

Lease Date: 02/05/2019

LESSEE(S) (Print Name & Address)		VEHICLE GARAGING ADDRESS (if different)	LESSOR (Dealer)
Name of Lessee BRAZILIAN EMBASSY NAVAL ATTACH	Name of Driver ENDAF	Street Address SEDAN	Name of Lessor OURISMAN HONDA
Street Address 3006 MASSACHUSETTS AVE NW	Street Address N/A	City N/A	Street Address 4800 BETHESDA AVE
City WASHINGTON DC	City N/A	State N/A	City BETHESDA MD
Zip 20008	Zip N/A	County N/A	Zip 20814
Name of Co-Lessee N/A	Driver Phone Number (301)538-3893		Dealer Number N/A

By signing this Lease, Lessee and each Co-Lessee (collectively, "I", "my", "me") individually and together agree to lease the Vehicle, described below, according to the terms on both sides of this Lease and Lessee and each Co-Lessee are jointly and severally liable for all obligations under this Lease. I accept delivery of the Vehicle and acknowledge that it is in good operating order and has the odometer reading recorded below. "Lessor" refers to the Lessor ("Dealer") named above and Assignee. Assignee is Honda Lease Trust, the assignee for all Honda and Acura leases. American Honda Finance Corporation ("AHFC") serves as the administrator of the Lease on behalf of Honda Lease Trust. American Honda Finance Corporation is doing business as Honda Financial Services ("HFS").

LEASE TERM: 36 MONTHS

VEHICLE DESCRIPTION

NEW 2018 HONDA ACCORD 4D TOURING CVT 1HGCV1F96JA183816
 New/Used Year Make & Model Body Style Vehicle Identification Number Odometer Reading

Primary Use of Vehicle is for Personal, Family, or Household purposes unless the following box is checked: Business, Commercial, Agricultural, or Lessee is an organization or governmental entity.

TRADE-IN VEHICLE AND ITS ALLOWANCE

Year 2016 Make HONDA Model ACCORD SEDAN Gross Amount of Trade-In Allowance \$ 14955.30
 Prior Contract or Lease Balance - \$ 14955.30 **Net Trade-In Allowance = \$ 0.00 (If less than zero, enter zero).

FEDERAL CONSUMER LEASING ACT DISCLOSURES

1. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Itemized Below) \$ <u>2387.00</u>	2. MONTHLY PAYMENTS My first Monthly Payment of \$ <u>387.00</u> is due on <u>02/05/2019</u> , followed by <u>35</u> payments of \$ <u>387.00</u> due on the <u>5th</u> of each month. The total of my Monthly Payments is \$ <u>13932.00</u>	3. OTHER CHARGES (not part of my Monthly Payment) Turn-in Fee (if I do not purchase the Vehicle) \$ <u>350.00</u> <u>N/A</u> \$ <u>N/A</u> Total \$ <u>350.00</u>	4. TOTAL OF PAYMENTS (The amount I will have paid by the end of the Lease.) \$ <u>16282.00</u>
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5. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. AMOUNT DUE AT LEASE SIGNING OR DELIVERY	B. HOW THE AMOUNT DUE AT LEASE SIGNING OR DELIVERY WILL BE PAID
(1) Capitalized Cost Reduction (Amount Paid in Cash) \$ <u>2000.00</u>	(1) Credit for Net Trade-in Allowance** <u>N/A</u>
Sales/Use Tax on Amount Paid in Cash <u>N/A</u>	(2) Manufacturer Contribution <u>2000.00</u>
(2) Capitalized Cost Reduction (Credit for Net Trade-in Allowance) <u>N/A</u>	(3) Dealer Contribution <u>N/A</u>
Sales/Use Tax on Credit for Net Trade-in Allowance <u>N/A</u>	(4) Amount to be Paid in Cash <u>387.00</u>
(3) Advance Monthly Payment (1st Month) <u>387.00</u>	(5) <u>N/A</u> <u>N/A</u>
(4) Refundable Security Deposit <u>N/A</u>	(6) <u>N/A</u> <u>N/A</u>
(5) Initial Title Fees <u>N/A</u>	(7) <u>N/A</u> <u>N/A</u>
(6) Initial Registration Fees <u>N/A</u>	(8) <u>N/A</u> <u>N/A</u>
(7) Other: <u>N/A</u> <u>N/A</u>	(9) <u>N/A</u> <u>N/A</u>
(8) Other: <u>N/A</u> <u>N/A</u>	
(9) Other: <u>N/A</u> <u>N/A</u>	
(10) TOTAL \$ <u>2387.00</u>	(10) TOTAL \$ <u>2387.00</u>

