12 CFR Ch. X (1-1-16 Edition)

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$\begin{array}{c} {\rm APPENDIX} \,\, {\rm A} \,\, {\rm TO} \,\, {\rm PART} \,\, 1013 \text{--} {\rm MODEL} \\ {\rm FORMS} \end{array}$

- A-1—Model Open-End or Finance Vehicle Lease Disclosures
- A-2—Model Closed-End or Net Vehicle Lease Disclosures
- A-3—Model Furniture Lease Disclosures

	Federal Consumer	Leasing Act Disclosures	
Date			
.essor(s)		Lessee(s)	
Amount Due at Lease Signing or Delivery (Itemized below)*	Monthly Payments Your first monthly payment of \$ is due on, followed bypayments of \$ due on the of each month. The total of your	Other Charges (not part of your monthly payment) Disposition fee (if you do not purchase the vehicle)	Total of Payments (The amount you will have paid by the end of the lease S You will owe an additional
\$	monthly payments is \$	Total \$	amount if the actual value of the vehicle is less than the residual value.
THE PERSONS	* Itemization of Amount	Due at Lease Signing or Delivery	residuai vaiue.
Capitalized co First monthly Refundable se Title fees Registration fo	payment	Net trade-in allowance Rebates and noncash credits Amount to be paid in cash	s
-	Total \$	Tota	1 \$
	Vous monthly norman	t is determined as shown below:	
that reduces the gre Adjusted capitaliz Residual value. To Depreciation and through normal use Rent charge. The	eduction. The amount of any net trade-in allowa oss capitalized cost	se monthly payment	
Total of base mon	thly payments. The depreciation and any amort	ized amounts plus the rent charge	
Base monthly pay	The number of payments in your lease ment tax		=
Total monthly pay	/ment		
Early Termin	er charges. The total amount of rent and other charges. The total amount of rent and other charges. The actual charge will depend on when the likely to be.	rge if you end this lease early. The charge n	nay be up to several
	nd Use. You may be charged for excessive wear les per year at the rate of per mile].	based on our standards for normal use [and fo	or mileage in excess
Purchase Option	at End of Lease Term. [You have an option to ption fee of \$].] [You do not	purchase the vehicle at the end of the lease ter of have an option to purchase the vehicle at the	m for \$e end of the lease term.}
Other Important	Terms. See your lease documents for additional arranties, late and default charges, insurance, and	information on early termination, purchase op	

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Appendix A-1 Model Open-End or Finance Vehicle Lease Disclosures

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Year		Description of Le	ased Property	
1 cai	Make	Model	Body Style	Vehicle ID #
nsurance. T	your monthly payments or assessed The following types and amounts of	insurance will be acquired in conne	ction with this lease:	
		surance coverage quoted above for a assurance coverage in the amount and		
and of the lease other charges is iable for any labeled for an	altready incurred [and are entitled to difference up to \$ se or damage [as described in para is not otherwise resolved and we varily agree with us after the end of age a lawsuit against you, we must jue of a lawsuit against you, we must jue of a faith. For example, we might unanticipated decline in value for at gree with the value we assign to the	chicle at that time is greater than the of a credit or refund of any surplus.] (3 times the monthly payment graph	residual value, you will have no f If the actual value of the vehicle is). For any difference in excess of to n normal wear and use] resulted in higher payment. yment. yment. be value of the leased property at the than the original estimated value, a ywo ratformey's fees. ywo rexpense, from an independent	aith estimate of the value of the vehicle at the unter liability under this lease, except for less than the residual value, you will be hat amount, you will be liable only if: an unusually low value at the end of eend of the lease term was reasonable and lithough the original estimate was reasonable third party agreeable to both of us, a alue shall then be used as the actual value.
		standards are applicable for determ		
Maintenance				
		e and servicing of the leased vehicle		
We are respo		e and servicing of the leased vehicle		
We are respo	nsible for the following maintenance. The leased vehicle is subject to the	e and servicing of the leased vehicle	25	ring conditions:
We are respo	nsible for the following maintenance. The leased vehicle is subject to the	e and servicing of the leased vehicle	25	ring conditions:
We are respo	The leased vehicle is subject to the ination and Default. (a) You mit such early termination is:	e and servicing of the leased vehicle	: d of the lease term under the follow	ring conditions:
We are respo	The leased vehicle is subject to the ination and Default. (a) You mit such early termination is:	e and servicing of the leased vehicle following express warranties: ty terminate this lease before the en	: d of the lease term under the follow	ring conditions:
Warranties. Early Termi The charge for b) We may te Joon such ter c) To the extet t your own e:	The leased vehicle is subject to the ination and Default. (a) You may such early termination is: rminate this lease before the end of mination we shall be entitled to the intermediate the charges take into account upense, from an independent third typense, from an independent third	e and servicing of the leased vehicle e following express warranties: by terminate this lease before the en f the lease term under the following following charge(s) for: the value of the vehicle at termination	d of the lease term under the follow conditions:	ving conditions: ve assign to the vehicle, you may obtain,

