



NORTH SHORE BANK

NORTH SHORE BANK, FSB MOTOR VEHICLE LEASE AGREEMENT - CLOSED-END AND DISCLOSURE STATEMENT

SINGLE PAYMENT LEASE RIDER

This Rider supplements and amends the Motor Vehicle Lease Agreement-Closed End- and Disclosure Statement between the parties named below and bearing the date set forth (the "Lease"):

Name of Lessee: _____

Name of Lessor: _____

Date of the Lease: _____

Term of the Lease: _____

1. The Lease provides for you to make all Monthly Payment in a single payment ("Advance Monthly Payment"). The Advance Monthly Payment is shown in Section 7(a)(2) of the Lease. The Advance Monthly Payment consists of the number of separate Monthly Payments shown in Section 8(m) of the Lease multiplied by the Lease Term shown in Section 8(h).

2. In order to accommodate that payment schedule, you agree that the definition of Adjusted Lease Balance set out in Section 13 of the lease is hereby amended to read:

The "Adjusted Lease Balance" in any given month is an amount equal to: (1) the initial Lease balance (Section 8(d) plus Section 8(e)), reduced by that portion of the Monthly Payment for each preceding month that is attributable to depreciation, as determined under Section 30; minus (2) that portion of the Advance Monthly Payment attributable to subsequent months. For example, your Adjusted Lease Balance during the fifth month will be an amount equal to the sum of the amount shown in Section 8(e) plus the amount shown in Section 8(d) minus that portion of the Monthly Payments for months one through four that are attributable to depreciation during each of those months, minus that portion of any First Monthly Payment (as shown in Section 7(a)(2)) that is attributable to months after the fifth month.

The Adjusted Lease Balance is one of the components of the calculation used to determine the amount that you may owe if you choose to purchase the Vehicle before the end of the Lease.

3. Except as otherwise expressly provided in this Rider, all terms defined in the Lease have the same meaning when used in this Rider.

4. By signing below you acknowledge that you have read this Rider, agree to its terms, and have received a complete copy of this Rider.

Date: _____

Lessee's signature

Lessee's signature

Lessee's name (printed or typed)
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Lessee's name (printed or typed)