

FEDERAL CONSUMER LEASING ACT SEGREGATED DISCLOSURES

3. Amount Due at Lease Signing or Delivery (Itemized in Section 7 below) \$ <u>1,948.65</u>	4. Monthly Payments Your first Monthly Payment of \$ <u>584.62</u> is due on <u>06/06/2022</u> , followed by <u>35</u> payments of \$ <u>584.62</u> due on the <u>6th</u> of each month. The total of your Monthly Payments is: \$ <u>21,046.32</u>	5. Other Charges (not part of your Monthly Payment) Disposition fee (if you do not purchase the Vehicle) \$ <u>350.00</u> Total \$ <u>350.00</u>	6. Total of Payments (The amount you will have paid by the end of the Lease) \$ <u>22,760.35</u>
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Itemization of Amount Due at Lease Signing or Delivery

7. Amount Due at Lease Signing or Delivery:

a. Capitalized Cost Reduction	\$ <u>1,116.16</u>
b. First Monthly Payment	\$ <u>584.62</u>
c. Refundable Security Deposit	\$ <u>N/A</u>
d. Title Fees	\$ <u>N/A</u>
e. Registration Fees	\$ <u>N/A</u>
f. License Fees	\$ <u>N/A</u>
g. Tax on Capitalized Cost Reduction	\$ <u>114.41</u>
h. Acquisition Fee	\$ <u>N/A</u>
i. Document Processing Fee (Not a Government Fee)	\$ <u>85.00</u>
j. DMV Electronic Filing Fee (Not a Government Fee)	\$ <u>31.00</u>
k. California Tire Fee	\$ <u>8.75</u>
l. Taxes	\$ <u>8.71</u>
m. N/A	\$ <u>N/A</u>
n. N/A	\$ <u>N/A</u>
o. N/A	\$ <u>N/A</u>
p. Total	\$ <u>1,948.65</u>

8. How the Amount Due at Lease Signing or Delivery will be Paid:

a. Net Trade-In Allowance	
Year <u>2019</u> Make <u>Toyota</u> Model <u>Highlander</u>	
VIN <u>5TDBZRFH9KS966542</u>	
(i) Agreed Upon Value \$ <u>24,563.65</u>	
(ii) Less: Pay Off \$ <u>23,365.00</u>	
(iii) Less: Cash to Lessee \$ <u>N/A</u>	
Net Trade In [(i) — (ii) — (iii), no less than 0] \$ <u>1,198.65</u>	
b. Rebates and Noncash Credits \$ <u>750.00</u>	
c. <u>N/A</u> \$ <u>N/A</u>	
d. <u>N/A</u> \$ <u>N/A</u>	
e. <u>N/A</u> \$ <u>N/A</u>	
f. Amount to be Paid in Cash \$ <u>N/A</u>	
g. Total	\$ <u>1,948.65</u>

9. Payment Determination

a. Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ <u>37,888.54</u>) and any items you pay over the Lease Term (such as service contracts, insurance, and any outstanding prior credit or lease balance). For an itemization of this amount, see Section 13.	\$ <u>39,881.54</u>
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.	-\$ <u>1,116.16</u>
c. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment.	= \$ <u>38,765.38</u>
d. Residual Value. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment.	-\$ <u>24,210.00</u>
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.	= \$ <u>14,555.38</u>
f. Rent Charge. The amount charged in addition to the Depreciation and any Amortized Amounts.	+ \$ <u>4,534.20</u>
g. Total of Base Monthly Payments. The Depreciation and any Amortized Amounts plus the Rent Charge.	= \$ <u>19,089.58</u>
h. Lease Payments. The number of payments in your Lease.	+ <u>36</u>
i. Base Monthly Payment.	= \$ <u>530.27</u>
j. Monthly Sales/Use Tax.	+ \$ <u>54.35</u>
k. <u>N/A</u>	+ \$ <u>N/A</u>
l. Total Monthly Payment ("Monthly Payment")	= \$ <u>584.62</u>

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.

10. Excessive Wear and Use

You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 45000 miles over the odometer mileage disclosed on page one, at the rate of \$ 0.15 per mile.

11. Purchase Option at the End of Lease Term

You have an option to purchase the Vehicle at the end of the Lease Term for \$ 24,210.00. That amount does not include other charges you may be required to pay pursuant to Section 32.

12. Other Important Terms

Review this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.