0.000				
ate				
essor(s)		Lessee(s)		
Amount Due at Lease Signing or Delivery	Monthly Payments Your first monthly payment of \$	Other Charges (not part of your monthly payment) Disposition fee (if you do	Total of Payments (The amount you will have paid by the end of the lease	
(Itemized below)*	is due on, followed by payments of \$ due on the of each month. The total of your	not purchase the vehicle) \$	s	
s	monthly payments is \$	Total S		
		D. I.I. Cl. I. D.II.		
Amount Due At I	ease Signing or Delivery:	Due at Lease Signing or Delivery How the Amount Due at Lease Signin	o or Delivery will be roid:	
Capitalized co	st reduction \$ payment curity deposit	Net trade-in allowance Rebates and noncash credits Amount to be paid in cash	\$	
	Total \$	Tota	l \$	
	V	t is determined as shown below:		
	If you want an itemization of this amount		s	
that reduces the gr Adjusted capitaliz Residual value. T Depreciation and through normal us Rent charge. The	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nce, rebate, noncash credit, or cash you pay see monthly payment	= = = = = = = = = = = = = = = = = = = =	
that reduces the gr Adjusted capitalia Residual value. T Depreciation and through normal us Rent charge. The Total of base more	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nce, rebate, noncash credit, or cash you pay see monthly payment	= = = = = = = = = = = = = = = = = = = =	
that reduces the gr Adjusted capitalia Residual value. T Depreciation and through normal us Rent charge. The Total of base mon Lease payments.	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nnce, rebate, noncash credit, or cash you pay see monthly payment and in calculating your base monthly payment or the vehicle's decline in value and any amortized amounts sized amounts plus the rent charge	- - - + +	
that reduces the gr Adjusted capitalia Residual value. T Depreciation and through normal us Rent charge. The Total of base mon Lease payments. Base monthly pay	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nnce, rebate, noncash credit, or cash you pay see monthly payment and in calculating your base monthly payment for the vehicle's decline in value and any amortized amounts sized amounts plus the rent charge		
that reduces the gr Adjusted capitalizanesidual value. To Depreciation and through normal us Rent charge. The Total of base mon Lease payments. Base monthly pay Monthly sales/use	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nnce, rebate, noncash credit, or cash you pay see monthly payment and in calculating your base monthly payment or the vehicle's decline in value and any amortized amounts sized amounts plus the rent charge	+ + + + + + + + + + + + + + + + + + + +	
that reduces the gr Adjusted capitalia Residual value. T Depreciation and through normal us Rent charge. The Total of base mon Lease payments. Base monthly pay Monthly sales/use	eduction. The amount of any net trade-in allowa oss capitalized cost	ant, please check this box. nnce, rebate, noncash credit, or cash you pay see monthly payment and in calculating your base monthly payment or the vehicle's decline in value and any amortized amounts sized amounts plus the rent charge	+ + + + + + + + + + + + + + + + + + + +	
that reduces the gradjusted capitalizates and through normal us Rent charge. The Total of base monthly pay Monthly sales/use Total monthly pay Early Termin	eduction. The amount of any net trade-in allowa oss capitalized cost sed cost. The amount used in calculating your ba he value of the vehicle at the end of the lease us any amortized amounts. The amount charged fe and for other items paid over the lease term amount charged in addition to the depreciation a antibly payments. The depreciation and any amort the number of payments in your lease	ant, please check this box. nce, rebate, noncash credit, or cash you pay see monthly payment	=	
that reduces the gradients of the serious and through normal us Rent charge. The Total of base monthly pay Monthly sales/use Total monthly pay Monthly sales/use Total monthly pay Early Terming thousand doll this charge is Excessive Wear a of	eduction. The amount of any net trade-in allowa oss capitalized cost sed cost. The amount used in calculating your ba he value of the vehicle at the end of the lease us any amortized amounts. The amount charged fe and for other items paid over the lease term amount charged in addition to the depreciation a antibly payments. The depreciation and any amort the number of payments in your lease	ant, please check this box. nnce, rebate, noncash credit, or cash you pay see monthly payment and in calculating your base monthly payment are the vehicle's decline in value and any amortized amounts are the vehicle's decline in the vehicle of	= = = = = = = = = = = = = = = = = = =	

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		Description of L	eased Property	
Year	Make	Model	Body Style	Vehicle ID #
ncluded with your	monthly payments or assessed	otherwise: \$		r the term of your lease, whether
nsurance. The fe	ollowing types and amounts of	insurance will be acquired in conn	ection with this lease:	
v	Ve (lessor) will provide the ins	surance coverage quoted above for	a total premium cost of \$	
>	ou (lessee) agree to provide in	nsurance coverage in the amount an	d types indicated above.	
Standards for W	Vear and Use. The following	standards are applicable for determ	nining unreasonable or excess wear	and use of the leased vehicle;
faintenance.				
You are responsib	le for the following maintenan	ce and servicing of the leased vehic	le:	
We are responsible	e for the following maintenance	e and servicing of the leased vehicle	e:	
	311 /4 753400010 9457-7-1955	eoragi de e		
Warranties. The	leased vehicle is subject to the	following express warranties:		
Early Terminati	on and Default. (a) You ma	sy terminate this lease before the en	nd of the lease term under the follow	ing conditions:
he charge for suc	h early termination is:			
b) We may termin	ate this lease before the end of	f the lease term under the following	conditions:	
Jpon such termina	tion we shall be entitled to the	following charge(s) for:		
t your own expens	se, from an independent third ;		fessional appraisal of the	e assign to the vehicle, you may obta
			erty listed below to secure performa	

