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(except for additional requirements not imposed by Federal law) will constitute the requirements of the Act and this part. No exemption will extend to the civil liability provisions of sections 130, 131, and 185 of the Act.

$\begin{array}{c} \text{Appendix A to Part 1013---Model} \\ \text{Forms} \end{array}$

- 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

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

Federal Consumer Leasing Act Disclosures

Amount Due at		Lessee(s)	
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	not purchase the vehicle) \$	
	the of each month. The total of your		\$
\$	monthly payments is \$	Total \$	You will owe an additional amount if the actual value of the vehicle is less than the residual value.
	* Itemization of Amount	Due at Lease Signing or Delivery	
Amount Due At L	ease Signing or Delivery:	How the Amount Due at Lease Signin	g or Delivery will be paid:
Capitalized co First monthly Refundable see Title fees Registration fe	curity deposit	Net trade-in allowance Rebates and noncash credits Amount to be paid in cash	\$
	Total \$	Tota	ıl \$
	Your monthly payment	t is determined as shown below:	5.40,122,131,121,121,121
Gross canitalized	cost. The agreed upon value of the vehicle (\$) and any items	en transmit in de la regional de la compressión de la compressión de la compressión de la compressión de la co
you pay over the le	ase term (such as service contracts, insurance, a	nd any outstanding prior credit	
			\$
	If you want an itemization of this amou	unt. please check this box.	
		, F	
Capitalized cost re	eduction. The amount of any net trade-in allowa	nce, rebate, noncash credit, or cash you pay	
that reduces the gre	oss capitalized cost		–
	•		
Adjusted capitaliz	ed cost. The amount used in calculating your ba	se monthly payment	=
Adjusted capitaliz	ed cost. The amount used in calculating your bane value of the vehicle at the end of the lease use	se monthly payment	
Adjusted capitaliz Residual value. Th	ne value of the vehicle at the end of the lease use	se monthly paymentbd in calculating your base monthly payment .	
Adjusted capitaliz Residual value. The Depreciation and	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for	se monthly payment ed in calculating your base monthly payment . or the vehicle's decline in value	
Adjusted capitaliz Residual value. The Depreciation and a through normal use	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term	se monthly payment	= +
Adjusted capitaliz Residual value. The Depreciation and a through normal use Rent charge. The	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation a	se monthly payment Id in calculating your base monthly payment . For the vehicle's decline in value and any amortized amounts	=
Adjusted capitaliz Residual value. The Depreciation and a through normal use Rent charge. The Total of base mon	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amorti	se monthly payment di n calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts	=
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Adjusted capitaliz Residual value. The Depreciation and a through normal use Rent charge. The Total of base mon Lease payments. The Base monthly pay.	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortiche number of payments in your lease	se monthly payment di in calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts ized amounts plus the rent charge	+
Adjusted capitaliz Residual value. The Depreciation and a through normal use Rent charge. The Total of base mon Lease payments. The Base monthly pay.	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortiche number of payments in your lease	se monthly payment d in calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts	
Adjusted capitaliz Residual value. TI Depreciation and a through normal use Rent charge. The Total of base mon Lease payments. T Base monthly pay Monthly sales/use	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortithe number of payments in your lease	se monthly payment d in calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts	=
Adjusted capitaliz Residual value. TI Depreciation and a through normal use Rent charge. The Total of base mon Lease payments. T Base monthly pay Monthly sales/use Total monthly pay	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortic he number of payments in your lease	se monthly payment d in calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts	=
Adjusted capitaliz Residual value. TI Depreciation and through normal use Rent charge. The Total of base mon Lease payments. T Base monthly pay Monthly sales/use	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortic the number of payments in your lease	se monthly payment d in calculating your base monthly payment . or the vehicle's decline in value and any amortized amounts	=
Adjusted capitaliz Residual value. TI Depreciation and through normal use Rent charge. The Total of base mon Lease payments. The Base monthly pay Monthly sales/use Total monthly pay Rent and othe	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortic he number of payments in your lease	se monthly payment and in calculating your base monthly payment and in calculating your base monthly payment and any amortized amounts are amounts plus the rent charge amounts plus the rent	+ + + + + + + + + + + + + + + + + + +
Adjusted capitaliz Residual value. TI Depreciation and through normal use Rent charge. The Total of base mon Lease payments. T Base monthly pay Monthly sales/use Total monthly pay	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortiche number of payments in your lease	se monthly payment did in calculating your base monthly payment or the vehicle's decline in value and any amortized amounts dized amounts plus the rent charge did arrows a charges imposed in connection with your lease	=
Adjusted capitaliz Residual value. TI Depreciation and through normal use Rent charge. The Total of base mon Lease payments. TB Base monthly pay Monthly sales/use Total monthly pay Rent and othe Early Termin	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortiche number of payments in your lease	se monthly payment and in calculating your base monthly payment and in calculating your base monthly payment and any amortized amounts are amounts plus the rent charge in charges imposed in connection with your lease are if you end this lease early. The charge in	+ + + + + + + + + + + + + + + + + + +
Adjusted capitaliz Residual value. TI Depreciation and use Rent charge. The Total of base mon Lease payments. TB Base monthly pay Monthly sales/use Total monthly pay Rent and othe Early Termin thousand doll this charge is	ne value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at thly payments. The depreciation and any amortiche number of payments in your lease	se monthly payment did in calculating your base monthly payment or the vehicle's decline in value and any amortized amounts dized amounts plus the rent charge divided amounts plus the rent charge in the charge in the lease is terminated. The earlier you end to the rent charge in the lease is terminated. The earlier you end to	+ + + + + + + + + + + + + + + + + + +
Adjusted capitaliz Residual value. TI Depreciation and through normal use Rent charge. The Total of base mon Lease payments. To Base monthly pay Monthly sales/use Total monthly pay Rent and othe Early Termin thousand doll this charge is Excessive Wear an of mil	the value of the vehicle at the end of the lease use any amortized amounts. The amount charged for and for other items paid over the lease term amount charged in addition to the depreciation at the payments. The depreciation and any amortic the number of payments in your lease	se monthly payment and in calculating your base monthly payment and in calculating your base monthly payment and any amortized amounts are amounts plus the rent charge if you end this lease early. The charge me lease is terminated. The earlier you end to based on our standards for normal use [and for purchase the vehicle at the end of the lease terminated amounts are the rent charge in the standards for normal use [and for purchase the vehicle at the end of the lease terminated amounts are the rent charge in the standards for normal use [and for purchase the vehicle at the end of the lease terminated amounts are the rent charge.	+ + + + + + + + + + + + + + + + + + +

