Ally SmartLease Agreement 10 (AF-671-MULTISTATE 10/18)

AK, AZ, DE, GA, KY, MN, MT, NV, NM, NC, ND, OH, SD, TN, UT, VA and DC – Attachment A Instructions for F&I System Programming and for Dealership Completion of the Lease Agreement

SmartLease Agreement 10 is to be used in conjunction with the most recent version of the Ally SmartLease Worksheet, which is designated as being **676-AF LEASE WRKSHT 8/14** (lower left corner). The lease agreement completion instructions contained herein interrelate with the worksheet instructions; therefore, please also refer to "Ally SmartLease Worksheet Instructions (676-AF LEASE WRKSHT 8/2014)".

Use the Multistate SmartLease Agreement 10 form **AF-671-MULTISTATE 10/18** (printed in the lower left corner) for both Monthly and Single Payment leases.

All spaces and lines of the lease agreement must be completed. If no dollar amount applies, enter "0" or "N/A" unless these instructions say otherwise. If no description applies, enter "N/A".

UPPER PORTION OF FRONT OF LEASE AGREEMENT 10

LESSEE (and CO-LESSEE) ("You") name and address, including county

The names of the lessee and co-lessee must be the proper legal names. Show the name, address and county of the lessee and co-lessee separately, unless they are living at the same address. In that case, the names and initials of both should be shown with only one address. Special attention should be given to business entities to ensure the correct corporate or trade name is used.

Garaging address (if different)

If different than lessee's address (or if lessee's address is other than an actual street address, such as a post office box), enter the street address, city, state, and zip code where vehicle will be physically garaged. The amount of Ally's Administrative Fee (see item 11b of these instructions for Lease Agreement 10 and item 8 of lease worksheet instructions) is dependent on the vehicle's garaging address. Sales/use tax and personal property tax determinations can also be impacted by the garaging address.

Principal driver (if business use)

When primary use of vehicle is "Commercial, Business, or Agricultural', enter full name of principal driver.

LESSOR

Enter the legal name and address of the dealer leasing the vehicle.

Lessee (and Co-Lessee) ("You")		Lessor	
Name and address, including county JOHN SMITH	Garaging address (if different)	ANY DEALER	
111 MAIN STREET	Dringing driver (if hyginess use)	123 ELM STREET	
ANYTOWN, ANYSTATE 55555	Principal driver (if business use)	ANYTOWN, ANYSTATE 55555	

*ASSIGNMENT SECTION

There are 2 checkboxes. Always check the first box and complete the blank line with the appropriate assignee.

NOTE: All SmartLeases are to be assigned to Ally Financial, Ally Bank, Ally Capital (required in place of Ally Bank in the select states of AZ, HI, NJ, MS, MT & WI), or Ally Bank Corp (required in

place of Ally Bank in the state of New Mexico) as appropriate based on if the credit decision is from Ally Financial, Ally Bank, Ally Capital or Ally Bank Corp.

THE VEHICLE YOU ARE LEASING

New

Must correspond to the checkmark in the "New" box on the front of the lease worksheet in the upper right corner. For contract purposes, a vehicle is considered new unless it has been titled.

Year

Enter the complete model year of the vehicle (e.g. 2012)

Make & Model

Enter the complete make & model of the vehicle (e.g. Chevrolet Cruze)

Body Style

Enter the body style of the vehicle (e.g. 4dr Sdn)

Vehicle ID#

Enter the full 17-digit Vehicle Identification Number (e.g. 1Z321AJ326B321367)

Mileage

Enter the beginning or current mileage, as shown on the odometer statement, of the vehicle at time of lease signing (e.g. 5)

*Primary Use

Primary Use is Personal unless indicated otherwise. Check the box <u>only</u> when indicating Commercial, Business, or Agricultural. If box is checked, also complete the Principal Driver field above.

Dealer Installed Options

All dealer-installed options which are included in the "Agreed upon value of the vehicle" (item 7 of lease worksheet and imbedded item 7a and item 11a of Lease Agreement 10) must be reflected in this area. If there are numerous items to disclose and limited space is a factor, comprehensible abbreviations are permitted.

GVW (if truck)

Enter the gross vehicle weight if the truck being leased has a GVW of 10,000 lbs. or more.