ppendix A-3 Model Furniture Lease Disclosures Federal Consumer Leasing Act Disclosures				
	rederai C	onsumer Leasing Act Di	isciosures	
Date				
.essor(s)		Lessee(s)		
		Description of Leased Property		4,44
Item	Color	Stock #	Mfg.	Quantity
	10-2			
Amount Due at Lease Signing or Delivery First monthly payment \$	Monthly Payn Your first month is due on	ally payment of \$	Other Charges (not part of your monthly payment) Pick-up fee \$	Total of Payments (The amount you will have paid by the end of the lease)
Refundable security deposit \$	payment	, followed by	s	
Delivery/Installation fee \$		of each month. The total of your nts is \$	Total \$	s
Total \$	8			
Other Important Terms. See your responsibilities, warranties, late and	default charges, ins	surance, and any security interest,		maintenance
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$	default charges, ins	equired under Regulation M.] official fees, and taxes over the term	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$	default charges, ins	equired under Regulation M.] official fees, and taxes over the term be acquired in connection with this le	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insurance.	default charges, ins rregated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a	equired under Regulation M.] official fees, and taxes over the term be acquired in connection with this le	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insurance. You (lessee) agree to provide insurance.	default charges, ins regated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the	equired under Regulation M.] official fees, and taxes over the term be acquired in connection with this le above for a total premium cost of \$ _ amount and types indicated above.	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ insurance. The following types and amo We (lessor) will provide the insurance.	default charges, ins regated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the	equired under Regulation M.] official fees, and taxes over the term be acquired in connection with this le above for a total premium cost of \$ _ amount and types indicated above.	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insurance. You (lessee) agree to provide insurance.	default charges, ins regated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the s flowing standards are a	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with the con	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$	default charges, ins regated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the s dlowing standards are s	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with this leads to be a total premium cost of \$_amount and types indicated above. applicable for determining unreasonable ervicing of the leased property:	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: S Insurance. The following types and amo We (lessor) will provide the insura You (lessee) agree to provide insue standards for Wear and Use. The for Maintenance. [You are responsible for the following [We are responsible for the following types]	default charges, ins rregated disclosures re ount you will pay for of units of insurance will ance coverage quoted a rance coverage in the following standards are a ing maintenance and se ing maintenance and se	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with this leads acquired in the leased property: crycing of the leased property:	of your lease, whether included with	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insura You (lessee) agree to provide insurationards for Wear and Use. The following types and use the following types are responsible for the following types. The following types are responsible for the following types. The leased property is subject to the following types. The leased property is subject to the following types.	default charges, ins rregated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the i dlowing standards are a ring maintenance and se ect to the following ex	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with the connection wi	of your lease, whether included with ease:	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insura You (lessee) agree to provide insurationards for Wear and Use. The for Maintenance. [You are responsible for the following types are responsible for the following types. Warranties. The leased property is subject to the subject and the	default charges, ins regated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the a dlowing standards are a ing maintenance and se ect to the following ex You may terminate this	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with the connection wi	of your lease, whether included with ease:	your monthly
responsibilities, warranties, late and The following provisions are the nonseg Official Fees and Taxes. The total am ayments or assessed otherwise: \$ Insurance. The following types and amo We (lessor) will provide the insura You (lessee) agree to provide insustandards for Wear and Use. The following types and use the following types are responsible for the following types. Warranties. The leased property is subject of the following types are responsible for the following types. The leased property is subject of the following types. The leased property is subject of the following types are responsible for the following types. The leased property is subject of the following types. The leased property is subject of the following types.	default charges, ins rregated disclosures re ount you will pay for o unts of insurance will ance coverage quoted a rance coverage in the i dlowing standards are a ring maintenance and se ect to the following ex You may terminate thi ion is:	equired under Regulation M.] official fees, and taxes over the term of the acquired in connection with this leads to be acquired in connection with the connection wi	of your lease, whether included with ease:	your monthly ed property:

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ppendix A-5 Model Pulliture Lease Disclosures
arly Termination and Default. (continued)
(c) To the extent these charges take into account the value of the leased property at termination, if you disagree with the value we assign to the property, you may obtain, at your own expense, from an independent third party agreeable to both of us, a professional appraisal of the value of the property which could be realized at sale. The appraised value shall then be used as the actual value.
ecurity Interest. We reserve a security interest of the following type in the property listed below to secure performance of your obligations under this l
ate Payments. The charge for late payments is:
urchase Option Prior to the End of the Lease Term.
[You have an option to purchase the leased property prior to the end of the term. The price will be [\$]/the method of determining the price will be [\$]
[You do not have an option to purchase the leased property.]