

Western Equipment Finance offers competitive leasing options and the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power leasing professionals. We underwrite, fund, and service in-house.

Lease Options for Gravely JSV

| Lease Amount | Annual Hours | Term (Months) | Customer Payment Factor | Customer Purchase Option % |
|-----------------|-----------------|------------------|----------------------------|----------------------------|
| \$5,000+ | 250 | 24 | 0.029428 | 48% |
| | | 36 | 0.022637 | 43% |
| | 400 | 24 | 0.031318 | 43% |
| | | 36 | 0.023838 | 38% |
| | 600 | 24 | 0.033208 | 38% |
| | | 36 | 0.025039 | 33% |

Calculate your monthly payments by multiplying equipment price by payment factor. Example: A \$20,000 piece of equipment on a 24-month loan, 400-hour option is $$20,000 \times 0.031318$, which equals a monthly payment of \$626.36 (plus tax).

Experience the difference and choose Western Equipment Finance today!

Joel Schuman

VP / National Business Development Phone: 866-806-8021 joel.schuman@westernequipmentfinance.com

Ashley Schuster

Program Manager Phone: 701-665-1606 ashley.schuster@westernequipmentfinance.com

TERMS & CONDITIONS

- Application-only to \$250,000 (Additional financial information required on larger requests)
- All programs offered O.A.C.
- All contracts booked as lease or lease with stated purchase option
- Equipment Condition Rider outlines expectations of equipment condition at end of term
- Equipment must run/operate as intended, other than normal wear-and-tear
- \$199 documentation fee (\$299 in PA) + additional \$50 for titled equipment
- First payment and documentation fee due at signing

EXAMPLE TIMELINE FOR 24 MONTH LEASE

April 1, 2024

Equipment Leased

January 1, 2026

Customer to Notify WEF of Intent to Purchase or Return Equipment 90 Days Prior to Lease End **April 1, 2026**

Original Lease Ends

Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.



Start your application today!

- Apply online: Click Here
- Email: applications@westernequipmentfinance.com
- Fax: **800-215-6799**