

# **COMMERCIAL PROGRAMS**

Your application will be routed to the program and lender/lessor that is the best match for your credit profile and needs. Our job is to finesse the process to make sure you are happy with the program you are offered.

## **Basic Commercial Program**

**\$5,000-\$550,000**

A versatile program covering a wide range of dollar amounts and credit profiles, serviced by multiple lenders/lessors.

- Same-day Decisions Available
- Credit Scores of 625 and Up Considered
- New Businesses Welcome
- Terms of 10 Months to 10 Years
- New and Used Equipment
- Titled and non-nitled equipment
- Deferred, Seasonal, & Step-Up Programs
- Include Preventive Maintenance and Extended Warranties

## **Commercial Express Program**

**\$500-\$20,000**

Lease equipment and accessories through a program that considers factors other than credit score. Instant decisions and same-day funding make this a convenient option for small businesses and start-ups who have yet to establish credit.

- Instant Decisions
- Credit Scores of 500 and up Considered
- No documents required
- New businesses welcome
- Term length options
- New and used equipment
- Titled and non-titled

# PERSONAL PROGRAMS

Your application will be automatically routed to the program and lender/lessor\* that are the best match for your credit profile and needs.

## Personal Equipment Loan

- Transactions of \$1,500 to \$30,000
- For upper tier credit customers
- Compact tractors, trailers, mowers, ATV's eligible
- New & used equipment eligible
- Fixed rate APR based on credit tier
- No prepayment penalty
- Terms available: 12, 24, 36, 48, 60 months

## Low Payments Lease

- Transactions of \$200 to \$15,000
- For average credit customers
- \$1 due at signing
- Term length structured to keep payments low
- Skip-A-Payment Option available
- 30 Days Same as Cash option available
- No early pay-off charges

## No Credit Needed Program

- Transactions of \$300-\$7,500
- No credit needed
- Fast decision
- Day 1 ownership\*\*
- Early payoff option
- Flexible term lengths
- Repairs eligible\*\*
- \*\*Availability varies by state

### **Small Ticket Lease**

- Transactions of \$50-\$2,500
- For challenged credit customers
- No credit needed
- Instant decision
- 90 Days Same as Cash option available
- Flexible spending limit
- \$0 due at signing

\*Mower Finance Powered by Terrace Finance is not a lender. We route applications through our network of lenders/lessors.

Approval and approval amount are subject to credit eligibility and not guaranteed. Program lineup is subject to change at any time without notice.

Availability may vary by state. Must be 18 or older to apply.