

Have you ever had a rent to own with City Leasing before? ____ Was your account always in good status? ____

CITY LEASING, LLC

www.cityleasing.com

LEASE WORKSHEET

BUYER INFORMATION:

Buyer Name: _____ Co-Buyer Name: _____

Address: _____ City: _____ State: _____ Zip: _____

County: _____

BUILDING INFORMATION:

Type of Building: _____ Building Size: _____

Serial Number: _____ New or Used: _____

LEASE CALCULATIONS	
Price of Building:	
Advance:	
Tax on Advance:	
Total Advance:	
Lease Amount:	

Sales Tax Rate

Tax Rate Example: Enter .0925 for 9.25%
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Lease Term:	Months
Lease Factor:	
Base Payment:	
Tax on Payment:	
Total Payment:	
Total of Payments:	

Lease Factor: 24 months = 17.0
 36months = 21.6
 48months = 26.4
 60 months = 31.2

City Leasing, LLC

City Leasing, LLC
P.O. Box 1001
Arlington, TN 38002

Information Sheet

ALL INFORMATION MUST BE COMPLETE AND LEGIBLE

Name _____ Co-Name _____

SS# _____ SS# _____

DL# _____ DL# _____

Home phone- _____ Home phone- _____

Cell Phone- _____ Cell Phone- _____

Physical Address- _____ Mailing Address- _____

City, State, Zip- _____ City, State, Zip- _____

Years at this address- _____ Own or rent- _____

if yes on rent, Landlord's Lien Waiver must be signed by landlord and returned before delivery

Name of Landlord- _____

Mortgage Company- _____

Have you ever filed bankkruptcy? ___ If so, when- (20% min.down) _____ Are you in BK now? ___ (min 30% down)

References- (not living in same household, 3 required)

Name- _____ Relationship- _____ Phone- _____

Name- _____ Relationship- _____ Phone- _____

Name- _____ Relationship- _____ Phone- _____

E-Mail Address- _____

Employer- _____ Length- _____

Work Phone _____ Supervisor- _____

Type of business- _____ Length- _____

Co-Name Employer- _____ Length- _____

Work Phone- _____ Supervisor- _____

Name of Bank (checking)- _____ Phone- _____

Name of Bank (savings)- _____

You can enroll in Autopay. After you receive your coupon booklet you can call and request Autopay information

BY AFFIXING MY (OUR) SIGNATURES BELOW, I (WE) CERTIFY ALL OF THE INFORMATION SUPPLIED BY ME ON THIS FORM IS TRUE AND CORRECT, AND HEREBY AUTHORIZE THE RELEASE OF ANY INFORMATION, DEEMED NECESSARY BY LESSOR, RELATING TO EMPLOYMENT, INCOME, AND EXISTING OR PRIOR LEASES INCLUDING PROPERTY/LANDLORDS. ANY FALSE STATEMENT CAN BE SUFFICIENT BASIS FOR REJECTION OF THIS ORDER. I (WE) HAVE READ AND UNDERSTAND THIS.

Signed- _____ Date- _____

Signed- _____ Date- _____

CITY LEASING, LLC

PO BOX 1001 * ARLINGTON, TN 38002 * 901-969-3459

LANDLORD'S LIEN WAIVER

Date: _____

Landlord: _____

Landlord's Mailing Address: (Street/Route) _____

(City) _____, (County) _____

(State) _____, (Zip Code) _____, (Phone) _____

Tenant: _____

Tenant's Mailing Address: : (Street/Route) _____

(City) _____, (County) _____

(State) _____, (Zip Code) _____, (Phone) _____

City Leasing, LLC's Mailing Address: PO BOX 1001, Arlington, TN 38002

Premises: (Street/Route) _____

(City) _____, (County) _____

(State) _____, (Zip Code) _____, (Phone) _____

Tenant occupies the Premises under a lease from Landlord and maintains the Premises personal property that CITY LEASING, LLC has a security interest in, or lien on, or that CITY LEASING, LCC, owns, including but not limited to that (one) 1 certain portable building described as follows: Type: _____, Size: _____, Serial/Model #: _____. This specifically further Includes any and all personal property placed by Tenant in such portable building.