(NOTE: Special insurance coverage requirements apply to trucks having a GVW of 10,000 lbs. or more ... see the 3rd paragraph of item 22, "Required Vehicle Insurance" on the reverse of Lease Agreement 10. These insurance requirements must be met in conjunction with the affirmation contained in item 16. If possible, it would be helpful to generate a reminder message on the dealer system that higher insurance requirements apply if the vehicle being leased is a truck of 10,000 lbs. GVW or more.)

Public Conveyance

Check this box if the vehicle is to be used for public conveyance.

(NOTE: Public conveyance vehicles are used to transport passengers on a non-fee basis. Examples are hotel and nursing home shuttle vehicles. Special insurance coverage requirements apply to public conveyance vehicles ... see the 3rd paragraph of item 22, "Required Vehicle Insurance" on the reverse of Lease Agreement 10. These insurance requirements must be met in conjunction with the affirmation contained in item 16. If possible, it would be helpful to generate a reminder message on the dealer system that higher insurance requirements apply if the vehicle being leased will be used for public conveyance.)

	The Vehicle You Are Leasing					
New/Used	Year	Make & Model	Body Style	Vehicle ID #	Mileage	Primary Use: Personal, unless otherwise indicated below
NEW	2011	ANY MAKE/ANY MODEL	SEDAN	1S1EC5EA5A2165133	10	☐ Commercial, Business, or Agricultural
Dealer I	Dealer Installed Options N/A GVW (if truck) N/A Dublic Conveyance					

FEDERAL CONSUMER LEASING ACT DISCLOSURES

Most entries are the same as those for Lease Agreement 9. The instructions are reiterated herein to ensure conformity and compliance and to relate the Lease Agreement 10 entries to the associated amounts on the lease worksheet.

(Calculation logic: Begin with items 7-9, then proceed to items 5-6, then to items 1-4.)

- 1. Amount Due at Lease Signing or Delivery (Itemized Below)*
 Same as item 43 of lease worksheet and 5k and 6d of Lease Agreement 10.
- 2. Monthly Scheduled Payment/Single Scheduled Payment

 Changed from Lease Agreement 9 to accommodate Monthly and Single Payment leases.
- *2(a). Monthly Scheduled Payments

(If single payment transaction put "N/A" in all fields and complete section 2(b))

Your first monthly payment of \$	(same as item 27 of lease worksheet an	d 7L of Lease
Agreement 10) is due on(date of lease signing), followed by	_(total number of
monthly payments from item 7h of L	Lease Agreement 10 minus one payment) p	payments of
\$ (same as item 27 of lease	worksheet and 7L of Lease Agreement 10	due on the
of each month. (See Due Date	The total of your monthly payments is	
\$ (same as item 28	3 of lease worksheet)	
David David		

Due Date

Effective 6/2/19, the Selective Due Date Change option was discontinued.

*2(b). Single Scheduled Payment

(If monthly payment transaction put "N/A" in all fields and complete section 2(a))

Your single payment of \$	(same as items 27 and 39 of lease worksheet and 7L
of Lease Agreement 10) is due on	
of your scheduled payments.	

3. Other Charges

Effective 12/3/19, all SmartLease transactions should disclose a disposition fee as described in the below tables, based on contract state.

States Applicable	Example	
	\$192.48 Base Mo.	Maximum Dispo. Fee
	Payment	
WI	\$192.48 X 1 = \$192.48	\$192.48
CO, IA, KS, ME, OK, WV, WY	\$192.48 X 2 = \$384.96	\$384.96
IN, SC	\$192.48 X 3 = \$577.44	\$395
All Other States	\$192.48	\$395
	WI CO, IA, KS, ME, OK, WV, WY IN, SC	\$192.48 Base Mo. Payment WI \$192.48 X 1 = \$192.48 CO, IA, KS, ME, OK, WV, WY \$192.48 X 2 = \$384.96 IN, SC \$192.48 X 3 = \$577.44

Fee limit is calculated on the base monthly payment (lease agreement Section 7i). For a single payment lease, determine the base monthly payment by dividing the total of base payments by the term.

4. Total of Payments

The sum of items 1, 2, and 3 less items 5b and 5d of Lease Agreement 10.

