



SheffieldFinancial.com
800-438-8892

INSTALLMENT CREDIT PROGRAMS

Retail Financing Available on all 2015 and Higher New and Unused
Spartan Mowers
Effective Dates 5/1/19 - 7/31/19

Mow NOW Pay LATER

Program	After Promo Period	Customer Origination Fee	Amount Financed
Mow NOW Pay LATER Zero interest until 9/1/19, No payment until 10/1/19	0% for 12 Months [APR 0.76%] (as low as \$83.34 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$500 Maximum - \$50,000
*Example: On a 5/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 12 monthly payments of \$629.17 each. Interest rate is 0% [APR is 0.76%]. Based on minimum bureau risk score of 660.			
Mow NOW Pay LATER Zero interest until 9/1/19, No payment until 10/1/19	0.99% for 18 Months [APR 1.29%] (as low as \$56.00 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,000 Maximum - \$50,000
*Example: On a 5/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 18 monthly payments of \$422.74 each. Interest rate is 0% [APR is 1.29%]. Based on minimum bureau risk score of 660.			
Mow NOW Pay LATER Zero interest until 9/1/19, No payment until 10/1/19	1.99% for 24 Months [APR 1.99%] (as low as \$42.54 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,500 Maximum - \$50,000
*Example: On a 5/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 24 monthly payments of \$321.14 each. Interest rate is 1.99% [APR is 1.99%]. Based on minimum bureau risk score of 660.			
Mow NOW Pay LATER Zero interest until 9/1/19, No payment until 10/1/19	2.99% for 36 Months [APR 2.81%] (as low as \$29.08 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,500 Maximum - \$50,000
*Example: On a 5/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 36 monthly payments of \$219.53 each. Interest rate is 2.99% [APR is 2.81%]. Based on minimum bureau risk score of 660.			
Mow NOW Pay LATER Zero interest until 9/1/19, No payment until 10/1/19	3.99% for 48 Months [APR 3.70%] (as low as \$22.58 per \$1,000 financed)	Consumer - \$50 Commercial - \$150 \$50	Minimum - \$1,500 Maximum - \$50,000
*Example: On a 5/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 48 monthly payments of \$170.43 each. Interest rate is 3.99% [APR is 3.70%]. Based on minimum bureau risk score of 660.			

See next page for additional programs

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Retail Financing Available on all 2015 and Higher New and Unused Spartan Mowers
Effective Dates 5/1/19 - 7/31/19

Program	Customer 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>		
Special Commercial-Only Program 0.99% for 48 Months [APR 1.97%] (as low as \$21.26 per \$1,000 financed)	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 \$162.62 each. Interest rate is 0.99% [APR is 1.97%]. Based on a commercial loan and minimum bureau risk score of 660.</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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