For valuable consideration, landlord waives all rights to maintain or enforce a statutory or contractual landlord's lien, security interest, or any other claim against such personal property. This waiver binds Landlord's heirs and successors and inures to the benefit of CITY LEASING, LLC., its successors and/or assigns.

Landlord's signature

Tenant's signature

CITY LEASING, LLC

PO BOX 1001
Arlington, TN 38002
901-969-3459

46B6/48/60 months wood or metal

RENTAL PURCHASE AGREEMENT AND DISCLOSURE STATEMENT

This agreement made and entered on this _____ day of _____, (year) _____, (a copy of which has been furnished to consumer as evidenced by Consumer's signature as it appears below). By and between City Leasing, LLC, hereinafter referred to as "Lessor " and _____ Whose Address

is _____
in _____ County, hereinafter referred to as "Consumer."

WITNESSETH

1. For and in consideration of mutual covenants and agreements hereinafter set forth. Lessor hereby leases to Consumer and Consumer hereby leases from Lessor that certain portable warehouse and equipment described in paragraph 2 (1) set out below.

2. The following information is hereby disclosed to the Consumer pursuant to TCA 47-18-604 and constitutes terms and conditions of this agreement.

(a) The property to be leased, the subject of this agreement, is described as follows:

Type: _____ Size: _____ Serial No: _____

(b) The *net* leased price of the leased property is \$ _____

(c) The property is:

(d) Consumer realizes this is a one month term lease and renews every payment made by one month, of which there is no penalty for early payoff.

(e) Consumer may renew this agreement for consecutive terms of one month by making rental payments in advance for each additional month consumer wishes to rent the property.

(f) The rental payment is _____ per month and is due 30 to 45 days after the delivery date and then each corresponding day of each succeeding month. If consumer makes _____ monthly payments for a total cost of _____ and otherwise complies with this agreement, Consumer will acquire ownership of the rented property. At any time after consumer otherwise complies with this agreement, Consumer may purchase the rented property for the cash price of _____ less _____ of all the rental payments Consumer has made (exclusive of taxes, reinstatement, and other charges.)

(g) A \$25.00 late fee will be applied to all payments 10 days past due and the late charges will continue to accrue until the account is brought current. Should the past due payments go past the scheduled last payment date of the contract. The late charge will change to 40% of the regular monthly payment, and will continue to accrue monthly. A \$25 fee will also be charged for returned checks.

(h) Consumer will not own the property until the Consumer has made the total number of payments and the total of payments necessary to acquire ownership. Customer will be in violation of this lease agreement if they "live" in the property.

(i) The total of payments does not include other charges such as late payment, default, pick up or reinstatement fees, and Consumer should read this contract for an explanation of these charges.

(j) Consumer is responsible for the fair market value of the property if it's lost, stolen, damaged, or destroyed.

(k) Consumer is responsible for maintaining the property while it is leased.

(l) Consumer shall not permit the leased property to be altered for the construction of shelves, addition of equipment and accessories or the placing of signs thereon, and shall not permit the leased property to be tied to or otherwise affixed to any real estate in such a manner that the same cannot be removed without damage to the leased property. I understand this product will be repossessed if the account is 45 days late.

3. At the time of the execution of this agreement, the Consumer shall pay to Lessor a non-refundable advance in the amount of _____, which is earned by the retailer and is not credited to payments on the back end of the lease.

IN WITNESS WHEREOF, the parties have hereunto affixed their signatures as of the day and date first above written.

This contract is being assigned to Pinnacle Bank. The undersigned Lessee agrees not to assert against Pinnacle Bank any claims it may have against Lessor arising out of this Retail Purchase Agreement as a defense to the enforcement of this contract by Pinnacle Bank.

