



Toro SWS Finance Programs

November 1st thru January 31st, 2009

General Outline – See Toro DOB for more specific information

Program T901
September, 2009

No Money Down, No Payments & No Interest until

Program Outline: \$150 doc fee due with signed contract *
Rate is 9.90% after no pay period
Payment Factors: 24 months = .04610 48 months = .02531
36 months = .03222

Program T0-48

48 months at 0%

Program Outline: \$150 doc fee due with signed contract *
1 advance payment due on all terms at signing
Payment Factor: 48 months = .02083

Program T390

24 months at 3.90%

Program Outline: \$150 doc fee due with signed contract *
1 advance payment due on all terms at signing
Payment Factor: 24 months = .04342

Program T490

36 months at 4.90%

Program Outline: \$150 doc fee due with signed contract *
1 advance payment due on all terms at signing
Payment Factor: 36 months = .02995

Program T590

48 months at 5.90%

Program Outline: \$150 doc fee due with signed contract *
1 advance payment due on all terms at signing
Payment Factors: 48 months = .02347

Program T690

60 months at 6.90%

Program Outline: \$150 doc fee due with signed contract *
1 advance payment due on all terms at signing
Payment Factors: 60 months = .01976

Program T990

24, 36, 48, or 60 months at 9.90%

Program Outline: \$150 doc fee due with signed contract*
1 advance payment due on all terms at signing
Payment Factors: 24 months = .04610 48 months = .02531
36 months = .03222 60 months = .02119

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Terms & Conditions

- All contracts can be booked as either an Equipment Finance Agreement or an Equipment Lease Agreement. Customer can choose. All rates and terms apply to either type of contract.
- Personal guaranties are required on all corporations.
- Application only to \$85,000 – Additional financial information required on larger requests.
- Custom skip pay programs are available; please call for payments
- Programs administered and underwritten by Western Finance & Lease, Inc.
- \$150 documentation fee – additional \$50 for titled equipment (i.e. trailer)
- \$225 documentation fee in Pennsylvania due to UCC filing cost
- Documentation fee can be financed

Western Finance & Lease, Inc.

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