	Federal Consumer Leasing Act Disclosures					
Amount Due at Lease Signing or Delivery (Itemized Below)*	2(a). Monthly Scheduled Payments Your first monthly payment of \$ 369.13 is due on7/26/2011followed by38 payments of \$ 369.13 due on the26±h of each month. The total of your monthly payments is \$14,396.07	3. Other Charges (not part of your scheduled payment) Disposition fee (if you do not purchase the vehicle and we do not waive the fee under Section 13) \$\frac{395.00}{\$}\$	4. Total of Payments (The amount you will have paid by the end of the lease.)			
\$ <u>3,200</u>	Single Scheduled Payment Your single payment of \$N/A is due onN/A This is the total of your scheduled payments.	Total \$ <u>395.00</u>	\$_17,621.94			

	Itemization of An	nount Due at Lease Signing or Delivery
5.	6. Amount Due at Lease Signing or De	elivery:
	a. Capitalized cost reduction \$_ item 7b of Lease Agreement 10.)	(Same as items 14D and 38 of lease worksheet and
	b. First monthly payment \$_ item 7L of Lease Agreement 10.)	(Same as items 27 and 39 of lease worksheet and
	c. *Single scheduled payment \$_ item 7L of Lease Agreement 10.)	•
	to the nearest \$25 increment. It is	(This is item 7L of the lease agreement rounded up must equate to item 40 of lease worksheet. If the lessee is liver, then the security deposit amount is 0 [zero]).
	e. Title fees \$_ 41A of lease worksheet.)	(Enter 0 [zero] if capitalized, otherwise same as item
	f. Registration fees \$_ inception are capitalized, otherw	(Enter 0 [zero] if registration fees due at lease rise same as item same as item 41C of lease worksheet.)
	is capitalized, otherwise same a	
	this example, same as 41E on th 41E or 41G or 42 of lease worksh accordingly for example, "Dea	r on the same line as long as the \$ amount of each item
	i \$_	(Requires detailed description of the amount due, same as 42 on the lease worksheet. (Could be same as iten
	NOTE: Multiple items can appea appears next to it so as to clearly	r on the same line as long as the \$ amount of each item y itemize the cost of each item.
	such as "SmartLease Protect" In	(Requires detailed description of the amount due, this example, same as 42 on the lease worksheet. (Could be or 41G or 42 of lease worksheet.)
	NOTE: Multiple items can appear appears next to it so as to clearly	r on the same line as long as the \$ amount of each item y itemize the cost of each item.
	Total \$_ of Lease Worksheet.)	(Total of items 5a-5j of Lease Agreement 10 and 43
6.	6. How the Amount Due at Lease Sign	ing or Delivery will be paid:
	a. Net trade-in allowance \$_ towards the amount due at lease worksheet. Enter "0" when nega	(The amount of trade equity that is being used e signing or delivery. Same as items 6C plus 6D of lease ative trade equity exists.)

b.		-provi	ided con	(This is the total of any applicable rebate(s), nsumer cash incentives that do not reduce the as the sum of items 37C-37G of the lease
	qualifies for that progra	ım, di	scretion	nt waiver program is being offered and the lease nary rebates and/or cash must be sufficient to pay ecurity deposit (if any). CCRA cannot be used for
C.	the first monthly payment, re other fees, uncapitalized ap	efund olicab	able sec le sales/	This is the remainder of the amount required to pay curity deposit, uncapitalized title/registration and s/use tax and capitalized cost reduction. It must and 6b of Lease Agreement 10.)
d.	Total	\$	(S	Sum of items 6a-6c of Lease Agreement 10. Must I line 43 of the Lease Worksheet.)
l		zation of	f Amount Du	ue at Lease Signing or Delivery
	nount Due at Lease Signing or Delivery:			6. How the Amount Due at Lease Signing or Delivery will be paid:
	. Capitalized cost reduction	\$2	369.13	a. Net trade-in allowance \$
	First monthly payment	\$	N/A	b. Rebates and noncash credits \$ 1400.00
	. Single scheduled payment	\$ \$	N/A	c. Amount to be paid in cash \$ 1800.00
	Title fees		15.00	_
	Registration fees	Φ	N/A	_
	. Sales/use tax	\$	157.58	_
_ ~	N/A	\$	N/A	_
	PLATE TRAN \$8.00/CVR FEE \$24.00	\$	32.00	_
	N/A	\$	N/A	_
l ′	k. Total	\$3	3200.00	d. Total \$ 3200.00
b. c.	and single payment transact Agreement 10) and any items insurance, and any outstandin\$	rkshe The ar gross S: San equity he arr	same as pay for over credit or credi	value of the vehicle (\$
	monthly payment\$_ Same as 24 of lease worksho	eet.)		(For monthly and single payment transactions:
	through normal use and for oth monthly and single paymen difference between item 7c l	ner ite t trans ess 7	ms p aid o sactions d of Leas	s: Same as item 31 of lease worksheet. Also, ase Agreement 10.)
f.				ion to the depreciation and any amortized amounts ly and single payment transactions: Same as item
a.		ments	s. The de	depreciation and any amortized amounts plus the rent
9.				r monthly payment transactions this entry is the
				o, total of items 7e and 7f of Lease Agreement 10.)

