

## **BAD BOY TRACTOR FINANCING OPTIONS**

Bad Boy Mowers has partnered with Sheffield Financial to provide fixed, straight, installment loans for purchases of Bad Boy Tractors.

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Financing promotions void where prohibited. Offer subject to change without notice. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023.

Apply online at [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com). No dealer recourse or reserve. Same day funding available. Direct deposit available. All loans subject to credit approval. Other features available. Subject to change without notice. \$75,000 maximum amount financed. UCC filing fee may be charged. Sheffield Financial is a division of BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

### **0.99% for 60 Months [1.65% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 0.99%
- Term: 60 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your Down Payment is \$0 with 60 monthly payments of \$130.31 each. Interest Rate is 0.99% [APR is 1.65%].

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**1.99% for 72 Months [2.55% APR\*]**

- Minimum Purchase Requirement: \$7,500
- Interest Rate: 1.99%
- Term: 72 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your Down Payment is \$0 with 72 monthly payments of \$112.45 each. Interest Rate is 1.99% [APR is 2.55%].

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**2024h & 3026h 0% for 84 Months [0.29% APR\*]**

- Minimum Purchase Requirement: \$12,000
- Interest Rate: 0%
- Term: 84 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$12,000, your down payment is \$0 with 84 monthly payments of \$144.35 each. Interest Rate is 0% [APR is 0.29%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 700. Minimum amount financed \$12,000; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

### **2.99% for 84 Months [3.30% APR\*]**

- Minimum Purchase Requirement: \$12,000
- Interest Rate: 2.99%
- Term: 84 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$12,000, your down payment is \$0 with 84 monthly payments of \$160.17 each. Interest Rate is 4.99% [APR is 3.30%].

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### **4.99% for 84 Months [5.31% APR\*]**

- Minimum Purchase Requirement: \$12,000
- Interest Rate: 4.99%
- Term: 84 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$12,000, your down payment is \$0 with 84 monthly payments of \$171.33 each. Interest Rate is 2.99% [APR is 5.31%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 700. Minimum amount financed \$12,000; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

### **7.74% for 24 Months [9.41% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 7.74%
- Term: 24 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$344.03 each. Interest Rate is 7.74% [APR is 9.41%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

### **7.74% for 36 Months [8.88% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 7.74%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$238.08 each. Interest Rate is 7.74% [APR is 8.88%].

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### **7.74% for 48 Months [8.61% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 7.74%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$185.26 each. Interest Rate is 7.74% [APR is 8.61%].

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### **8.24% for 60 Months [8.96% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 8.24%
- Term: 60 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$155.53 each. Interest Rate is 8.24% [APR is 8.96%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

### **8.24% for 72 Months [8.85% APR\*]**

- Minimum Purchase Requirement: \$7,500
- Interest Rate: 8.24%
- Term: 72 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 72 monthly payments of \$134.62 each. Interest Rate is 8.24% [APR is 8.85%].

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### **8.24% for 84 Months [8.57% APR\*]**

- Minimum Purchase Requirement: \$12,000
- Interest Rate: 8.24%
- Term: 84 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$12,000, your down payment is \$0 with 84 monthly payments of \$190.48 each. Interest Rate is 8.24% [APR is 8.57%].

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**12.99% for 36 Months [14.18% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 12.99%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$256.98 each. Interest Rate is 12.99% [APR is 14.18%].

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**14.99% for 48 Months [15.92% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 14.99%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$212.26 each. Interest Rate is 14.99% [APR is 15.92%].

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## **Sub-Prime Program**

### **10.99% for 36 Months [12.16% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 10.99%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$249.68 each. Interest Rate is 10.99% [APR is 12.16%].

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## **BAD BOY IMPLEMENT FINANCING OPTIONS**

Bad Boy Mowers has partnered with Sheffield Financial to provide fixed, straight, installment loans for purchases of Bad Boy Implements.

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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Apply online at [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com). No dealer recourse or reserve. Same day funding available. Direct deposit available. All loans subject to credit approval. Other features available. Subject to change without notice. \$50,000 maximum amount financed. UCC filing fee may be charged. Sheffield Financial is a division of BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

### **0% for 24 Months [1.59% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 0%
- Term: 24 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$317.71 each. Interest Rate is 0% [APR is 1.59%].

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### **1.99% for 12 Months [3.23% APR\*]**

- Minimum Purchase Requirement: \$500
- Interest Rate: 1.99%
- Term: 12 Months
- Loan Documentation Fee: \$50

\*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$635.99 each. Interest Rate is 1.99% [APR is 3.23%].

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### **2.99% for 18 Months [4.69% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 2.99%
- Term: 18 Months
- Loan Documentation Fee: \$100

\*Example: On financed amount of \$7,500, your down payment is \$0 with 18 monthly payments of \$432.31 each. Interest Rate is 2.99% [APR is 4.69%].

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### **3.99% for 24 Months [5.62% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 3.99%
- Term: 24 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$331.12 each. Interest Rate is 3.99% [APR is 5.62%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2023 and 6/30/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

### **8.99% for 12 Months [10.29% APR\*]**

- Minimum Purchase Requirement: \$500
- Interest Rate: 8.99%
- Term: 12 Months
- Loan Documentation Fee: \$50

\*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$660.39 each. Interest Rate is 8.99% [APR is 10.29%].

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**10.99% for 24 Months [12.69% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 10.99%
- Term: 24 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$355.46 each. Interest Rate is 10.99% [APR is 12.69%].

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