

# Federal Consumer Leasing Act Disclosures (REG-M)

This is a Generalized Regulation-M Disclosure. This is NOT A CONTRACT. Some lenders may require additional information to be disclosed on their contracts that may not be disclosed below or that may be disclosed slightly different.

**Automobile:** New BMW X6 SERIES 18XL 4dr Wgn xDrive 35i w/AC, Automatic, Odom: 6, Stock No: X018287

**Lender:** BMW Super Elite, 15,000, Acq: CAP, Sec: 0, Sales Support, Non-Floor Plan, Central Market 2 Region

**Amount due at lease signing (itemized below):** 4,940.94

**Total of Payments** (The amount you will have paid by the end of the lease): 46,124.39

**Customer State:** Kentucky **Customer County:** STATE INCLUSIVE

Itemization of Payment		Itemization of Amount Due at Signing	
Agreed Value:	72,115.20	a) Total Capital Cost Reduction	3,000.00
a) Gross Capital Cost	73,040.20	-Cap Reduction (Cash)	0.00
b) Capital Cost Reduction	-3,000.00	-Rebates	3,000.00
c) Adjusted Capital Cost	<u>70,040.20</u>	-Trade-In	0.00
d) Residual	42,873.60	b) Tax on Capital Cost Red.	180.00
e) Depreciation Charge	27,166.60	c) First Monthly Payment	1,176.67
f) Rent Charge	8,373.68	d) Last Monthly Payment(s)	0.00
g) Total of base MP	35,540.28	e) Refundable Security Deposit	0.00
h) Lease Term	36	f) Acquisition Fee	0.00
i) Base MP	987.23	g) Gap Insurance	0.00
j) Monthly Tax	59.23	h) Documentation Fee	169.27
k) Personal Prop Tax	130.21	i) Monthly Tax (Upfront)	0.00
l) Excise Tax	0.00	j) Upfront Tax (not in Capital Cost)	15.00
m) Other Amounts	0.00	k) Service Tax (not in Capital Cost)	0.00
n) Total MP	<u>1,176.67</u>	l) Tire Tax (not in Capital Cost)	0.00
Itemization of Gross Capital Cost		m) Lic., Insp., Title, Reg. Fees	0.00
a) Agreed Value:	72,115.20	n) Other Fees	400.00
b) Acquisition Fee	925.00	c) Total Due at Signing	<u>4,940.94</u>
c) GAP Insurance	0.00	How the Amount Due at Signing will be Paid	
d) Document Fee	0.00	a) Net Trade-In Value	0.00
e) Warranty	0.00	b) Rebates/Credits	3,000.00
f) Upfront Sales Tax	0.00	c) Amount Paid in Cash	764.27
g) Service Tax	0.00	d) Total Due at Signing	<u>4,940.94</u>
h) Cash Down Tax	0.00	Mileage Allowance	
i) Trade In Tax	0.00	The monthly payment and residual for this lease has been calculated using the following mileage allowance. You are allowed to drive <u>15,000</u> per year, <u>1,250</u> miles per month. If you exceed the mileage allowance for the lease term and do not purchase the Vehicle, you will pay <u>0.30</u> for each excess mile.	
j) Finance Tax	0.00		
k) Tire Tax	0.00		
l) Lic., Insp., Title, Reg. Fees	0.00		
m) Other Fees	0.00		
n) Total Capital Cost	<u>73,040.20</u>		

You have the option to purchase the Vehicle at the end of the lease term for \$ 42,873.60, plus any applicable official fees and taxes.

Customer Signature:

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