	 (For single payment transactions this entry is the same as items 25 and 34 of the lease worksheet. Also, total of items 7e and 7f of Lease Agreement 10.) Lease payments. The number of payments in your lease\$ (For monthly payment transactions the entry in this field is the total number of monthly payments for the term of the lease. This entry is the same as item 33 of the lease worksheet and the entry in the "Term (Months)" line on the front of the lease worksheet in the upper right corner). (For single payment transactions the entry in this field is the same as item 33 on the lease worksheet and should always print as a "1"). 	•
	Base scheduled payment\$ (For monthly payment transactions this entry is the same as item 25 of lease worksheet. Also, item 7g divided by 7h of Lease Agreement 10.) (For single payment transactions this entry is the same as items 25 and 34 cm.)	; of
	the lease worksheet. Also the same as 7g of the Lease Agreement 10.) Sales/use tax (estimated)	ıt
	payment transactions: Requires full description[s] of any additional amount[s] due as part of the total monthly payment [for example, "Personal Property Tax"]. Same as items 26B plus 26C of lease worksheet.) Total scheduled payment	
8.	Excessive Wear and Use. You may be charged for excessive wear based on our standards for cormal use and for mileage in excess of (same as item 18 of lease worksheet) niles per year at the rate of \$ (Enter the rate per mile. Precede this amount by a decimal oint [do not use cent sign]) per mile. The applicable mileage charges (per mile) are listed in the Ally SmartLease Dealer Policy and Procedure Manual.	a/
	IOTE: Excess miles are not the same as extra miles. Extra miles are arranged for at lease acception and increase the "Total Allowed Mileage." Excess miles are a lease end onsideration and they are a result of the vehicle being driven beyond the "Total Allowed lileage."	
9.	turchase Option at End of Lease Term. You have an option to buy the vehicle at the end of the ease term for \$, (same as item 46 of lease worksheet this is the sum of the residual value [item 24 of the lease worksheet and item 7d of Lease Agreement 10] plus item 45 of the lease worksheet] plus official fees and taxes.	
	IOTE: Current Purchase Option Increments are listed in the Ally SmartLease Dealer Policy and Procedure Manual.	ł

