

## **BAD BOY ZERO TURN LAWN MOWER FINANCING OPTIONS**

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

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The following financing programs are offered by Sheffield Financial is 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 Bad Boy Mowers purchased from a participating Bad Boy Mower dealer between 5/1/2023 and 7/31/2023.

Interest Begins Immediately unless noted otherwise. First Payment Due 35 Days From Date Of Closing unless noted otherwise

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 Truist Bank, Member FDIC.

### **Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 4.49% for 36 Months [4.58% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 4.49%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On a 5/1/2023 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 36 monthly payments of \$226.79 each. Interest rate is 4.49% [APR is 4.58%].

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 \$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 7/31/2023. 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.

**Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 5.49% for 48 Months [5.42% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 5.49%
- Term: 48Months
- Loan Documentation Fee: \$125

\*Example: On a 5/1/2023 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 48 monthly payments of \$177.30 each. Interest rate is 5.49% [APR is 5.42%].

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**Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 6.49% for 60 Months [6.31% APR\*]**

- Minimum Purchase Requirement: \$2,500
- Interest Rate: 6.49%
- Term: 60 Months
- Loan Documentation Fee: \$125

\*Example: On a 5/1/2023 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 60 monthly payments of \$149.160 each. Interest rate is 6.49% [APR is 6.31%].

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### **0% for 36 Months [1.08% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 0%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$211.81 each. Interest Rate is 0% [APR is 1.08%].

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### **0% for 48 Months [0.81% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 0%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$158.86 each. Interest Rate is 0% [APR is 0.81%].

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**0.99% for 42 Months [1.92% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 0.99%
- Term: 42 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$181.55 each. Interest Rate is .99% [APR is 1.92%].

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**0.99% for 48 Months [1.81% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 0.99%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$162.09 each. Interest Rate is .99% [APR is 1.81%].

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### **1.99% for 48 Months [2.81% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 1.99%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$158.86 each. Interest Rate is 1.99% [APR is 2.81%].

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### **3.99% for 60 Months [4.66% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 3.99%
- Term: 60 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$140.38 each. Interest Rate is 3.99% [APR is 4.66%].

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#### **4.99% for 36 Months [6.10% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 4.99%
- Term: 36 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$228.51 each. Interest Rate is 4.99% [APR is 6.10%].

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#### **4.99% for 48 Months [5.83% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 4.99%
- Term: 48 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$175.54 each. Interest Rate is 4.99% [APR is 5.83%].

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**5.99% for 42 Months [6.96% APR\*]**

- Minimum Purchase Requirement: \$1,500
- Interest Rate: 5.99%
- Term: 42 Months
- Loan Documentation Fee: \$125

\*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$201.71 each. Interest Rate is 5.99% [APR is 6.96%].

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

- Minimum Purchase Requirement: \$500
- Interest Rate: 8.99%
- Term: 12 Months
- Loan Documentation Fee: \$125

\*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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**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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