FEDERAL CONSUMER LEASING ACT DISCLOSURES

2. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Itemized below)*

$ 10650.46

3. MONTHLY PAYMENTS

A. Your first Monthly Payment of $ 705.46 is due on 09/28/2023 followed by 35 payments of $ 705.46 due on the 28th of each month, beginning on 10/28/2023.

B. The Total of your Monthly Payments is $ 25396.56.

4. OTHER CHARGES (Not part of your Monthly Payment)

A. **Turn-in Fee** (if you do not purchase the Vehicle) ....$ 400.00

B. N/A ....$ N/A

C. Total ....$ 400.00

5. TOTAL OF PAYMENTS (The amount you will have paid by the end of the Lease)

$ 35741.56

6. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. Amount Due at Lease Signing or Delivery:

(1)	Capitalized Cost Reduction	$ 9945.00
(2)	Sales/Use Tax on Capitalized Cost Reduction	$ N/A
(3)	First Monthly Payment	$ 705.46
(4)	Refundable Security Deposit	$ N/A
(5)	Acquisition Fee	$ N/A
(6)	Initial License, Title and Registration Fees	$ N/A
(7)	Sales/Use Tax	$ N/A
(8)	N/A	$ N/A
(9)	N/A	$ N/A
(10)	N/A	$ N/A
(11)	**TOTAL**	$ 10650.46

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

(1)	Net Trade-In Allowance	$ N/A
(2)	Rebates and Noncash Credits	$ 8500.00
(3)	Amount to Be Paid In Cash	$ 2150.46
(4)	N/A	$ N/A
(5)	**TOTAL**	$ 10650.46

7. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW

A.	**Gross Capitalized Cost.** The agreed upon value of the Vehicle ($ 68990.00) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance)		$ 70539.76
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	–	$ 9945.00
C.	**Adjusted Capitalized Cost.** The amount used in calculating your Base Monthly Payment	=	$ 60594.76
D.	**Residual Value.** The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment	–	$ 40594.20
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	=	$ 20000.56
F.	**Rent Charge.** The amount charged in addition to the Depreciation and any Amortized Amounts	+	$ 3679.16
G.	**Total of Base Monthly Payments.** The Depreciation and any Amortized Amounts plus the Rent Charge	=	$ 23679.72
H.	**Lease Payments.** The number of payments in your Lease	÷	36
I.	**Base Monthly Payment**	=	$ 657.77
J.	**Monthly Sales/Use Tax**	+	$ 47.69
K.	**Other (specify)** N/A	+	$ N/A
L.	**Total Monthly Payment**	=	$ 705.46

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.