

**BAD BOY MOWERS HAS PARTNERED WITH SHEFFIELD FINANCIAL TO PROVIDE FIXED, STRAIGHT, INSTALLMENT LOANS FOR PURCHASES OF BAD BOY TRACTORS.**

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Financing promotions void where prohibited. Offer subject to change without notice. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026.

No dealer recourse or reserve. Same day funding available. Direct deposit available. All loans subject to credit approval. Other features available. Subject to change without notice. \$75,000 maximum amount financed. UCC filing fee may be charged. Sheffield Financial is a division of Truist Bank, Member FDIC.

**0% FOR 60 MONTHS [0.78% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	0%	60 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your Down Payment is \$0.00 with 60 monthly payments of \$127.50 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 0.78% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**0% FOR 72 MONTHS [0.65% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$7,500	0%	72 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your Down Payment is \$0.00 with 72 monthly payments of \$106.25 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 0.65% (E)].**

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**0% FOR 84 MONTHS [0.35% APR\*] ON 1022H ONLY**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
12,000	0%	84 MONTHS	\$150

**\*Example: On amount financed of \$12,000, your Down Payment is \$0.00 with 84 monthly payments of \$144.65 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 0.35% (E)].**

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**0.99% FOR 84 MONTHS [1.35% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$12,000	0.99%	84 MONTHS	\$150

**\*Example: On amount financed of \$12,000, your down payment is \$0.00 with 84 monthly payments of \$149.77 each. Interest Rate is 0.99% [ANNUAL PERCENTAGE RATE is 1.35% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$12000.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**4.99% FOR 84 MONTHS [5.36% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$12,000	4.99%	84 MONTHS	\$150

**\*Example: On amount financed of \$12,000, your down payment is \$0.00 with 84 monthly payments of \$171.64 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 5.36% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$12000.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**4.99% FOR 96 MONTHS [5.12% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$30,000	4.99%	96 MONTHS	\$150

**\*Example: On amount financed of \$30,000, your down payment is \$0.00 with 96 monthly payments of \$381.49 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 5.12% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$30000.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.49% FOR 24 MONTHS [8.43% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	6.49%	24 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 24 monthly payments of \$340.67 each. Interest Rate is 6.49% [ANNUAL PERCENTAGE RATE is 8.43% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.49% FOR 36 MONTHS [7.81% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	6.49%	36 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$234.38 each. Interest Rate is 6.49% [ANNUAL PERCENTAGE RATE is 7.81% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.49% FOR 48 MONTHS [7.50% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	6.49%	48 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$181.34 each. Interest Rate is 6.49% [ANNUAL PERCENTAGE RATE is 7.50% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.99% FOR 60 MONTHS [7.82% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	6.99%	60 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 60 monthly payments of \$151.41 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.82% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.99% FOR 72 MONTHS [7.69% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$7,500	6.99%	72 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 72 monthly payments of \$130.36 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.69% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$7500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**6.99% FOR 84 MONTHS [7.60% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$12,000	6.99%	84 MONTHS	\$150

**\*Example: On amount financed of \$12,000, your down payment is \$0.00 with 72 monthly payments of \$115.40 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.60% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$12000.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**12.99% FOR 36 MONTHS [14.36% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	12.99%	36 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$257.65 each. Interest Rate is 12.99% [ANNUAL PERCENTAGE RATE is 12.96% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**14.99% FOR 48 MONTHS [16.06% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	14.99%	48 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$212.80 each. Interest Rate is 14.99% [ANNUAL PERCENTAGE RATE is 16.06% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].

**SUB-PRIME PROGRAM  
10.99% FOR 36 MONTHS [12.35% APR\*]**

<b>MINIMUM PURCHASE REQUIREMENT</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>LOAN DOCUMENTATION FEE</b>
\$2,500	10.99%	36 MONTHS	\$150

**\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$250.36 each. Interest Rate is 10.99% [ANNUAL PERCENTAGE RATE is 12.35% (E)].**

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$2500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 5/1/2026 and 7/31/2026. Offer subject to change without notice ["E" means estimate"].