



## This is your Sprint Flex summary!

Congrats on your new phone! You chose our best option - Sprint Flex - to get your phone with a low monthly cost.

### Plus, you also get great options to own or upgrade.



Upgrade after 12 months with iPhone Forever, Galaxy Forever and Sprint Deals.

Upgrade after **18** months if you don't have an annual upgrade.

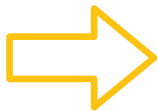
Don't forget to bring us your phone in good working condition, anytime you upgrade!

### After **18** months, you can:



#### Own

Own the phone by buying it outright in one lump sum or six monthly payments.



#### Continue

Keep using the phone and continue with month-to-month payments. (These payments do not apply to the price to own it.)

After your **18** month Flex Lease agreement you can return your phone. (In good working condition.)

### How the payments work:

Your monthly lease payment .....	\$41.67
Your estimated monthly tax .....	\$0.00
Your monthly bill credit .....	\$0.00
Your payments will last for .....	18 months

### After **18** months, you can:

Buy it outright for one lump sum payment of ....	\$ 249.93
or	
Buy it for 6 monthly payments of .....	\$ 41.66 /mo.
Continue leasing month to month and pay.....	\$ 41.67 /mo.



Use our free My Sprint Mobile app or go to [sprint.com/MySprint](http://sprint.com/MySprint) to manage your agreement, view usage, pay a bill and more. App preloaded on Android devices.

# Sprint Flex Lease Agreement



**Sprint**

Brighter Future For All

This Lease Agreement lays out the financial and legal terms for the device you're leasing today. It's actually a handy reference of the stuff you need to know, like how much to pay, when your lease is up, and what your options are once it is. So you should definitely read and hold on to it. If for any reason, however, you can't locate it in the future, no worries — the information is also available on your Account page on [sprint.com](http://sprint.com) or in the MySprint app.

Transaction ID: <b>TM-L-112340896</b>	(AKA Lessor) <b>Sprint Spectrum</b>	Customer (AKA Lessee) <b>ANDREW MALKIN</b>	Device Description (the Leased Goods*) <b>SAMSUNG N960U PRP KIT</b>
Date: <b>08/28/2018</b>	6200 Sprint Parkway, Overland Park, KS 66251 1-800-829-0965  Sprint may call itself we, us or our.	Address <b>3141 SW CHAMPLAIN DR</b> <b>PORTLAND OR 97205</b> Phone Number <b>8052790376</b> Customer may also be called you, you are or your.	If the description includes CPO, Pre-owned or USD, this means the Goods are used.  *The Goods are leased primarily for personal, family or household purposes, unless you sign as a business.
<b>Lease Agreement Term:</b> Starts on the date above and ends after the final payment date shown below ("Initial Term"). You can extend this on a month-to-month basis as discussed below ("Month-to-Month Term"). The lease terms includes the Initial Term and any Month-to-Month Term. <b>Don't forget, we own the Goods and you are not buying them.</b>			

We're required by law to make sure you agree with this lease info.

FEDERAL CONSUMER LEASING DISCLOSURES			
<b>Amount Due at Lease Signing or Delivery</b>	<b>Monthly Payments</b>	<b>Other Charges</b>	<b>Total of Payments</b>
Capitalized Cost Reduction <sup>1</sup> \$ <b>0.00</b>	Your first monthly payment of \$ <b>41.67</b> (e) is due on <b>09/17/2018</b> (e), followed by <b>16</b> payments of \$ <b>41.67</b> (e) due on the <b>17</b> (e) of each month, and a final payment of \$ <b>41.67</b> (e) due on <b>02/17/2020</b> (e). The total of your monthly payments is \$ <b>750.06</b> (e).	(not part of your monthly payment)  Total \$ <b>0</b>	(The amount you will have paid by the end of the Lease)  \$ <b>750.06</b> (e)
(e) means estimate. <b>Purchase Option at End of Initial Lease Term ("Purchase Option").</b> You have the option to purchase the Goods at the end of the Initial Lease Term for \$ <b>249.93</b> before taxes and applicable fees. <b>DE, NJ, NY, ND, PA or PR residents who are required to pay a rent charge do not have a Purchase Option at the end of the Initial Term.</b> <b>Other Important Terms.</b> See below for additional information on early termination, purchase options, maintenance responsibilities, warranties, default charges, and insurance. <sup>1</sup> See below for Capital Cost Reduction info.			

