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: Lease with Stated Purchase Option
Equipment: New Exmark Mowers (Diesel or Gasoline Units)
Customers: Commercial Only
**LEASE PAYMENT ESTIMATE**

**Example: Leased Amount $10,000** (minimum lease amount $5,000)

<table>
<thead>
<tr>
<th>Term</th>
<th>&lt; 400 Hours/Year</th>
<th>&lt; 600 Hours/Year</th>
<th>&lt; 750 Hours/Year</th>
<th>&lt; 1200 Hours/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Months</td>
<td>$324.00 (.03240)</td>
<td>$331.70 (.03317)</td>
<td>$351.00 (.03510)</td>
<td>$408.70 (.04087)</td>
</tr>
<tr>
<td>36 Months</td>
<td>$242.50 (.02425)</td>
<td>$247.40 (.02474)</td>
<td>$284.50 (.02845)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Monthly Lease Payments**

**Lessee End of Lease Options**
- **CONTINUE** Leasing—same payment & purchase price
- **PURCHASE** for predetermined lease purchase option
- **RETURN** Equipment to WEF

**Return Condition Requirements**
- Everything must operate as intended
- Only minor cosmetic damage
- Batteries in good condition
- All accessories/attachments properly installed
- No structural damage
- Tires 50% tread

**Lease Loyalty Benefits**
- **EXCESSIVE WEAR WAIVER** — Up to $250 waived for excess wear
- **EXCESS HOUR FORGIVENESS** — 1/2 of excess hours waived
- **HOUR SAVER CREDIT** — Credit for unused hours under original lease hour limit (75—350 hours) credit at $2/hr.

*Lease Loyalty Benefits valid for customers renewing an Exmark equipment lease

**Lease Timeline—24 Month Example**

- Equipment Leased: 8/1/21
- 90 Days Prior to Lease-end (5/1/23): Customer to Notify WEF of Intent to Purchase or Return Equipment
- Original Lease Ends: 8/1/23

**Customer Purchase Option (% of original equipment cost)**

<table>
<thead>
<tr>
<th>Term</th>
<th>400</th>
<th>600</th>
<th>750</th>
<th>1200</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Months</td>
<td>38%</td>
<td>36%</td>
<td>31%</td>
<td>16%</td>
</tr>
<tr>
<td>36 Months</td>
<td>33%</td>
<td>31%</td>
<td>16%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*** 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.

www.exmark.com