WITNESS:

LESSOR:

City Leasing, LLC

By: _____

Authorized Representative

CONSUMER:

4. Consumer may terminate this agreement without penalty by voluntarily surrendering the rented property upon expiration of any lease term. In that event, Consumer agrees to return the rented property to Lessor in the same condition it was on this date, normal wear and tear excepted.
5. Termination of this agreement must be done in writing.
6. In the event of termination by Consumer, Consumer will still owe Lessor any past due rental payments. If Consumer fails to make a timely rental payment, which otherwise would effectuate a termination of this agreement, Consumer shall have the right to reinstate the agreement without losing any rights or options by payment of all past due rental charges, the reasonable cost of pick up, redelivery, and refurbishing, and any applicable late fee within five (5) days of the renewal date.
7. If Consumer, at the request of the Lessor or its agent, has returned or voluntarily surrendered the rented property to Lessor, the consumer shall have the right to reinstate the agreement for a period of five (5) days after the date of the return of the property. In the event Consumer has paid not less than 60% of the amount called for under this contract to obtain ownership, the reinstatement period shall be extended to a term of ninety (90) days after the date of the return of property. In the event that Consumer has paid not less than 80% of the amount called for under the contract to obtain ownership, the reinstatement period shall be extended to a total of one hundred eighty (180) days after the date of the return of the property. To correctly return the leased property, the Lessee must be current on the account and must notify the Lessor, in writing, that they wish to return the leased building. Monthly payments and late charges will continue to accrue until the building is picked up. Lessee must give the Lessor 60 days to pick up once Lessee notifies Lessor they wish to terminate lease.
8. The rented property shall be kept at the address shown above. It may not be moved from that address without the written consent of Lessor.
9. Consumer may not assign any of Consumer's rights under this contract to any third party without the written consent of Lessor.
10. Lessor shall have the right to examine and inspect the rented property at all reasonable times.
11. Notwithstanding anything contained in this agreement to the contrary, the Lessor shall not be liable to the Consumer or to any other person, firm or corporation by reason of the loss of, damage to or destruction of any contents contained from time to time in the leased property, unless such loss, damage or destruction of the property kept in the leased premises is due to the negligence of the Lessor, its agent, servants, or employees, the liability of the Lessor shall not exceed the value of the portable warehouse in question. In this regard, the Consumer warrants and guarantees to the Lessor that no property in excess of the said limit of liability shall be placed in or stored in the leased property other than at the sole peril of the consumer.
12. Notice is hereby given to any holder of this instrument or any interest therein that, to the extent this instrument may be deemed to be a consumer credit contract, the rights of such holder, if any, are subject to all claims and defenses which the debtor could assert against the seller of goods and services obtained pursuant thereto, but with recovery by the debtor being limited to the amount paid by the debtor hereunder.
13. Consumer agrees to promptly remove all of consumer's personal belongings and property at the termination of this agreement, whether such termination is caused by Consumer's default or by lapse of time, and Lessor may elect that any personal property not removed at such termination by Consumer is deemed abandoned by Consumer and same shall become the property of the Lessor without any payment or offset therefore. If Lessor shall not so elect, the lessor may remove such property from the leased premises and store same at Consumer's risk or expense.
14. In the event my account balance is in default, I agree to Reimburse City Leasing for collection agency/atty. fees, costs and expenses, including reasonable attorney's fees and costs, incurred by City Leasing in such collection efforts; and, I understand that such collection costs, expenses and collection agency fees and reasonable attorney's fees and costs may include percentage-based fees charged to City Leasing by the collection agency, including percentage based fees of up to 33% of the debt collected. Any collection costs and fees stated above are charged in addition to past due lease payments/and costs incurred on my lease account. In the event the Consumer defaults in complying with the terms of the Lease and the building cannot be repossessed by the Lessor for any reason including but not limited to being moved, damaged or destroyed, an additional payment shall be paid by the Consumer to the Lessor that equals the value of the building at the time it was leased.
15. The parties agree that:
 - (a) The Consumer has examined the leased property, knows the condition thereof, and has agreed to lease the same in an "as is" condition
 - (b) The lessor has made no representations, warranties, or promises of any kind or nature, either expressly or impliedly, as to the condition, quality, suitability, or fitness or purpose of the leased property.
16. This agreement sets forth the parties' entire agreement and may not be changed except in paper writing signed by both parties.
17. By executing this agreement, Consumer agrees that:
 - a. Consumer has read and understands this agreement;
 - b. Consumer has been given a signed and legible copy with all blanks filled in;
 - c. Consumer has received the rented property in good condition.
18. Abandonment Clause: By signing this agreement I am agreeing that I will not abandon this building by moving out of the dwelling where it resides (either a home I own or rent). I am agreeing that if I should choose to abandon this building without notifying City Leasing, LLC that I agree to make my responsibility the WHOLE TERMS of the lease and negating the month to month clause contained herein. I also agree to reimburse City Leasing, LLC any deficit balance created by City Leasing, LLC having to repossess the building after it has been abandoned (i.e. repo fees, attorney fees, or any other fees City Leasing, LLC had to incur to re-lease, recover, or refurbish the building). I also agree that this part of the lease is NOT dischargeable in Bankruptcy proceedings.
19. If Lessor has to repossess the building for nonpayment and notices items in the shed that belong to Lessee, Lessor will notify Lessee, and during a 5 day grace period given to Lessee to catch the past due amount up, Lessor does not warranty items in the shed once repossession has taken place. If items are deemed missing by the Lessee, Lessee CANNOT hold Lessor responsible for these items. If Lessee fails to make payments on the shed Lessor has the right to recover the property by cutting locks/ taking down fence/ removing electricity etc and is not responsible for these items in the attempt to recover the property.
20. This lease is not dischargeable in bankruptcy proceedings.
21. Lessee allows City Leasing or its assigns to use any means necessary to repossess the building, which includes move vehicles, take down fences and any other means necessary.
22. This lease is 90 days same as cash. If sufficient payments are made to pay off the net leased amount plus sales tax during the first 90 days, no leasing fees will apply. If the 90 days same as cash option is not exercised and the lease is not paid in full within 90 days. Leasing fees will apply for all payments. No Exceptions.

