

**Lessee Information**

Name: John Doe

Email: john.doe@example.com

Phone: +1-555-234-7788

**Vehicle Information**

VIN: 1HGCM82633A123456

Lease Term: 36 Months

Annual Mileage Allowance: 12,000 miles

---

**Financial Terms**

Financial Term	Value
APR (Annual Percentage Rate)	6.99%
Monthly Payment	\$429
Down Payment	\$1,999
Residual Value	\$14,200
Early Termination Fee	\$500
Late Payment Penalty	\$35
Excess Mileage Fee	\$0.25 per mile

---

This Vehicle Lease Agreement ("Agreement") is made between the Lessor and the Lessee identified above.

This document outlines the financial obligations, permitted mileage, liability, payment terms, and restrictions applicable during the lease period.

## **TERMS AND CONDITIONS**

### **1. Vehicle Condition & Maintenance**

The Lessee must maintain the leased vehicle in accordance with manufacturer guidelines, including oil changes, tire rotation, and periodic inspections.

### **2. Liability & Insurance**

The Lessee must maintain full insurance coverage including collision and comprehensive protection.

### **3. Default & Repossession**

Failure to make timely payments may result in termination of the Agreement and repossession of the vehicle.

### **4. Early Termination Policy**

Ending the lease before its scheduled expiration will result in additional charges including, but not limited to, the Early Termination Fee listed on Page 1.

### **5. Mileage Policy**

Any mileage exceeding the annual allowance will incur the Excess Mileage Fee listed in the Financial Terms section.

### **6. Ownership**

The Lessor retains ownership of the vehicle at all times during the lease.

### **7. Compliance**

This Agreement complies with all laws under the Consumer Leasing Act (CLA), and all APR calculations conform to applicable federal regulations.

### **8. Renewal & Buyout Option**

Upon completion of the lease term, the Lessee may purchase the vehicle for its residual value or return it to the dealership.

## **FINAL ACKNOWLEDGEMENTS & SIGNATURES**

Lessee Name: John Doe

VIN: 1HGCM82633A123456

APR: 6.99%

Monthly Payment: \$429

By signing below, the Lessee acknowledges that they have read, understood, and agreed to all terms and conditions of this Vehicle Lease Agreement.

---

**Lessee Signature:** \_\_\_\_\_

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

**Dealer Representative:** \_\_\_\_\_

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