



SheffieldFinancial.com  
800-438-8892

**INSTALLMENT CREDIT PROGRAMS**

Retail Financing Available on all 2015 and Higher  
New and Unused Ryan Equipment  
Effective Dates 11/1/19 - 1/31/20

# Mow NOW Pay LATER

Program	After Promo Period	Customer Loan Origination Fee	Amount Financed
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>0% for 12 Months [APR 0.76%]</b> (as low as \$83.34 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$500 Maximum - \$50,000
*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 12 monthly payments of <b>\$629.17</b> each. Interest rate is 0% [APR is 0.76%]. Based on minimum bureau risk score of 660.			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>0.99% for 18 Months [APR 1.29%]</b> (as low as \$56.00 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,000 Maximum - \$50,000
*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 18 monthly payments of <b>\$422.76</b> each. Interest rate is 0.99% [APR is 1.29%]. Based on minimum bureau risk score of 660.			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>1.99% for 24 Months [APR 2%]</b> (as low as \$42.54 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
*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 24 monthly payments of <b>\$321.17</b> each. Interest rate is 1.99% [APR is 2%]. Based on minimum bureau risk score of 660.			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>2.99% for 36 Months [APR 2.82%]</b> (as low as \$29.08 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
*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 <b>\$219.55</b> each. Interest rate is 2.99% [APR is 2.82%]. Based on minimum bureau risk score of 660.			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>3.99% for 48 Months [APR 3.71%]</b> (as low as \$22.58 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
*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 <b>\$170.46</b> each. Interest rate is 3.99% [APR is 3.71%]. Based on minimum bureau risk score of 660.			

See next page for additional programs

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<b>0% for 36 Months [APR 0.86%]</b> (as low as \$27.78 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 36 monthly payments of \$211.12 each. Interest rate is 0% [APR is 0.86%]. Based on a consumer loan and minimum bureau risk score of 660.</small>		
<b>0% for 42 Months [APR 0.74%]</b> (as low as \$23.81 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 42 monthly payments of \$180.96 each. Interest rate is 0% [APR is 0.74%]. Based on a consumer loan and minimum bureau risk score of 700.</small>		
<b>0% for 48 Months [APR 0.65%]</b> (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 <b>0.99% for 48 Months [APR 1.97%]</b> (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>		
<b>1.99% for 48 Months [APR 2.65%]</b> (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>		
<b>3.99% for 60 Months [APR 4.53%]</b> (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 <b>6.99% for 36 Months [APR 7.90%]</b> (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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