6. MY MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW:

A. GROSS CAPITALIZED COST: The agreed upon value of the Vehicle (\$ <u>30776.35</u>) and any items I pay for over the Lease Term (such as taxes, fees, service contracts, insurance, and any outstanding prior credit or lease balance). \$ <u>31721.35</u>	F. RENT CHARGE: The amount charged in addition to the depreciation and any amortized amounts. + <u>1211.04</u>
B. CAPITALIZED COST REDUCTION: The amount of any net trade-in allowance, rebate, noncash credit, or cash I pay that reduces the gross capitalized cost. - <u>2000.00</u>	G. TOTAL OF BASE PAYMENT(S): The depreciation and any amortized amounts plus the rent charge. = <u>13931.84</u>
C. ADJUSTED CAPITALIZED COST: The amount used in calculating my base monthly payment. = <u>29721.35</u>	H. LEASE PAYMENTS: The number of payments required during the term of my Lease. ÷ <u>36</u>
D. RESIDUAL VALUE: The value of the Vehicle at the scheduled end of the Lease Term used in calculating my base monthly payment. - <u>17000.55</u>	I. BASE MONTHLY PAYMENT: = <u>387.00</u>
E. DEPRECIATION AND ANY AMORTIZED AMOUNTS: The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease Term. = <u>12720.80</u>	J. MONTHLY SALES/USE TAX: + <u>N/A</u>
	K. OTHER: <u>N/A</u> + <u>N/A</u>
	L. OTHER: <u>N/A</u> + <u>N/A</u>
	M. TOTAL MONTHLY PAYMENT ("MONTHLY PAYMENT") = \$ <u>387.00</u>

EARLY TERMINATION. I may have to pay a substantial charge if I end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier I end the Lease, the greater this charge is likely to be.

- 7. EXCESSIVE WEAR AND USE.** I MAY BE CHARGED FOR EXCESSIVE WEAR BASED ON LESSOR'S STANDARDS FOR NORMAL USE AND FOR MILEAGE IN EXCESS OF 1500 MILES PER YEAR AT THE RATE OF 20 CENTS PER MILE.
- 8. PURCHASE OPTION AT END OF LEASE TERM.** I have an option to purchase the Vehicle at the end of the Lease Term for \$ 17000.55, plus any required taxes and fees.
- 9. OTHER IMPORTANT TERMS.** Review this Lease for additional information on early termination, purchase options, maintenance responsibilities, warranties, late and default charges, insurance, and any security interests, if applicable.

A. Agreed upon Value of Vehicle	\$	30776.35	H. Optional Vehicle Service Contract	\$	N/A
B. Sales/Upfront/Other Tax	\$	N/A	I. N/A	\$	N/A
C. License, Title, and Registration Fees	\$	50.00	J. N/A	\$	N/A
D. Outstanding Prior Credit or Lease Balance	\$	N/A	K. N/A	\$	N/A
E. Dealer Documentation/Preparation/Service Fee	\$	300.00	L. N/A	\$	N/A
F. Acquisition Fee	\$	595.00			
G. Optional Maintenance Contract	\$	N/A	M. Total = Gross Capitalized Cost	\$	31721.35

11. WARRANTIES

If the Vehicle is new, the Vehicle is covered by the manufacturer's standard new car warranty. If the Vehicle is not new, there is no express warranty on the Vehicle unless indicated below.

Used vehicle limited warranty provided by the manufacturer. Remainder of standard new vehicle limited warranty provided by the manufacturer.

Other: N/A

If the Vehicle is new and does not conform to all applicable warranties during the warranty period, the Lessee shall, during the warranty period, report the nonconformity, defect, or condition by giving written notice to the manufacturer, factory branch, or Lessor by certified mail, return receipt requested.

UNLESS LESSEE LEASED THE VEHICLE FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES, LESSOR LEASES THE VEHICLE TO ME "AS IS", EXCEPT AS PROVIDED IN THIS LEASE (AND UNLESS PROHIBITED BY LAW), LESSOR MAKES NO EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS AS TO THE VEHICLE'S (OR ANY OF ITS PARTS OR ACCESSORIES) CONDITION, MERCHANTABILITY, SUITABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE AND LESSOR MAKES NO OTHER REPRESENTATIONS OR WARRANTIES WHATSOEVER.

12. OPTIONAL SERVICE CONTRACT, INSURANCE AND OTHER PRODUCTS

I do not have to purchase any of the optional products or services listed below to enter into this Lease, and they are not a factor in Lessor's credit decision. If I have indicated so below, it means I want to purchase the products and/or services for the price(s) listed below. If I have decided to purchase any of the products and/or services, I acknowledge that I have read the separate contract or notice which describes its terms and conditions. Coverage may be subject to approval by the provider. If the price of any products and/or services I bought is not part of the Itemization of Gross Capitalized Cost, I will pay for them upon Lease signing or delivery. Lessor may receive a portion of the price of any optional products and/or services I buy.

