | 42,000.00 |
| Make  | Chevrolet      | B. Less Trade-In Payoff                                 | - \$ | 34,132.89 |
| Model | Silverado 1500 | C. Net Trade-In Allowance (If less than 0 then enter 0) | = \$ | 7,867.11  |

12. Itemization of Gross Capitalized Cost

|                                                       |    |           |                                  |    |           |
|-------------------------------------------------------|----|-----------|----------------------------------|----|-----------|
| A. Agreed upon value of the Vehicle:                  | \$ | 63,466.05 | Optional Products and Services:  |    |           |
| Other amounts included in the gross capitalized cost: |    | N/A       | I. N/A                           | \$ | N/A       |
| B. Taxes                                              | \$ | N/A       | J. N/A                           | \$ | N/A       |
| C. Title, license, and registration fees              | \$ | 695.00    | K. N/A                           | \$ | N/A       |
| D. Lease acquisition fee                              | \$ | N/A       | L. N/A                           | \$ | N/A       |
| E. Administration fee                                 | \$ | N/A       | M. N/A                           | \$ | N/A       |
| F. Prior credit or lease balance                      | \$ | 299.00    | N. N/A                           | \$ | N/A       |
| G. ETCH                                               | \$ | N/A       | O. N/A                           | \$ | 64,460.05 |
| H. N/A                                                | \$ |           | P. Total Gross Capitalized Cost: |    |           |

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INFORMATION ACT (FOIA), 5 U.S.C.  
552(B)(6)

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: \$ 2,395.45 (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 \$ 0.00 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:

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              |
|-----------------------------|----------|--------|------------------|-----------------------|
| ETCH                        | N/A      | 299.00 | PROTECTIVE       | Lessee Initials A     |
| N/A                         | N/A      | N/A    | N/A              | Lessee Initials B N/A |
| N/A                         | N/A      | N/A    | N/A              | Lessee Initials C N/A |
| N/A                         | N/A      | N/A    | N/A              | Lessee Initials D N/A |

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    | Insurance Agency Name |
| Agency Address            | Agency Phone Number   |
| Agent's Name              | Policy Number         |
| Deductibles: Collision \$ | Comprehensive \$      |

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.

20. HOW THIS LEASE CAN BE CHANGED

This Lease contains the entire agreement between you and us relating to this Lease. Any change to the Lease must be in writing and both you and we must sign it. No oral changes are binding.

Lessee Signs X E  
Co-Lessee Signs X E N/A