

Standard Motor Vehicle Lease Agreement (Closed-End)

PARTIES: This Lease Agreement is entered into between Apex Auto Leasing ("Lessor") and Saigeetha S.B. ("Lessee").

I. FEDERAL LEASE DISCLOSURES:

- Annual Percentage Rate (APR): 3.25%.
- Monthly Payment: \$425.00.
- Term: 36 Months.
- Amount Due at Signing: \$3,500.00.
- Residual Value: \$19,200.00.

II. MILEAGE LIMITATIONS: Lessee is permitted 12,000 miles per year. Any mileage exceeding 36,000 miles over the total term will be charged at a rate of \$0.25 per mile.

III. MAINTENANCE & INSURANCE: Lessee shall maintain the vehicle in good working order. Minimum liability insurance of \$100k/\$300k is required.

2. Fixed-Rate Retail Installment Sale Contract (Loan)

LENDER: Global Finance Corp. BORROWER: Individual Applicant.

1. TRUTH IN LENDING DISCLOSURES:

- Amount Financed: \$28,400.00.
- Finance Charge (APR): 5.9%.
- Total of Payments: \$32,120.00.
- Number of Payments: 60.

2. PREPAYMENT & PENALTIES: Borrower may pay off the principal balance at any time without a prepayment penalty. Late fees of \$25.00 apply to any payment 10 days past due.

3. Business Equipment & Fleet Lease Agreement

LESSOR: FleetPro Solutions LLC. LESSEE: Corporate Entity.

SECTION 4: EARLY TERMINATION: The Lessee may terminate this lease after 12 months provided a Termination Fee equal to three (3) months of payments is remitted.

SECTION 5: PURCHASE OPTION: At the conclusion of the term, Lessee has the irrevocable option to purchase the vehicle for the Buyout Price of \$14,000.00 plus applicable taxes.

4. High-Mileage/Commuter Lease Addendum

VEHICLE: 2026 Sedan (VIN: 1XYZ2026ABC).

DISCLOSURES:

- Annual Mileage: 20,000 miles.
- Monthly Payment: \$580.00.
- Excess Wear: "Lessee is responsible for all scratches exceeding 2 inches and tire tread depth below 4/32"".

- Disposition Fee: \$495.00 due upon vehicle return.

5. Certified Pre-Owned (CPO) Finance Agreement

SELLER: Heritage Motors. BUYER: Individual.

I. WARRANTY DATA: This vehicle includes a Limited Power-Train Warranty for 12 months or 12,000 miles from the date of purchase, whichever occurs first.

II. INTEREST & TERMS:

- Interest Rate: 6.5%.
- Term: 72 Months.
- Total Down Payment: \$1,000.00.