

Skip-A-Pay Application

DISCLOSURE, AND AGREEMENT

Use O1A Leasing's Skip-A-Pay program to take a break from your lease payment and help free up funds for family vacations, holiday shopping, or to just enjoy some extra cash! Applying is simple – just fill out the application below and submit it to O1A Leasing for approval.

To ensure timely processing of your application, please complete the form and return it to O1A Leasing at least 5 business days before your payment due date.

Skipping payments will result in your lease being extended and interest will continue to accrue.

GUIDELINES

- Your account with O1A Leasing must be in good standing.
- Your lease must be at least six (6) months old in order to skip a payment.
- There is a limit of two (2) skipped payments permitted per calendar year, and consecutive months cannot be skipped.
- This application must be signed by at least one lessee on the account.
- There will be a \$45 application fee per lease (if you have two leases and you're skipping payments on both, it will be a total of \$90 in application fees). You will only be charged this fee if you are approved for Skip-A-Pay.

APPLICATION

Lessee Name	Co-Lessee Name
Address	City
Phone Number	Month/Payment(s) to Skip
Stock Number	Application Fee \$45.00

By signing below, I/we request to skip the payment for the month referenced above on the stock number listed. I/we agree to pay the application fee upon approval. I/we understand and agree with all of the disclosures in this agreement.

X _____
Lessee's Signature

Date

X _____
Co-Lessee's Signature

Date

For payments generated by the lessee (eg. through a bill payment service, direct withdrawal from paycheck, etc) the lessee is responsible for cancelling said payments for the skipped month(s). Any automatic payments generated by O1A Leasing will be suspended for the skipped month(s). Application fees are not applied toward a customer's payment, interest, or other charges. Interest will continue to accrue on each account until the end of the lease. Payment arrangements will not be accepted on application fees. Should a lessee not be able to afford the application fee upon approval, the application will be denied. Insurance must remain active during any and all skipped months, and the disabling device may still be used should there be inadequate insurance coverage. A separate written Application, Disclosure, and Agreement must be completed for each lease and/or month the lessee wants to skip.

Final approval on all Skip-A-Pay applications is up to the sole discretion of O1A Leasing. O1A Leasing may not disclose why an application was denied.