Optional Maintenance Contract	\$	N/A	N/A	N/A	N/A / N/A
		Premium or Charge	Provider	Term	Lessee Initials
Optional Vehicle Service Contract	\$	N/A	N/A	N/A	N/A / N/A
		Premium or Charge	Provider	Term	Lessee Initials
Other N/A	\$	N/A	N/A	N/A	N/A / N/A
Product Description		Premium or Charge	Provider	Term	Lessee Initials
Other N/A	\$	N/A	N/A	N/A	N/A / N/A
Product Description		Premium or Charge	Provider	Term	Lessee Initials
Other N/A	\$	N/A	N/A	N/A	N/A / N/A
Product Description		Premium or Charge	Provider	Term	Lessee Initials
Other N/A	\$	N/A	N/A	N/A	N/A / N/A
Product Description		Premium or Charge	Provider	Term	Lessee Initials

Notice: If you do not meet your Lease obligations, you may lose the Vehicle.

13. ESTIMATED FEES AND TAXES DURING LEASE TERM

I agree to pay when due or reimburse Lessor for all title/license/registration/official fees and taxes over the term of my Lease (including any extensions), whether paid at Lease signing, included in my Monthly Payments or billed otherwise by Lessor or my taxing jurisdiction, including personal property taxes. Lessor estimates this amount to be: \$ 150.00. The actual total of fees and taxes may be higher, or lower, depending upon whether the garaging address of the Vehicle changes, and on the tax rates in effect, or the value of the Vehicle at the time a fee or tax is assessed. Some taxes and fees may come due after the Lease terminates. I agree to pay any such amounts within 10 days of being invoiced or otherwise when indicated by the taxing authority. I will be responsible for any fines or penalties if I fail to pay the bill when due.

14. VEHICLE INSURANCE (See Section 24 for Additional Requirements)

No physical damage or liability insurance coverage for bodily injury or property damage caused to others is included in this Lease.

I affirm that the following insurance coverage is in force as of the Lease Date. I must instruct my insurance agent to add as an additional loss payee and as an additional insured, and send the Insurance Policy, Endorsement, or Certificate to: Honda Lease Trust c/o PDP Services, P.O. Box 650201, Hunt Valley, Maryland 21065-0201.

SAHOURI INS FIN Insurance Provider
 A222583 Policy Number
 N/A Agent's Name N/A Agent's Address N/A City N/A State N/A Zip N/A Agent's Phone Number

15. ARBITRATION

The parties agree that any unresolved disputes shall be submitted to arbitration in accordance with the Arbitration clause (Section 53). By initialing this Section, I am confirming that I have read this Section and the Arbitration clause, including the method of opting out of arbitration.

Lessee's Initials [Signature] Co-Lessee's Initials N/A

16. NOTICES

FOR PURPOSES OF THE NOTICES BELOW "YOU" REFERS TO LESSEE.

YOU AGREE THAT ASSIGNEE AND AHFC MAY OBTAIN YOUR CREDIT REPORT, CREDIT SCORE OR OTHER CONSUMER REPORT FOR USE IN CONNECTION WITH COLLECTION OF AMOUNTS OWED UNDER THIS LEASE, ENFORCEMENT OF THIS LEASE, AND MARKETING SOLICITATIONS FOR RETAIL INSTALLMENT FINANCING OR LEASE PROGRAMS AFTER LEASE DATE.

THIS LEASE CONTAINS THE ENTIRE AGREEMENT BETWEEN YOU AND US. No agreements exist between you and Lessor except as set forth in this Lease. The agreement between the parties may only be modified by a writing signed by you and Lessor, except that the Lease may be extended by agreement over the phone or an agreement formed through other electronic means of communication for a period of no more than six months. No course of performance will modify the agreement between the parties or constitute a waiver of any right under this Lease.

Lessee's Initials [Signature] Co-Lessee's Initials N/A

If the Lessee intends to use the Vehicle primarily for personal, family or household purposes, the following notice applies:

NOTICE

ANY HOLDER OF THIS CONSUMER LEASE IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE LESSEE COULD ASSERT AGAINST THE LESSOR OF THE MOTOR VEHICLE. RECOVERY HEREUNDER BY THE LESSEE SHALL NOT EXCEED AMOUNTS PAID BY THE LESSEE UNDER THIS LEASE.

