# 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 2/1/2024 and 4/30/2024.

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 5.49% FOR 48 MONTHS [5.56% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 5.49%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On a 2/1/2024 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 \$177.85 each. Interest rate is 5.49% [APR is 5.56%].

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## ZERO INTEREST FOR 120 DAYS NO PAYMENT FOR 150 DAYS THEREAFTER 6.49% FOR 60 MONTHS [6.43% APR\*]

- Minimum purchase requirement: \$2,500
- Interest rate: 6.49%
- Term: 60 Months
- Loan documentation fee: \$150

\*Example: On a 2/1/2024 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 \$149.62 each. Interest rate is 6.49% [APR is 6.43%].

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#### 0% FOR 36 MONTHS [1.29% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 0%
- Term: 36 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$212.50 each. Interest Rate is 0% [APR is 1.29%].

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#### 0% FOR 48 MONTHS [0.98% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 0%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your Down Payment is \$0 with 48 monthly payments of \$159.38 each. Interest Rate is 0% [APR is 0.98%].

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#### 0.99% FOR 42 MONTHS [2.11% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 0.99%
- Term: 42 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$185.38 each. Interest Rate is .99% [APR is 2.11%].

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#### 0.99% FOR 48 MONTHS [1.97% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 0.99%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$162.61 each. Interest Rate is .99% [APR is 1.97%].

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#### 1.99% FOR 48 MONTHS [2.97% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 1.99%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$165.93 each. Interest Rate is 1.99% [APR is 2.97%].

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#### 4.99% FOR 48 MONTHS [5.98% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 4.99%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$176.50 each. Interest Rate is 4.99% [APR is 5.98%].

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#### 3.99% FOR 60 MONTHS [4.79% APR\*]

- Minimum purchase requirement: \$2,500
- Interest rate: 3.99%
- Term: 60 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$140.80 each. Interest Rate is 3.99% [APR is 4.79%].

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#### 5.99% FOR 60 MONTHS [6.80% APR\*]

- Minimum purchase requirement: \$2,500
- Interest rate: 5.99%
- Term:60 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$143.84 each. Interest Rate is 5.99% [APR is 6.80%].

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#### 6.99% FOR 60 MONTHS [7.80% APR\*]

- Minimum purchase requirement: \$2,500
- Interest rate: 6.99%
- Term: 60 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$151.33 each. Interest Rate is 6.99% [APR is 7.80%].

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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: \$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 [12.96% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate:10.99%
- Term: 24 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$356.43 each. Interest Rate is 10.99% [APR is 12.96%].

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### 12.99% FOR 36 MONTHS [14.36% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 12.99%
- Term: 36 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$257.65 each. Interest Rate is 12.99% [APR is 14.36%].

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#### 14.99% FOR 48 MONTHS [16.06% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 14.99%
- Term: 48 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$212.80 each. Interest Rate is 14.99% [APR is 16.06%].

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#### SUB-PRIME PROGRAM 10.99% FOR 36 MONTHS [12.35% APR\*]

- Minimum purchase requirement: \$1,500
- Interest rate: 10.99%
- Term: 36 Months
- Loan documentation fee: \$150

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$250.36 each. Interest Rate is 10.99% [APR is 12.35%].

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