

Name and address, including county [REDACTED]	Garaging address (if different) N/A	[REDACTED] AM
	Principal driver (if business use) N/A	

This is an agreement to lease a vehicle. This is not a purchase agreement. You are not buying the vehicle. By signing this lease, you agree to everything in it.

"We," "us," and "our" refer to Lessor named above and any assignee. An "assignee" is a person to whom this lease is assigned (if it is assigned). Ally helped to arrange this lease (strike if inapplicable). Unless otherwise indicated below, Lessor will assign this lease and sell the vehicle to Ally Bank Lease Trust (Assignee).

If this box is checked, Lessor will assign this lease and sell the vehicle to ALLY BANK LEASE TRUST (Assignee).
 If this box is checked, Lessor intends not to assign this lease.

Monthly Payment Lease. If your payment schedule shows monthly scheduled payments (Section 2(a)), your lease is a monthly payment lease.

Single Payment Lease. If your payment schedule shows a single scheduled payment (Section 2(b)), your lease is a single payment lease.

New/Used	Year	Make & Model	Body Style	Vehicle ID #	Mileage	Primary Use: Personal, unless otherwise indicated below
NEW	2022	JEEP GRAND CHER	4DR 4W 1	[REDACTED]	20	<input type="checkbox"/> Commercial, Business, or Agricultural
Dealer Installed Options <u>N/A</u>						<input type="checkbox"/> Public Conveyance

1. Amount Due at Lease Signing or Delivery (Itemized Below)* \$ <u>24170.00</u>	2(a). Monthly Scheduled Payments Your first monthly payment of \$ <u>704.80</u> is due on <u>05/20/2023</u> , followed by <u>38</u> payments of \$ <u>704.80</u> due on the <u>20th</u> of each month. The total of your monthly payments is \$ <u>27487.20</u> .	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 14) \$ <u>395.00</u> N/A \$ <u>N/A</u> Total \$ <u>395.00</u>	4. Total of Payments (The amount you will have paid by the end of the lease.) \$ <u>51347.40</u>
	2(b). Single Scheduled Payment Your single payment of \$ <u>N/A</u> is due on <u>N/A</u> . This is the total of your scheduled payments.		

*** Itemization of Amount Due at Lease Signing or Delivery**

5. Amount Due at Lease Signing or Delivery:		6. How the Amount Due at Lease Signing or Delivery will be paid:	
a. Capitalized cost reduction	\$ <u>21935.68</u>	a. Net trade-in allowance	\$ <u>5366.00</u>
b. First monthly payment	\$ <u>704.80</u>	b. Rebates and noncash credits	\$ <u>18100.00</u>
c. Single scheduled payment	\$ <u>N/A</u>	c. Amount to be paid in cash	\$ <u>704.00</u>
d. Refundable security deposit	\$ <u>N/A</u>		
e. Title fees	\$ <u>N/A</u>		
f. Registration fees	\$ <u>266.85</u>		
g. Sales/use tax	\$ <u>1194.17</u>		
h. <u>RNTL SRCHG</u>	\$ <u>60.00</u>		
i. <u>MVWTF</u>	\$ <u>2.00</u>		
j. <u>BATTERY FEE</u>	\$ <u>1.50</u>		
k. <u>TIRE FEE</u>	\$ <u>5.00</u>		
l. <u>N/A</u>	\$ <u>N/A</u>		
m.Total	\$ <u>24170.00</u>	d. Total	\$ <u>24170.00</u>

(e) means estimate

7. Your scheduled payment is determined as shown below:

a. Gross capitalized cost. The agreed upon value of the vehicle (\$ <u>73953.10</u>) and any items you pay for over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance)	\$ <u>75835.10</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>21935.68</u>
c. Adjusted capitalized cost. The amount used in calculating your base scheduled payment	\$ <u>53899.42</u>
d. Residual value. The value of the vehicle at the end of the lease used in calculating your base scheduled payment	\$ <u>45524.20</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>8375.22</u>
f. Rent charge. The amount charged in addition to the depreciation and any amortized amounts	\$ <u>17434.20</u>
g. Total of base scheduled payment(s). The depreciation and any amortized amounts plus the rent charge	\$ <u>25809.42</u>
h. Lease payments. The number of payments in your lease	<u>39</u>
i. Base scheduled payment	\$ <u>661.78</u>
j. Sales/use tax (estimated)	\$ <u>43.02</u>
k. <u>N/A</u>	\$ <u>N/A</u>
l. Total scheduled payment	\$ <u>704.80</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.