NOTICE TO THE LESSEE: THIS IS A LEASE. YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS AND UNTIL YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE, IF THIS LEASE CONTAINS A PURCHASE OPTION. DO NOT SIGN THIS LEASE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS LEASE WHEN YOU SIGN IT.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED A COMPLETELY FILLED-IN COPY OF THIS LEASE BEFORE SIGNING IT.

A. INDIVIDUAL LESSEE SIGNATURE(S)

X N/A Lessee Signature Name N/A Co-Lessee Signature Name

X N/A Co-Lessee Signature Name N/A Co-Lessee Signature Name

B. BUSINESS LESSEE SIGNATURE

X [Signature] Business Name BRAZILIAN EMBASSY NAVAL ATTACHE OFF Signor's Name Title

C. LESSOR SIGNATURE AND ASSIGNMENT

The authorized signature of the Lessor below has the effect of: (a) accepting the terms and conditions of this Lease; (b) acknowledging verification of the Lessee's insurance coverage required by this Lease; and (c) assigning to Honda Lease Trust, or its successors and assigns all of its right, title and interest in and to this Lease, the proceeds of this Lease and the Vehicle, according to the terms and conditions of the Lease Plan Agreement between Honda Lease Trust and the Lessor.

X [Signature] Authorized Signature Name COURTSMAN HONDA Title

18. CO-SIGNER SIGNATURE

GUARANTY: I/We jointly and severally guaranty payment of all amounts owed under this Lease. This means that if the Lessee(s) fails to pay any money owed, I/We will pay it. Upon default under the Lease, Lessor may proceed immediately against me/us for payment, without first proceeding against the Lessee(s), any other guarantor, or any security. I/We also will be liable for all fees, including attorneys' fees, that the Lessor incurs in enforcing the Lease or this guaranty. My/Our guaranty of payment is unconditional, and will not be affected by any settlement, extension, renewal or amendment of the Lease, or the release of any person or security. I/We waive all notices of every kind and nature and also waive all rights to demand and presentment.

N/A Co-Signer/Guarantor Signature Print Name N/A Co-Signer/Guarantor Signature Print Name

HF LS MD 08/16 SEE OTHER SIDE FOR ADDITIONAL TERMS AND CONDITIONS LESSEE

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28. PURCHASE OPTION PRIOR TO THE END OF LEASE TERM: I have the option to purchase the Vehicle at any time (unless a governmental agency has seized the Vehicle and instructed Lessor not to release the Vehicle to me). This purchase option may be exercised only by the Lessee, if I purchase the Vehicle prior to the end of the Lease term, the purchase price will be the Adjusted Lease Balance (defined below), plus (a) any payments or other charges due and unpaid under this Lease (except Excess Mileage and Excessive Wear and Use charges) and (b) any taxes or fees required by law in connection with the purchase. The "Adjusted Lease Balance" is the unamortized portion of the Adjusted Capitalized Cost, determined on an Actuarial basis, where earnings are accrued on the first day of every period. "Actuarial basis" means the method of allocating Base Monthly Payments between: (i) the reduction of the Adjusted Capitalized Cost to the Residual Value over the Lease Term; and (ii) Rent Charges. Under this method, a Base Monthly Payment is applied first to the accumulated Rent Charges and any remainder is subtracted from, or any deficiency is added to, the balance of the Adjusted Capitalized Cost. I will re-register the Vehicle in my name at the time I purchase it. If I fail to do so, Lessor may cancel the registration.

29. ENDING MY LEASE

32. SCHEDULED END OF LEASE LIABILITY: I agree that if I do not purchase the Vehicle at the end of the Lease, my payment liability at that time will be the sum of:

(a) any Monthly Payments already due and unpaid and any other amounts arising from my failure to keep my promises under this Lease; plus

(b) any Excessive Wear and Use amounts, defined below; plus

(c) any Excess Mileage charges; plus

(d) any official fees and taxes imposed in connection with Lease termination; plus

(e) the Turn-in Fee, as described in Section 3 above.

33. EXCESSIVE WEAR AND USE/EXCESS MILEAGE: If I do not purchase the Vehicle at the end of my scheduled lease term, and subject to the limited waiver below, I will reimburse Lessor for the amount it would cost Lessor to repair excessive wear and use to the Vehicle, whether or not Lessor makes repairs. "Excessive wear and use" includes, but is not limited to:

(a) any mechanical defect or failure;

(b) broken or missing parts or accessories (including missing keys or remote entry devices);

(c) damaged body, fenders, bumpers, metal work, lights or trim, or damaged or

including maintenance, repair, fluids, tires and other expenses. At my expense, I will have