Crossing the t's and dotting the i's on how much you'll pay.

<b>Your Monthly Payment &amp; Rent Charges</b>	Your first bill will state when your monthly payment is due. The payment may be different than the estimated monthly payments shown above. Your monthly payment includes: (i) the monthly base lease amount; (ii) applicable rent charges; and (iii) taxes and fees. What is a rent charge? The rent charge is the cost of making payments over an extended period of time. You'll pay rent charges of \$ <b>0.00</b> in the Initial Term. We use the "constant yield" method to calculate the rent charge portion of your monthly payment (assuming you pay on time) for each period by multiplying the rate implicit in this Lease Agreement with the remaining balance as it declines during the Initial Lease Term. The balance subject to rent charge is determined by looking at: the Goods' initial price minus any CCR minus total monthly payments received when the calculation is made.
<b>Taxes and Surcharges</b>	You'll pay estimated taxes of \$ <b>0.00</b> over the Initial Term with your monthly payments. Actual taxes may change depending on current tax rates or the Goods' value when tax is billed. <b>NJ Residents:</b> It's required that the total tax amount due be payable on the date you sign the Lease Agreement. Sprint will pay the sales tax for you upfront and will bill back the sales tax as a surcharge on your monthly bill.
<b><sup>1</sup>Capitalized Cost Reduction (CCR)</b>	The CCR is the amount of any trade-in allowance, rebate, noncash credit, or cash you pay to reduce the cost of the Goods. In simple terms, it lowers the final cost of the Goods. Any money you paid at lease signing only applies to the Initial Term of the Agreement and not to any upgrade to the Goods you might get.
<b>Late Payments; Returned Check Fee</b>	If payment for the Goods is not received by your bill due date, we may charge you a late fee of \$5 or 5% of the unpaid payment portion of the payment (whichever is less), or as permitted by applicable law. Late fee may vary based on changes to laws, rules or other policies during your Lease Term. We may charge you \$ <b>35.00</b> for returned checks or other denied payments.
<b>Sprint Wireless Service</b>	Wireless services are not provided under this Lease Agreement. You must activate wireless service with Sprint within 30 days of the Lease Agreement date and keep Sprint's wireless service active during the Lease Term. You must comply with Sprint's Terms and Conditions of Service ( <a href="http://sprint.com/termsandconditions">sprint.com/termsandconditions</a> ). If a Business customer, you must comply with Sprint's Standard Terms and Conditions for Communications Services for business customers.

# Sprint Flex Lease Agreement



When the time is up.