8. **Excessive Wear and Use.** You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 10008 miles per year at the rate of \$ 0.20 per mile.
9. **Purchase Option at End of Lease Term.** You have an option to buy the vehicle at the end of the lease term for \$ 45524.20, plus official fees and taxes.
10. **Other Important Terms.** See your lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, and insurance.

Insurance Notice

The valid and collectible insurance and personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of liability and personal injury protection coverage required by sections 324.021(7) and 627.736, Florida Statutes.

SEE THE OTHER PAGES OF THIS LEASE FOR OTHER IMPORTANT AGREEMENTS INCLUDING A PROHIBITION OF TRANSFER OF YOUR INTEREST.

11. Itemization of Gross Capitalized Cost.

a. Agreed upon value of the vehicle	\$	<u>73953.10</u>
b. Ally administrative fee	+	\$ <u>695.00</u>
c. License/registration/title fees	+	\$ <u>189.00</u>
i. License fees	\$	<u>N/A</u>
ii. Registration fees	\$	<u>189.00</u>
iii. Title fees	\$	<u>N/A</u>
d. Sales tax	+	\$ <u>N/A</u>
e. Other tax (describe) <u>N/A</u>	+	\$ <u>N/A</u>
f. Optional service contract	+	\$ <u>N/A</u>
g. Optional maintenance contract	+	\$ <u>N/A</u>
h. Optional life insurance	+	\$ <u>N/A</u>
i. Optional disability insurance	+	\$ <u>N/A</u>
j. Dealer predelivery service charge **	+	\$ <u>998.00</u>
i. Predelivery service fee	\$	<u>998.00</u>
ii. Electronic title/registration filing fee	\$	<u>N/A</u>
iii. <u>N/A</u>	\$	<u>N/A</u>
** This charge represents costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale.		
k. <u>N/A</u>	+	\$ <u>N/A</u>
l. <u>N/A</u>	+	\$ <u>N/A</u>
m. <u>N/A</u>	+	\$ <u>N/A</u>
n. <u>N/A</u>	+	\$ <u>N/A</u>
o. <u>N/A</u>	+	\$ <u>N/A</u>
p. Gross Capitalized Cost	=	\$ <u>75835.10</u>

12. The Vehicle You Are Trading. 2022 RAM 2500
(year) (make) (model)

Gross trade-in value	\$	<u>65000.00</u>
Payoff	-	\$ <u>59634.00</u>
Net trade-in value	=	\$ <u>5366.00</u>

13. 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. \$ 3548.96

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.

19. 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.

You are not required to buy a service contract or maintenance agreement as part of this lease. Your choice of providers for any service contract or maintenance agreement you buy will not affect our decision to lease to you.

Optional Insurance	Coverage	Charge or Premium	Provider	By initialing below, you indicate you want the insurance
Life Insurance (Monthly Payment Lease Only)	____ Lessee ____ Co-Lessee Coverage is for lease term Coverage limit \$ <u>N/A</u>	\$ <u>N/A</u>	<u>N/A</u>	Lessee/Co-Lessee initials <u>N/A</u> / <u>N/A</u>
Disability Insurance (Monthly Payment Lease Only)	Lessee Coverage is for lease term Monthly Coverage limit \$ <u>N/A</u>	\$ <u>N/A</u>	<u>N/A</u>	Lessee/Co-Lessee initials <u>N/A</u> / <u>N/A</u>
<u>N/A</u>	<u>N/A</u> Months <u>N/A</u> Miles Coverage limit \$ <u>N/A</u>	\$ <u>N/A</u>	<u>N/A</u>	Lessee/Co-Lessee initials <u>N/A</u> / <u>N/A</u>
Other Optional Product or Service			Term	
<u>N/A</u>			<u>N/A</u> Months, <u>N/A</u> Miles	
<u>N/A</u>			<u>N/A</u> Months, <u>N/A</u> Miles	



14. 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.

15. Lease Term: 39 months.

16. Total Allowed Mileage. The total mileage allowed on the odometer at lease end is 32546 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.**

17. Required Vehicle Insurance Information. You affirm that liability and physical damage policies that meet our requirements (see Section 23) are in force on the date of this lease as follows:

Insurance company name: PROGRESSIVE
 Insurance agency name: PROGRESSIVE
 Agency address: 6300 WILSON MILLS RD MAYFIELD OH 44143
 Agency phone no.: 1 (800) 776-4737
 Agent's name: _____
 Policy no.: 961389680
 Deductibles: Collision \$ 500.00 Comprehensive \$ 500.00

18. WARRANTY AND EXCLUSION OF WARRANTY. You have the benefit 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.