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

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The following provisions are		

Year	Make	Description of L Model	Body Style	Vehicle ID #
			2007.07.0	702200 12 %
surance. The	r monthly payments or asset following types and amount We (lessor) will provide the You (lessee) agree to provie idability. (a) The residual v grem. If the actual value of the add incurred [and are entitle]	s of insurance will be acquired in conn to insurance coverage quoted above for the insurance coverage in the amount ar talue (\$	a total premium cost of \$ at types indicated above. cle is based on a reasonable, good te residual value, you will have no If the actual value of the vehicle	faith estimate of the value of the vehicle at further liability under this lease, except for is less than the residual value, you will be
Excessive use	erence up to \$ or damage [as described in p			f that amount, you will be liable only if: in an unusually low value at the end of
You voluntari hould we bring a vas made in good ecause of an una b) If you disagre	ly agree with us after the en a lawsuit against you, we mi I faith. For example, we mi inticipated decline in value for e with the value we assign to	ght prove that the actual value was less or that type of vehicle. We must also p to the vehicle, you may obtain, at your	ayment. the value of the leased property at than the original estimated value, buy your attorney's fees. own expense, from an independen	the end of the lease term was reasonable an although the original estimate was reasonable at third party agreeable to both of us, a value shall then be used as the actual value.
		wing standards are applicable for determ		
		nance and servicing of the leased vehic	le:	
Varranties. Th	e leased vehicle is subject to	the following express warranties:		
arly Termina	tion and Default. (a) You	1 may terminate this lease before the en	nd of the lease term under the follo	owing conditions:
he charge for su	ch early termination is:			
b) We may term	inate this lease before the en	d of the lease term under the following	g conditions:	
pon such termin	ation we shall be entitled to	the following charge(s) for:		***
your own expe	nse, from an independent th		fessional appraisal of the	we assign to the vehicle, you may obtain, value of the leased vehicle
Security Intere	st. We reserve a security in	terest of the following type in the prop	erty listed below to secure perform	nance of your obligations under this lease:
ate Payments	. The charge for late payme	nte je		
ate rayments	hase Leased Property P	ino io		

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Appendix A-2 Model Closed-End or Net Vehicle Lease Disclosures

Federal Consumer Leasing Act Disclosures

essor(s)		Lessee(s)	
Amount Due at Lease Signing or Delivery (Itemized below)*	Monthly Payments Your first monthly payment of \$ is due on, followed by due on the of each month. The total of your monthly payments is \$	Other Charges (not part of your monthly payment) Disposition fee (if you do not purchase the vehicle) Total \$	Total of Payments (The amount you will have paid by the end of the lease
	* Itemization of Amount	Due at Lease Signing or Delivery	
Amount Due At L	ease Signing or Delivery:	How the Amount Due at Lease Signin	g or Delivery will be paid:
Capitalized cos First monthly p Refundable sec Title fees Registration fe	payment curity deposit	Net trade-in allowance Rebates and noncash credits Amount to be paid in cash	\$
	Total \$	Tota	1 \$
57. 7. 2	Your monthly paymen	t is determined as shown below:	5 A.
you pay over the le	cost. The agreed upon value of the vehicle (\$ asset term (such as service contracts, insurance, a	and any outstanding prior credit	\$
,	If you want an itemization of this amo		
	•		
	duction. The amount of any net trade-in allowa		
U	oss capitalized cost		=
	ed cost. The amount used in calculating your ba		
	e value of the vehicle at the end of the lease us		
•	any amortized amounts. The amount charged f		_
through normal use	and for other items paid over the lease term		
Rent charge. The	amount charged in addition to the depreciation a	nd any amortized amounts	
Total of base mon	thly payments. The depreciation and any amort	ized amounts plus the rent charge	
Lease payments. T	he number of payments in your lease		<u> </u>
Base monthly pays	nent		
Monthly sales/use	tax		
			2=
Total monthly pay	ment		
AT THE SHALL SHE AT THE PARTY OF THE PARTY.	A CONTRACTOR OF THE PROPERTY O	e de Companyo de Caracter de C	evinalis elikusise iline ilaganismi
	ation. You may have to pay a substantial cha ars. The actual charge will depend on when the		
	d Use. You may be charged for excessive wear es per year at the rate of per mile].	based on our standards for normal use [and for	or mileage in excess
Purchase Option a [and a purchase opt	t End of Lease Term. [You have an option to ion fee of \$].] [You do not be a few and the feet of \$].]	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.]
	Ferms. See your lease documents for additional rranties, late and default charges, insurance, and		tions and maintenance

