



GRAVELY OVIS MOWER LEASE PROGRAMS

October 1, 2025 - December 31, 2025

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 Ovis Mower

| Lease Amount | Annual Hours | Term (Months) | Customer Payment Factor | Customer Purchase Option % |
|-----------------|-----------------|------------------|----------------------------|-------------------------------|
| \$5,000+ | 150 | 24 | 0.03447 | 32% |
| | | 36 | 0.02575 | 27% |
| | 200 | 24 | 0.03523 | 30% |
| | | 36 | 0.02599 | 26% |

Calculate your monthly payments by multiplying equipment price by payment factor. Example: A \$20,000 piece of equipment on a 24-month loan, 200-hour option is $$20,000 \times 0.03447$, which equals a monthly payment of \$689.40 (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

- Commercial Customers Only. All terms offered on approved credit (OAC)
- Minimum amount financed \$5,000
- Application only up to \$250,000 additional information required for larger requests
- First payment and documentation fee due at signing
- \$199 documentation fee (\$250 in PA). Additional \$75 for titled equipment
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC

EXAMPLE TIMELINE FOR 24 MONTH LEASE

October 1, 2025

Equipment Leased

July 1, 2027

Customer to Notify WEF of Intent to Purchase or Return Equipment 90 Days Prior to Lease End October 1, 2027

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