

# **COMMERCIAL PROGRAMS**

**Grow Your Business with the Right Financing**  
**Transactions of \$500 to \$550,000**

**Mower Finance partners with multiple lenders to find the right payment solution for your financial situation. One application gives you access to the full network. No matter your credit profile or length of time in business, we will strive to match you with an appropriate program. Below are the basic programs we offer. Variations may be available depending on your situation.**

## **BASIC COMMERCIAL PROGRAM**

**\$5,000-\$550,000**

A versatile program covering a wide range of dollar amounts and credit profiles, serviced by multiple lenders/lessors.

- Same Day Decisions Available
- Credit Scores of 625 and Up Considered
- New Businesses Welcome
- Same Day Funding Available
- Terms of 10 Months to 10 Years
- New and Used Equipment
- Titled and Non-Titled
- Deferred, Seasonal, & Step-Up Programs
- Include Preventive Maintenance and Extended Warranties

## Rate\* Factors

		24 Months	36 Months	48 Months	60 Months	72 Months
"A" Credit 725+ CBR	Amounts up to \$550,000	0.04659	0.03195	0.02486	0.02603	0.01782
"B" Credit 675+ CBR	Amounts up to \$75,000	0.04681	0.03217	0.024509	0.02086	0.01806
"C" Credit 650+ CBR	Amounts up to \$50,000	0.04816	0.03325	0.02605	0.02175	0.01891
"D" Credit 625+ CBR	Amounts up to \$35,000	0.05359	0.03847	0.03125	0.02702	N/A

## Calculate the Monthly Payment

Total Amount Financed	Multiply by Rate Factor	Monthly Payment
\$10,000 (Example)	0.024509 (B Credit/48 Months)	\$245.09

\*Rate Factors shown represent the optimal rate from one provider in our network of lenders/lessors. Quoted rates are for comparison only and are subject to change at any time without notice. Rate factors vary depending on multiple credit factors and other 3rd party information. May require security deposit or additional collateral. Approval and approval amount are subject to credit eligibility and not guaranteed. Must be 18 or older to apply.

# COMPACT TRACTOR PROGRAMS

**\$15,000-\$550,000**

Fleets, tractors, and other heavy equipment are eligible for this higher-dollar program which is available in several forms.

- Same Day Decisions Available
- Credit Scores of 675 & Up Considered
- Lease Term Length Options
- Seasonal Payments Available
- FMV Leasing Available

## Mower Finance Rate\* Factors

	24 Months	36 Months	48 Months	60 Months
\$1 Buy Out	0.046124	0.031845	0.024721	0.020467
10% FMV	0.04213	0.029297	0.022288	0.01906
9 Month/3 Month	0.058615	0.04033	0.03243	0.024607

## Calculate the Monthly Payment

Total Amount Financed	Multiply by Rate Factor	Monthly Payment
\$20,000 (Example)	0.024721 (A Credit/48 Months)	\$494.54

\*Rates factors shown are optimal. Rate factors vary depending on credit factors and other 3rd party information. May require security deposit or additional collateral. Approval is not guaranteed.

## **PERSONAL PROGRAMS**

Payment solutions for all credit profiles with one fast & easy application  
Transactions of \$200-\$15,000

### **Personal Equipment Loan**

- Transactions of \$1,500 to \$50,000
- For upper tier credit customers
- Compact tractors, trailers, mowers, ATV's eligible
- New & used equipment eligible
- Fixed rate APR based on credit tier
- No prepayment penalty
- Terms available: 12, 24, 36, 48, 60 months

### **Low Payments Lease**

- Transactions of \$200 to \$15,000
- For average credit customers
- \$1 due at signing
- Term length structured to keep payments low
- Skip-A-Payment Option available
- 30 Days Same as Cash option available
- No early pay-off charges

### **No Credit Needed Funding**

- Transactions of \$200-\$7,500
- For challenged credit customers
- No credit needed
- Instant decision
- Day 1 ownership\*
- Early payoff option
- Flexible term lengths
- Repairs eligible\*
- \*Availability varies by state

### **Small Ticket Lease**

- Transactions of \$50-\$2,500
- For challenged credit customers
- No credit needed
- Instant decision
- 90 Days Same as Cash option available
- Flexible spending limit
- \$0 due at signing