

# A PAYMENT PLAN FOR EVERY SALES SITUATION

## NO DEALER FEE

All of these affordable monthly payment programs come at no additional cost to you.

LOAN AMOUNT	INTEREST RATE	RATE FACTOR	TERM/AMORTIZATION	DEALER COST %
\$1,000 - \$9,999	9.95%	0.02122	60/60	0
\$10,000 +	8.95%	0.02073	60/60	0
\$1,000 - \$9,999	9.95%	0.01192	60/144	0
\$10,000 +	8.95%	0.01135	60/144	0
\$1,000 - \$9,999	9.95%	0.01072	60/180	0
\$10,000 +	8.95%	0.01011	60/180	0

## DEFERRALS

Buy now, pay later. Choose to defer payments for 3, 6 or 12 months. **No retroactive interest!**

LOAN AMOUNT	INTEREST RATE	RATE FACTOR	TERM/AMORTIZATION	DEALER COST %		
				3 MO	6 MO	12 MO
\$1,000 - \$9,999	Intro period 0% Converts to 9.95%	0.01192	60/144	1.25	4.45	8.95
\$10,000 +	Intro period 0% Converts to 8.95%	0.01135	60/144	1.25	4.45	8.95

## REDUCED RATE

For customers concerned about interest rates, these programs are competitive with any bank.

LOAN AMOUNT	INTEREST RATE	RATE FACTOR	TERM/AMORTIZATION	DEALER COST %
\$1,000 +	5.95%	0.01931	60/60	8.50
\$1,000 +	3.95%	0.01839	60/60	12.75

## 0% APR EQUAL PAYMENTS

Ideal for interest adverse buyers or during slow periods to boost sales.

LOAN AMOUNT	INTEREST RATE	RATE FACTOR	TERM/AMORTIZATION	DEALER COST %
\$1,000 +	0%	0.08333	12/12	5.25
\$1,000 +	0%	0.04167	24/24	9.50
\$1,000 +	0%	0.02778	36/36	13.50
\$1,000 +	0%	0.01667	60/60	21.00

## ENHANCED CREDIT

To help applicants that do not meet our other program requirements. \$7,500 max.

LOAN AMOUNT	INTEREST RATE	RATE FACTOR	TERM/AMORTIZATION	DEALER COST
\$1,000 - \$7,500	16.95%	0.01629	60/144	\$100