**OFFER SUMMARY - LEASE FINANCING**

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| --- | --- | --- | --- |
| Funding Provided | $ | This is how much funding       will provide.  \*This and the disclosures herein are estimates and may change based upon the final cost we pay the suppliers of the equipment and/or services being financed.  We have used this estimate to determine the Annual Percentage Rate (APR), Finance Charge, Total Payment Amount and Payment. All estimates assume you timely comply with all of your obligations. | |
| Annual Percentage Rate (APR) | %\* | APR is the cost of your financing expressed as a yearly rate. APR incorporates the amount and timing of the funding you receive, fees you pay, the periodic payments you make, and the anticipated cost for you to acquire the property at the end of the lease term.  Your APR is not an interest rate. | |
| Finance Charge | $     \* | This is the dollar cost of your financing.  Estimated Interest: $  Administration / Documentation fee: $  Broker fee: $  The interest rate under your contract may adjust due to delays in delivery and/or changes in market conditions prior to consummation. | |
| Total Payment Amount | $     \* | This is the total dollar amount of payments you will make during the term of the contract (including the cost of the purchase option). | |
| Average Monthly Cost | $     \* | Although this financing does not have monthly payments, this is our calculation of your average monthly cost for comparison purposes. | |
| Payment | $     /[frequency]\* | This is how much you will pay each       and the purchase price you may pay at the end of the lease to acquire the property. | |
| Term | \* | |  |
| Prepayment | If you pay off the financing early, you will still need to pay all or portion of the finance charge, up to      .\* | | |
| If you pay off the financing early you must also pay the following additional fees:  OR  If you pay off the financing early you will not pay additional fees. | | |

All values provided herein are calculated according to applicable law. All amounts and values reference in your transaction documents are calculated in accordance with the formulas set forth therein.

Applicable law requires this information to be provided to you to help you make an informed decision. By signing below, you are confirming that you received this information.

Recipient Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| **ITEMIZATION OF AMOUNT FINANCED** | |
| 1. Amount Given Directly to You | $0 |
| 2. Amount Paid on Your Account with Either Us or a Third Party^ | $ |
| 3. Amounts Paid to Other Persons-  Dealership/Vendor^^: $       Public officials: $       Insurance: $       TOTAL: $ |  |
| 4. Amount Provided to You or on Your Behalf (1+2+3) | $ |
| 5. Prepaid Finance Charge: Administration / Doc Prep Fee^^ | $ |
| 6. Amount Financed (4 minus 5) | $ |

^ Subject to confirmation of prior/current creditor (whether us or a third party) and final payoff amount(s). This amount may also contain the portion of any administration / doc prep fee retained by us.

^^We may also pay the vendor or dealer a separate fee for services they perform for us or as an incentive to such dealer, which may also be considered a finance charge. This is why the amount paid to the vendor or dealer above may vary from the amount financed by you.

**All values provided herein are calculated according to applicable law. All amounts and values referenced in your transaction documents are calculated in accordance with the formulas set forth therein.**

By signing below, you acknowledge that you have (1) read this Offer Summary in full; (2) had the opportunity to compare this Offer Summary to others; and (3) independently determined to move forward with the transaction contemplated by this Offer Summary.

Recipient Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_