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## I.

**IT IS HEREBY ORDERED** that Respondents and their officers, agents, representatives, and employees shall not, directly or indirectly, expressly or by implication:

- A. In an advertisement concerning the leasing or financing of a motor vehicle, represent the amount of any monthly payment, periodic payment, initial payment, or down payment, or the length of any payment term, unless the representation is non-misleading, and the advertisement clearly and conspicuously discloses all qualifications or restrictions on the consumer's ability to obtain the represented terms, including but not limited to qualifications or restrictions based on the consumer's credit score. *Provided, further,* that, if a majority of consumers likely will not be able to meet a stated credit score qualification or restriction, the advertisement must clearly and conspicuously disclose that fact.
- B. Misrepresent the cost of:
  - 1. Purchasing a vehicle with financing, including but not limited to, the amount or percentage of the down payment, the number of payments or period of repayment, the amount of any payment, and the repayment obligation over the full term of the loan, including any balloon payment; or
  - 2. Leasing a vehicle, including but not limited to, the total amount due at lease inception, the down payment, amount down, acquisition fee, capitalized cost reduction, any other amount required to be paid at lease inception, and the amounts of all monthly or other periodic payments.
- C. Misrepresent any other material fact about the price, sale, financing, or leasing of any motor vehicle.

## II.

**IT IS FURTHER ORDERED** that Respondents and their officers, agents, representatives, and employees shall not, in connection with any advertisement for any consumer lease, directly or indirectly, expressly or by implication:

- A. State the amount of any payment or that any or no initial payment is required at lease inception, without disclosing clearly and conspicuously the following terms:

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**IV.**

**IT IS FURTHER ORDERED** that Respondent

- A. Any Part in this order that terminates in less than twenty (20) years;
- B. This order's application to any Respondent that is not named as a defendant in