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Appendix A-2 Model Closed-End or Net Vehicle Lease Disclosures

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[The following provisions are the nonsegregated disclosures required under Regulation M.]

Year	Make	Model	Body Style	Vehicle ID #
			200, 0,10	
ided with you	r monthly payments or assessed	u will pay for official and license to otherwise: \$ insurance will be acquired in conn		er the term of your lease, whether
	You (lessee) agree to provide in	asurance coverage in the amount an		
ndards for \	Wear and Use. The following	standards are applicable for determ	mining unreasonable or excess wear	and use of the leased vehicle:
aintenance. ou are responsi	ble for the following maintenance	ce and servicing of the leased vehic	cle:	
e are responsib	ole for the following maintenance	e and servicing of the leased vehicle	le:	
arranties. Th	e leased vehicle is subject to the	following express warranties:		
arly Termina	tion and Default. (a) You ma	y terminate this lease before the en	nd of the lease term under the follow	ving conditions:
ne charge for su	ch early termination is:			
We may termi	nate this lease before the end of	the lease term under the following	g conditions:	
pon such termin	ation we shall be entitled to the	following charge(s) for:		
your own exper	nse, from an independent third p		fessional appraisal of the	ve assign to the vehicle, you may obtain value of the leased vehicle
ecurity Intere	st. We reserve a security intere	st of the following type in the prop	perty listed below to secure performa	nce of your obligations under this lease
ate Payments	. The charge for late payments	is:		
ption to Purc	hase Leased Property Prior	r to the End of the Lease. [Y	ou have an option to purchase the le	ased vehicle prior to the end of the terr

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Appendix A-3 Model Furniture Lease Disclosures

Federal Consumer Leasing Act Disclosures

Date						
Lessor(s)			Lessee(s)	***************************************		
			Description of Leased Property		1	
Item		Color	Stock #	Mfg.	Quantity	
Amount Due at Lease Signing or Delivery		Monthly Payr	nents	Other Charges (not part of your monthly payment)	Total of Payments (The amount you	
First monthly payment \$, followed by	Pick-up fee \$	will have paid by the end of the lease)	
Refundable security deposit \$		paymen	s of \$ due on	\$\$		
Delivery/Installation fee \$			of each month. The total of your	Total \$	\$	
\$ Total \$		monthly paymer	its is \$			
				<u> </u>		
			n option to purchase the leased pro You do not have an option to purch			
Other Important Terms. See y	our leas	e documents for	additional information on early te	ermination, purchase options and	1 maintenance	
responsibilities, warranties, late	and def	ault charges, ins	urance, and any security interest,	if applicable.		
[The following provisions are the no	onsegrega	ited disclosures r	equired under Regulation M.j			
			official fees, and taxes over the term o	f your lease, whether included with	your monthly	
payments or assessed otherwise: \$ _		·				
Insurance. The following types and	amounts	of insurance will	be acquired in connection with this lea	ise:		
We (lessor) will provide the i	nsurance	coverage quoted a	above for a total premium cost of \$			
You (lessee) agree to provide	insurance	e coverage in the	amount and types indicated above.			
Standards for Wear and Use. The following standards are applicable for determining unreasonable or excess wear and use of the leased property:						
Standards for Wear and Use. I	ne follow	ing standards are	applicable for determining unreasonable	e or excess wear and use of the leas	sed property:	
Maintenance.						
	ollowing	maintenance and s	ervicing of the leased property:			
[We are responsible for the following maintenance and servicing of the leased property:						
Warranties. The leased property is	subject t	a the following ex	proce warrantine:		.,	
Trairanties. The leased property is	subject to	o the following ex	piess warranties.			
Early Termination and Default.	(a) You	may terminate thi	s lease before the end of the lease term	n under the following conditions:		
The charge for such early term	nination i	s:				
(b) We may terminate this lease before the end of the lease term under the following conditions:						
Upon such termination we sha	Upon such termination we shall be entitled to the following charge(s) for:					
•						

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Appendix A-3 Model Furniture Lease Disclosures

Early 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.

Security Interest. We reserve a security interest of the following type in the property listed below to secure performance of your obligations under this lease:

Late Payments. The charge for late payments is:

Purchase 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].]