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 (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

Western Equipment Finance

Call for Seasonal Pay Factors

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)	**$328.10** (.03281)	**$335.80** (.03358)	**$354.90** (.03549)	**$412.20** (.04122)
	36 Months (Pay Factor)	**$246.50** (.02465)	**$251.40** (.02514)	**$288.80** (.02880)	N/A N/A

MONTHLY PAYMENT IS CALCULATED BY MULTIPLYING EQUIPMENT COST X PAY FACTOR. PAYMENT FACTORS VALID AS OF AUG 2026
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 & purchase price
- **PURCHASE** for predetermined lease purchase option
- **RETURN** Equipment to WEF

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

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
-

Customer Purchase Option (% of original equip cost)

	Annual Hours			
Term	400	600	750	1200
24 Months	38%	36%	31%	16%
36 Months	33%	31%	16%	N/A

Lease Timeline—24 Month Example

Equipment Leased 8/1/26 → 90 Days Prior to Lease-end (5/1/28) Customer to Notify WEF of Intent to Purchase or Return Equipment → Original Lease Ends 8/1/28

*** **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.

Exmark

www.exmark.com