	7. Your scheduled payment is determined as shown below:	
а	a. Gross capitalized cost. The agreed upon value of the vehicle (\$\frac{24355.00}{}\) and any items you pay for over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance)	\$25975.00
b	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	\$2626.29
С	c. Adjusted capitalized cost. The amount used in calculating your base scheduled payment =	\$23348.71
d	d. Residual value. The value of the vehicle at the end of the lease used in calculating your base scheduled payment	\$10889.75_
е	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	\$ _ 12458.96
f.	f. Rent charge. The amount charged in addition to the depreciation and any amortized amounts	
g	g. Total of base scheduled payment(s). The depreciation and any amortized amounts plus the rent charge =	\$13581.36
h	h. Lease payments. The number of payments in your lease	2.0
i.	i. Base scheduled payment =	\$348.24
j.	j. Sales/use tax (estimated) +	\$20.89
k	k+	\$N/A
I.	I. Total scheduled payment =	\$369.13
- 1	Early Termination. You may have to pay a substantial charge if you end this lease early. The charge may be up to several tho	usand dollars.
Į	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.
	excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in exc niles per year at the rate of $\frac{0.15}{0.15}$ per mile.	ess of15000
9. Pu	Purchase Option at End of Lease Term. You have an option to buy the vehicle at the end of the lease term for \$13	389.75
	lus official fees and taxes.	
	Other Important Terms. See your lease documents for additional information on early termination, purchase options and mainten varranties, late and default charges, and insurance.	ance responsibilities,
	REMAINDER OF FRONT OF LEASE AGREEMENT 10	
1. IT	TEMIZATION OF GROSS CAPITALIZED COST.	
	. Agreed upon value of the vehicle\$	
	For monthly and single payment transactions this is the same as item 7 of least	se worksheet.
	Must be identical to the "agreed upon value" disclosure in line 7a of Lease Agr	
	macrooraaniaan to ino agroot apon valuo aloolootalo in inio ra ol 20000 rigi	
b.	. Ally administrative fee+ \$	
	Enter only if capitalized on monthly payment transactions. Same as item 8 of le	ease
	worksheet. Use the current applicable Ally administrative fee amount. The All	V
	administrative fee amounts are listed in the Ally SmartLease Dealer Policy and	l Procedure
	Manual. The Ally administrative fee cannot be capitalized on single payment tr	
C.	License/registration/title fees+ \$	
٠.		
	Enter only if any of these amounts are capitalized on monthly nayment transact	ctions Sum o
	Enter only if any of these amounts are capitalized on monthly payment transactions license/rec	
	items 12A-12C of lease worksheet. On single payment transactions license/reg	
4	items 12A-12C of lease worksheet. On single payment transactions license/reg fees cannot be capitalized.	
d.	items 12A-12C of lease worksheet. On single payment transactions license/reg fees cannot be capitalized. Sales tax	gistration/title
d.	items 12A-12C of lease worksheet. On single payment transactions license/reg fees cannot be capitalized. Sales tax + \$	gistration/title
d.	items 12A-12C of lease worksheet. On single payment transactions license/reg fees cannot be capitalized. Sales tax + \$	gistration/title e sales tax e capitalized
d.	items 12A-12C of lease worksheet. On single payment transactions license/reg fees cannot be capitalized. Sales tax + \$	gistration/title e sales tax e capitalized st monthly

Enter only on monthly payment transactions if any such tax exists and the amount is capitalized. Describe fully. Same as item 12E of lease worksheet. This field is not applicable on single payment transactions as it <u>cannot</u> be capitalized on single payment

payment transactions.e. Other tax (describe)

transactions.

h.	This item accommodates disclosure of optional maintenance contracts (such as SmartCare). Enter only on monthly payment transactions if such cost is capitalized. Same as item 9B of lease worksheet. Optional maintenance contacts <u>cannot</u> be capitalized on single payment transactions. Must also be disclosed in Section 18 of the lease agreement. Optional life insurance
	purchased in single payment transactions. Must also be disclosed in Section 18 of the lease agreement.
i. j.	Optional disability insurance
j.	On monthly payment transactions use the blank line at the left to describe any misc. capitalized cost(s) (such as Negative Trade Equity) and the blank line at the right to reflect the cost(s) thereof. Collectively, this item and item 11k of Lease Agreement 10 comprise the lease worksheet item 12F amount. This field is not applicable on single payment transactions as it cannot be capitalized on single payment transactions.
k.	NOTE: Multiple items can appear on the same line as long as the \$ amount of each item appears next to it so as to clearly itemize the cost of each item.
	On monthly payment transactions use the blank line at the left to describe any misc. capitalized cost(s) (such as SmartLease Protect) and the blank line at the right to reflect the cost(s) thereof. Collectively, this item and item 11j of Lease Agreement 10 comprise the lease worksheet item 12F amount. This field is not applicable on single payment transactions as it cannot be capitalized on single payment transactions.
	NOTE: Multiple items can appear on the same line as long as the \$ amount of each item appears next to it so as to clearly itemize the cost of each item.
I.	Gross Capitalized Cost

11. Itemization of Gross Capitalized Cost.		
a. Agreed upon value of the vehicle	\$_	24355.00
b. Ally administrative fee	+\$_	795.00
c. License/registration/title fees		N/A
d. Sales tax	+\$_	N/A
e. Other tax (describe)		N/A
f. Optional service contract		750.00
g. Optional maintenance contract		N/A
h. Optional life insurance	+\$_	N/A
i. Optional disability insurance		N/A
j. DOC FEE	_	75.00
k. <u>N/A</u>		N/A
I. Gross Capitalized Cost		25975.00

12. *OFFICIAL FEES AND TAXES.