_____ initials

City Leasing, LLC

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our customers. When we use the words “you” and “your” we mean all customers who may or may not have a continuing relationship with us, who may use a financial product or service we provide in certain circumstances. These products may include leasing (rent-to-own) of various products.

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them.

We first define some terms:

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic information does not include information that is available from public sources such as telephone directories or government records.

A nonaffiliated third party is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION THAT WE COLLECT

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with nonaffiliated third parties.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees and independent contractors who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES FUTURE CHANGES

In the future, we may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal we may disclose to non affiliated third parties:

Nonpublic personal information we receive from you on an application or other forms, such as:
Name – Address

You may opt out of the disclosure of the information listed above.

TYPES OF NONAFFILIATED THIRD PARTIES

We may disclose nonpublic personal information about you in the future to the following types of nonaffiliated third parties:

Financial Service providers, insurance agents and extended warranty companies.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Nonaffiliated Third Parties

We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out those disclosures, that is, you may direct us not to make those disclosures other than the disclosures permitted by law.

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you wish to opt out of disclosures, you may do so by checking the box below.

_____ Do not share my nonpublic personal information with nonaffiliated third parties in the future.

Signature

Print Name

Title

Date

Care Call

Name: _____

Address: _____

BUILDING INFORMATION:

Type of Building: _____ Building Size: _____

Serial Number: _____ New or Used:

By signing this I agree that I am completely satisfied with my product and made an advance payment on the product of at least 10%.

How did you make the advance payment?

Cash

Check

Credit Card

Buyer: _____

Date: _____

Co-Buyer: _____

Date: _____

This is the form the driver uses for the customer to sign upon a successful delivery of product

THIS DOCUMENT **MUST BE DATED** BECAUSE THIS DATE SETS THE PAYMENT DUE DATE

