

SheffieldFinancial.com
800-438-8892

INSTALLMENT CREDIT PROGRAMS

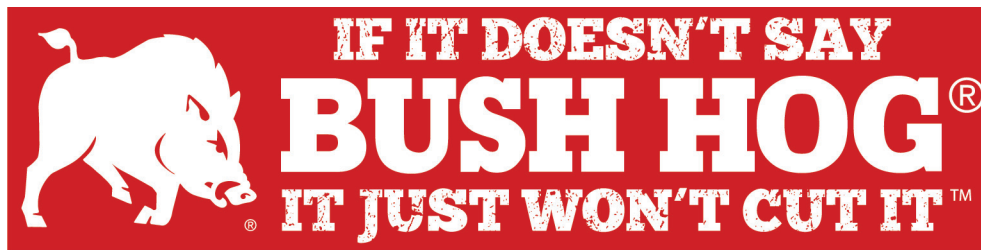
**Retail Financing Available on all 2015 and Higher New and Unused
Bush Hog ZTR Mowers & Genuine Attachments
(Bush Hog Implements are eligible for standard rate financing only)
Effective Dates 11/1/19 - 1/31/20**

Mow **NOW** Pay **LATER**

Program	After Promo Period	Customer Loan Origination Fee	Amount Financed
Mow NOW Pay LATER Zero interest until 3/1/20, No payment until 4/1/20	2.99% for 36 Months [APR 2.82%] (as low as \$29.08 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 11/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 3/1/20 and no payment until 4/1/20 followed by 36 monthly payments of \$219.55 each. Interest rate is 2.99% [APR is 2.82%]. Based on minimum bureau risk score of 660.</small>			
Mow NOW Pay LATER Zero interest until 3/1/20, No payment until 4/1/20	3.99% for 48 Months [APR 3.71%] (as low as \$22.58 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 11/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 3/1/20 and no payment until 4/1/20 followed by 48 monthly payments of \$170.46 each. Interest rate is 3.99% [APR is 3.71%]. Based on minimum bureau risk score of 660.</small>			

See next page for additional programs

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Effective Dates 11/1/19 - 1/31/20**

Program	Customer Loan Origination Fee	Amount Financed
0% for 48 Months [APR 0.65%] (as low as \$20.84 per \$1,000 financed)	Consumer - \$100 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$158.34 each. Interest rate is 0% [APR is 0.65%]. Based on a consumer loan and minimum bureau risk score of 700.</small>		
1.99% for 48 Months [APR 2.65%] (as low as \$21.69 per \$1,000 financed)	Consumer - \$100 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$164.86 each. Interest rate is 1.99% [APR is 2.65%]. Based on a consumer loan and minimum bureau risk score of 660.</small>		
3.99% for 60 Months [APR 4.53%] (as low as \$18.42 per \$1,000 financed)	Consumer - \$100 Commercial - \$150	Minimum - \$2,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$139.94 each. Interest rate is 3.99% [APR is 4.53%]. Based on a consumer loan and minimum bureau risk score of 660.</small>		
Sub-Prime Program 6.99% for 36 Months [APR 7.90%] (as low as \$30.87 per \$1,000 financed) <i>Approved Applicants with credit scores below 660</i>	Consumer - \$100 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$234.66 each. Interest rate is 6.99% [APR is 7.90%]. Based on a consumer loan and minimum bureau risk score of 620.</small>		

• Interest begins immediately unless noted otherwise • First payment due 35 days from date of closing unless noted otherwise



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