ESTIMATED TOTAL FEES AND TAXES YOU MUST PAY DURING LEASE\$

This is the total estimated cost of all official fees and taxes the lessee will incur during the full scheduled term of the lease, including all such amounts due at lease signing or delivery (whether paid by the lessee at that time or capitalized). It does not include the Ally administrative fee or any dealer-imposed fees, but does include such fees and taxes as title/lien fees, registration fees/taxes, license fees/taxes, sales/use tax (including tax on capitalized cost reduction), excise tax, personal property tax, etc. All applicable official fees and taxes must be disclosed whether or not the dealership has a role in collecting those amounts.

NOTE: The methodologies for assessing official fees and taxes and the resulting costs vary widely from state-to-state and frequently from locale-to-locale.

12. Official Fees and Taxes. You will pay all government license, title, registration, testing, and inspection fees for the vehicle. You will pay all taxes on the lease, payments due under the lease, or the vehicle that the government levies on you, the vehicle, or us (except our net income taxes). We may change your monthly payment if taxes change. We may bill you separately for official fees and taxes.

Estimated Total Official Fees and Taxes You Must Pay During Lease.

\$ 1500.55

The actual total of official fees and taxes may be higher or lower depending on tax rates in effect or the vehicle value when a fee or tax is assessed.

13. *DISPOSITION FEE WAIVER.

This item refers to a disposition fee waiver (an amount that could be disclosed in item 3 "OTHER CHARGES" of the lease agreement). Currently not applicable to Ally SmartLeases.

13. Disposition Fee Waiver. We will waive any Disposition Fee shown in Section 3 if, at the time this lease ends, you enter into a motor vehicle lease or installment sale contract that the dealer assigns to Ally.

of months for the lease	_months. (this is new for Lease Agreem e term (e.g. 36) – same as the "Term (mont of the lease worksheet.	
	14. Lease Term: 39 months.	
lease worksheet.	on the odometer at lease end is	
Enter the number of extra for the entire term of the I number is negative, in wh \$ per mile. (Same	ved mileage includes extra a miles the lessee wishes to purchase be ease same as item 16C of the lease w nich case the entry for this field is 0[zero e as item 16D of lease worksheet). If the	eyond the total base mileage vorksheet unless that o]) that you are buying at lessee contracts for extra
	e cost of each extra mile preceded by a eage charges (per mile) are listed in the l	
	he contracted extra miles reduces the re e 22 of the lease worksheet.	esidual value accordingly,

15. Total Allowed Mileage. The total mileage allowed on the odometer at lease end is <u>48760</u> miles.

Extra Miles. The total allowed mileage includes N/A extra miles that you are buying at N/A per mile. If this lease ends on or after the start of the next-to-last monthly period, we will give you a credit for each unused extra mile you bought. There will be no credit if the lease ends earlier, you buy the vehicle, or the vehicle is a total loss.

16. *REQUIRED VEHICLE INSURANCE INFORMATION.

Complete the entries in this area of the lease agreement with the lessee's insurance policy information. Dealers must verify that the lessee's insurance meets Ally's insurance requirements. This section of the lease agreement <u>must not</u> be completed with "N/A's" or be left blank.

NOTE: Refer to item 22 of Lease Agreement 10, which describes the general insurance requirements and the special requirements that apply to trucks of 10,000 lbs. GVW or more and to public conveyance vehicles.

16. Required Vehicle Insurance Information. You affirm that liability and physical damage policies that meet our requirements (see the other side) are in force on the date of this lease as follows:		
Insurance company name: ACME Insurance		
Insurance agency name: ANY AGENCY		
Agency address: 123 FIRST ROAD SOMEWHERE, MI 22222		
Agency phone no.: 888-555-1212		
Agent's name: GRACE JONES		
Policy no.:A12345687		
Deductibles: Collision \$ 500 Comprehensive \$ 500		

17. *WARRANTY AND EXCLUSION OF WARRANTY.