<b>Options at the End of the Initial Term</b>	You can either: (i) return the Goods to us; (ii) purchase the Goods (if applicable); (iii) or extend your lease on a month-to-month basis. <b>If you do nothing, we will extend your lease on a month-to-month basis.</b> Sprint may require you to return the Goods at any time within 30 days of our notice. The Lease ends after we receive the Goods. <b>DE, ID, IA, ME, NJ, NY, ND, PA, PR and WI residents cannot purchase the Goods and must return the Goods.</b>
<b>Early Termination Charges</b>	You may cancel the Lease Agreement before the Initial Lease Term ends if you: (i) notify us at least 30 days before; (ii) return the Goods; (iii) pay any amounts due; and (iv) pay the Early Termination Charge. We may end the Lease Agreement before the Lease Term ends if you default or if we discontinue the leasing program. You do not pay the Early Termination Charge if we discontinue the program, but you are required to return the Goods within 30 days after notice.
<b>Early Termination Charges Calculation</b>	Our Early Termination Charge is calculated by adding all of your remaining monthly payments and your Purchase Option whether or not the Purchase Option applies. We subtract any applicable unearned rent charges and the Fair Market Value (FMV) of the Goods. If the Purchase Option is more than FMV, we will subtract the larger amount once we receive the Goods. FMV is equal to or greater than the Sprint buyback value of the Goods. You may have a professional-independent appraisal done with a Sprint-approved appraiser at your expense within 10 days after returning the Goods. The FMV is zero if we do not receive the Goods or the appraiser determines the Goods have no value. Unearned rent charges are calculated by subtracting out total rent charges paid before early termination from the aggregate rent charge shown above.
<b>Default</b>	You are in default if you: (i) do not make any payment when due; (ii) fail to activate and maintain Sprint wireless service for the Goods; (iii) fail to return the Goods; and (iv) breach any provision of this Lease Agreement or the Wireless Consumer and Business Terms (defined below).
<b>Remedies</b>	<b>If you default, and before your cure period expires, we may immediately disable your Goods using electronic means, including access to your stored data, Wi-Fi, and our network, as permitted by law and without impacting your ability to call 911. You understand that the Goods may include, and we may utilize, a software application or other technological solutions to electronically disable the Goods and locate the Goods if you default as permitted by law.</b> We will give you any legally-required default notice and a right to cure the default. If you do not cure the default in a reasonable time, your device will stay disabled. We may terminate this Lease Agreement and all your rights to use the Goods and you will be required to: (i) immediately return the Goods to us or pay the Sprint buyback amount on the first day of default; (ii) pay all amounts due and unpaid; and (iii) pay the ETC if the default occurs during the Initial Lease Term. <b>We may pursue any other remedy allowed by law. We may require you to pay our expenses for taking the above actions, including for disabling the Goods, collections, legal costs and reasonable attorneys' fees.</b>
<b>Payment After Default</b>	<b>You agree that when you provide credit or debit card information at any time during the lease term (including any month-to-month period), you authorize us to charge the card for any and all amounts owed as provided above under "Remedies" if you default under this Lease Agreement and fail to cure the default.</b> If you provide us with credit or debit card information and you later receive a new card on the same account, you also authorize us to use information provided by your card issuer to update your account information in our records and to continue using the card or replacement card information.
<b>Returning the Goods</b>	We have a limited return policy. <b>Goods must be returned in good working condition.</b> You must disable the "Find My iPhone" or any similar "Find my Device" application before returning the Goods. See <a href="http://sprint.com/return">sprint.com/return</a> .
<b>Upgrades</b>	If you upgrade the Goods, the upgrade policy will apply. Not all Goods are eligible for upgrades. See <a href="http://sprint.com/upgrades">sprint.com/upgrades</a> .

How to take care of our device.

<b>Maintenance &amp; Insurance of Device; Risk of Loss</b>	You use the Goods at your own risk and agree to care for and not abuse your device. <b>You agree to notify us immediately if the Goods are subject to a total loss and provide documentation to explain the nature and reasons for the loss. You still owe us payments and are responsible for all other obligations if the Goods are lost, confiscated, damaged or stolen. For these reasons, you may want to get property insurance to cover the Goods.</b> You can get insurance from anyone, and while we may not provide insurance, third parties may offer insurance through us. Your decision to buy insurance, and your insurance provider, is not factored in our decision to lease Goods to you.
<b>Unreasonable Wear &amp; Tear</b>	Device must be returned in good working condition. You may be charged for unreasonable wear and tear. Unreasonable wear includes: (i) damaged, scratched or cracked housing or display; (ii) display or touchscreen malfunctions; (iii) cracked camera lens; damaged charger port; (iv) damage caused by exposure to liquid; corrosion or discoloration; (v) damage to memory ports; hardware or software alterations; (vi) any other malfunction, failure or damage caused by misuse or mistreatment of the Goods; or (vii) for other reasons not contemplated here.
<b>Warranties</b>	<b>WE MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING (TO THE EXTENT ALLOWED BY LAW) ANY IMPLIED WARRANTY OF MERCHANTABILITY, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE CONCERNING THE GOODS. WE DO NOT AUTHORIZE ANYONE TO MAKE WARRANTIES ON OUR BEHALF.</b> Unless otherwise required by applicable law, any warranty available for the Goods will be provided by the manufacturer of the Goods.

