

IS LEASING RIGHT FOR YOU?



LOW MONTHLY PAYMENTS

Payments are less than "0%" loan financing on like terms.

BUDGET CERTAINTY

Fixed monthly operating expense. No unexpected charges, products are under warranty.*

**Subject to warranty hour limitations*

FLEET FLEXIBILITY

Change/update equipment to meet varying needs every two years.

Always run the latest technology, remove risk of obsolescence.

OFF BALANCE SHEET ACCOUNTING**

May qualify for off-balance sheet treatment; free credit lines for other purposes.

***Please contact your accounting advisor as to the potential accounting implications.*

LEASE STRUCTURE

Lessor: Western Equipment Finance, Inc. (WEF)

Term: 24 or 36 months

Type: Fair Market Value Lease (FMV)

Equipment: New Toro Equipment

Customers: Commercial Only

TORO®

LEASE PAYMENT ESTIMATE



Example: Leased Amount \$10,000 (minimum lease amount \$5,000)					
	Term	< 400 Hours/Year	< 600 Hours/Year	< 750 Hours/Year	< 1200 Hours/Year
Monthly Lease Payments	24 Months (Pay Factor)	\$321.30 (.03213)	\$329.00 (.03290)	\$367.70 (.03677)	\$406.50 (0.04065)
	36 Months (Pay Factor)	\$239.80 (.02398)	\$244.80 (.02448)	\$282.10 (.02821)	N/A N/A

MONTHLY PAYMENT IS CALCULATED BY MULTIPLYING EQUIPMENT COST X PAY FACTOR. PAYMENT FACTORS VALID AS OF MARCH 2015
PAYMENT FACTORS/TERMS OFFERED OAC AND SUBJECT TO CHANGE. CONTACT WEF OR YOUR DEALER FOR CURRENT FACTORS

LESSEE END OF LEASE OPTIONS

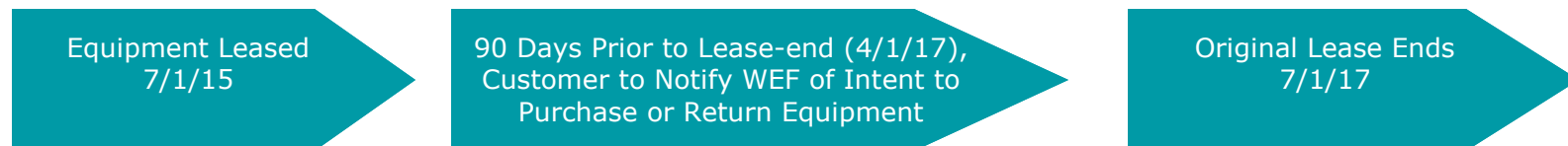
- **CONTINUE** Leasing—same payment, does not reduce purchase price
- **PURCHASE** for Fair Market Value (FMV) determined by WEF based on market
- **RETURN** Equipment to WEF

Seasonal / Skip Payment options
available
Call for details

RETURN CONDITION REQUIREMENTS

- Everything must operate as intended
- Only minor cosmetic damage
- Batteries in good condition
- No excessive wear due to lack of maintenance
- Other items apply
- All accessories/attachments properly installed
- No structural damage
- Tires 50% tread
- Fee applies for annual hour overage

LEASE TIMELINE



*** To Apply, see your local dealer for the WEF Lease Credit Application or call (866) 806-8021

IMPORTANT NOTICE: Nothing herein shall be construed as an approval or commitment to finance or for provision of other service by Western Equipment Finance and its affiliates to any person. All transactions are subject to final credit approval by WEF and the execution of mutually satisfactory documentation.



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