You have the benefit of the standard manufacturer's warranty unless this box is checked \(\subseteq \frac{Only}{\text{Only}} \)	
check this box, if the standard manufacturer's warranty does not exist. (NOTE: It is rare tha	ıt a
standard manufacturer's warranty would not exist and this box would be checked).	
☐ If this box is checked, you have the benefit of the following warranty:	
If a warranty exists other the	an

or in addition to the standard manufacturer's warranty, identify that warranty on the line and check the box that precedes "If this box is checked..." NOTE: Do <u>not</u> use this line to disclose a service contract.

of the standard manufacturer's warranty unless this box is checked. □
☐ If this box is checked, you have the benefit of the following warranty: 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.
Unless Lessor makes a written warranty or enters into a service contract within 90 days from the date of this lease, LESSOR MAKES NO IMPLIED WARRANTY OF MERCHANTABILITY, AND THERE IS NO IMPLIED WARRANTY THAT THE VEHICLE IS FIT FOR A PARTICULAR PURPOSE. If Lessor makes a written warranty or enters into a service contract within 90 days from the date of this lease, then any implied warranty of merchantability and any warranty that the vehicle is fit for a particular purpose are limited in duration to the longer of the term of the written warranty or the term of the service contract.

18. *OPTIONAL INSURANCE, SERVICE CONTRACTS, AND MAINTENANCE AGREEMENTS.

Optional Insurance

- Enter the name and address of the approved insurer in the "Provider" field.
- If life insurance is included, indicate whether the lessee, co-lessee or both are insured.
 Enter the premium in the "Charge or Premium" field and the coverage limit amount in the "Coverage" field.

NOTE: Life insurance may not be included in a single payment lease.

• If disability insurance is being written, enter the premium in the "Charge or Premium" field and the monthly coverage limit amount in the "Coverage" field.

NOTE: Disability insurance may <u>not</u> be included in a single payment lease.

- The lessee/co-lessee must initial where indicated.
- If there is not coverage written, enter "N/A" on all lines/fields.

NOTE: Currently, Tire/Road Hazard Protection for the states of Kentucky, New York, Ohio and Washington is the only approved product for the third box of the Optional Insurance section

18. Optional Insurance, Service Contracts, and Maintenance Agreements. We do not require any of the insurance, products, or services listed in this section. Your decision to buy them or not buy them is not a factor in our decision to approve this lease. We will try to get any optional insurance coverage(s) that you initial below. A notice you receive when you sign this lease describes the coverage(s) in greater detail. Life insurance and disability insurance may not cover taxes and other amounts due besides the base monthly payment.

Optional Insurance		Charge or Premium		By initialing below, you indicate you want the insurance
Payment Lease Only)	N/A _{Lessee} N/A Co-Lessee Coverage limit \$ N/A	\$ N/A	N/A	Lessee/Co-Lessee initials N/A / N/A
Disability Insurance (Monthly Payment Lease Only)	Lessee Coverage is for lease term Monthly Coverage limit \$_N/A	\$N/A	N/A	Lessee/Co-Lessee initials N/A / N/A
N/A	N/A MonthsN/A Miles Coverage limit \$_N/A	\$_N/A	N/A	Lessee/Co-Lessee initials N/A / N/A

Other Optional Product or Service	Term
N/A	N/A Months, N/A Miles
N/A	N/A Months, N/A Miles

Other Optional Product or Service

This section is designed to accommodate optional service and maintenance contracts such as GMPP and SmartCare.

Enter the name of the provider in one of the blank boxes under "Other Optional Product or Service." Enter the term and mileage restrictions in the applicable fields under "Term."

If no optional service or maintenance contract exists, enter "N/A" in all lines/fields.

NOTE: Any items in this section 18 (Optional Insurance, Service Contracts, and Maintenance Agreements) must also be disclosed in Section 5 (Amount Due at Lease Signing or Delivery), if paid at signing. Or in Section 11 (Itemization of Gross Capitalized Cost) lines 11 f, g, h, or l, if capitalized.

SIGNATURES AREA

LESSEE/CO-LESSEE:

The lessee and co-lessee (if applicable) must sign his/her name on the "Lessee" and "Co-Lessee lines unless the lessee is a business. If the lessee is a business, the name of the company is shown on the "LESSEE" line and an authorized signatory must sign next to "BY." Completion of the "BY" line is not required if the lessee is not a business.