# Sprint Flex Lease Agreement



Okay, almost there. This last page is the most important, so please read it carefully before signing.

<b>Applicable Law Complete Agreement, Waiver &amp; Interpretation</b>	This Lease Agreement is governed by the law of your state of residence when you entered into this Lease Agreement. This Lease Agreement constitutes the entire agreement between you and Sprint and may not be contradicted by evidence of any prior or contemporaneous oral agreement between you and Sprint. The failure by you or us to exercise any right under this Lease Agreement is not a waiver of your or our right to exercise that right or any other right in the future. Any invalid or unenforceable provision in this Lease Agreement will not make any other provision invalid or unenforceable. This Lease Agreement is intended to benefit and be binding on your and our heirs, administrators, successors and assigns. This Lease Agreement is a single transaction. It does not modify any other contract you have with us.
<b>Assignment/ Sublease</b>	<b>You cannot assign or sublease this Lease Agreement or any interest in it without our prior written consent.</b> We may sell, assign or transfer this Lease Agreement, any of our obligations or rights and any amounts you owe us, without notice. Any sale and assignment by us will not be considered a material change to your duties, burdens or risks under this lease. <b>CT:</b> We will provide consent unless we believe that the assignment or sublease would jeopardize our rights or increase our risk.
<b>Notices</b>	You must provide any notices to us by calling or writing us as indicated on your bills. We will provide notices to you in any of these ways: on your bills, by sending information to your address or email address in our records, by calling your mobile phone number or any other number you provide to us, by sending a text message to your phone (if applicable), by posting a message to your Online account, or directly.

**Mandatory Arbitration and Class Action Waiver: PLEASE READ THIS CAREFULLY; IT AFFECTS YOUR RIGHTS. If you are a business lessee,** dispute resolution and arbitration obligations related to this Lease Agreement will be governed by the Business Terms. **If you are a consumer,** and if a dispute is not resolved through the Dispute Resolution process outlined in Sprint's Consumer Terms or through communications with Customer Care, you agree that, instead of suing in court, all disputes must be resolved through an individual arbitration or small claims court. You agree that, by entering into this Lease Agreement, **YOU WAIVE THE RIGHT TO A TRIAL BY JURY AND YOU MAY BRING CLAIMS ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A CLASS MEMBER IN ANY PUTATIVE CLASS OR REPRESENTATIVE PROCEEDING. Further, the details of the process, terms and effect of the dispute resolution, arbitration, and waiver of class action provisions set forth in the Consumer Terms are incorporated into this Lease Agreement, and you are subject to them.** This agreement to arbitrate is intended to be broadly interpreted.

**Consumers:** I certify that I am the Account Holder or have been designated as an authorized user by the account holder.

**Business:** For business lessees, the person signing below represents that he or she has the authority, on behalf of the Lessee, to sign this Lease Agreement and any other documents required in connection with the lease of the Goods.

**NOTICE: This is a lease. You are not buying the Goods and you may not sell the Goods. Do not sign this lease before you read it or if it contains any blank spaces. You are entitled to a completed copy of this lease when you sign it.**

**The undersigned acknowledges receipt of a completed copy of this Lease Agreement to keep.**

Name of Business (if applicable): \_\_\_\_\_

Name and Title of Authorized Business Signatory (if applicable): \_\_\_\_\_

Your Signature: ANDREW MALKIN Date 08/28/2018

Sprint's Signature: Sprint Spectrum Date 08/28/2018