NOTICE TO LESSEE:

Enter the city and state in which the lease agreement is signed and the date the lease is signed.

NOTE: The date must coincide with the 1st monthly payment due date in item 2a of Lease Agreement 10 for a monthly payment lease, or in item 2b for a single payment lease.

LESSOR:

Enter the legal dealer name after "LESSOR" and an authorized signatory must sign next to "BY." That individual's title must be shown next to "TITLE" and "DATE" must be the date the authorized signatory signed, which should always be the same date that the lessee and colessee (if applicable) signed.

Signatures
THIS IS THE ENTIRE AGREEMENT. This lease, including the front and back of this form, contains the entire agreement between you and us relating to the lease of the vehicle. Any change to this lease must be in writing, and we must sign it. No oral changes are binding. LESSEE: X JOHN SMITH SIGNATURE BY: X CO-LESSEE: X
We may delay or refrain from enforcing any of our rights under this lease without losing them.
NOTICE TO LESSEE. 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT. 2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT.
YOU AGREE TO THE TERMS OF THIS LEASE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU, AND YOU WERE
FREE TO TAKE IT AND REVIEW IT. YOU CONFIRM THAT YOU SIGNED THIS AGREEMENT AND RECEIVED A COPY AT ANYTOWN, ANYSTATE (city) (state) ON (month) (day) (year)
LESSEE: X JOHN SMITH SIGNATURE BY: X CO-LESSEE: X
Lessor agrees to the following: (1) Lessor accepts this lease. (2) If a party is identified in this lease as the intended assignee ("Intended Assignee"), Lessor (i) assigns all right, title, and interest in this lease to the Intended Assignee, under the terms of the Lease Plan Dealer Agreement in effect from time to time with the assignee (the "Dealer Agreement"), and (ii) assigns all right, title, and interest in the leased vehicle to the Intended Assignee, or its designee, under the terms of the Dealer Agreement. Lessor acknowledges that neither the Dealer Agreement nor this assignment renders Lessor an agent of the assignee.
LESSOR: ANY DEALER BY: X AUTHORIZED SIGNATURE TITLE: TITLE DATE: 07/26/2011

*AUTHORIZATION FOR AUTOMATIC ELECTRONIC PAYMENTS – OPTIONAL – MONTHLY PAYMENT LEASE ONLY

The lessee has the option to ask that their monthly payments be transferred to us automatically and electronically from their checking or savings account. If the lessee elects this optional service, <u>all</u> fields in the authorization portion must be completed entirely. If the lessee does not elect this optional service, then all fields in the authorization portion <u>must</u> be completed with "N/A".

Authorization For Automatic Electronic Payments - Optional - Monthly Payment Lease Only
You have the option to ask that your monthly payments be transferred to us automatically and electronically from your checking or savings account when each monthly payment is due. We do not charge for this optional service. If you elect this optional service, we will send you a confirmation letter that will tell you the due date of the first payment that will be withdrawn. If a due date falls on a weekend or holiday, funds will be withdrawn on the next business day. If the amount to be transferred will vary from the previous transfer, we will reflect the amount to be transferred on your statement.

to be transferred will vary from the previous transfer, we will reflect the amount to be transferred on your statement.
To elect this optional service, please complete the authorization below.
Authorization
Name of your financial institution ("Bank"): ANY BANK
ABA routing number: 123456789
Bank account number:1234567890
☑ Checking account ☐ Savings account - Please contact your financial institution for assistance
Name(s) on account:JOHN SMITH
You authorize and request us (lessor, any assignee, and any servicer) to initiate electronic debit entries or use any other commercially reasonable accepted practice to charge your Bank account identified above. You authorize and request Bank to honor debit entries we initiate and debit these charges to your account. This authorization relates to your monthly lease payment. This authorization will remain in effect until all amounts related to the lease are paid in full, or until you cancel this authorization. To cancel, you must call us at 1-888-925-2559 at least three business days before the next payment due date. This is the only way you may cancel this authorization.
Lessee: XJOHN_SMITH_SIGNATURE
Anyone else whose signature is required to withdraw funds from the Bank account: X