

# FLCC FINANCING

FLCC Financing 103 20<sup>th</sup> ST NE STE #4 Stewartville, MN 55976 Ph (507)533-6600 Fax (507) 533-6633

## UNIVERSAL STANDARD MODEL TRAILER LEASE PAYMENT FACTORS EFFECTIVE 12/01/2013

### ALUMINUM TRAILERS - 10% TRAC LEASE:

PAYMENT PLAN	24 months	36 months	48 months	60 months
MONTHLY	.0420	.0296	.0235	.0198
QUARTERLY	.1249	.0880	.0697	.0587
SEMI-ANNUAL	.2466	.1736	.1373	.1157
ANNUAL	.4810	.3383	.2673	.2250

### ALUMINUM TRAILERS – 20% TRAC LEASE:

PAYMENT PLAN	24 months	36 months	48 months	60 months
MONTHLY	.0383	.0273	.0218	.0185
QUARTERLY	.1139	.0810	.0647	.0549
SEMI-ANNUAL	.2247	.1598	.1275	.1082
ANNUAL	.4384	.3114	.2482	.2105

### ALUMINUM TRAILERS - FAIR MARKET VALUE LEASE:

TRAILER TYPE	PAYMENT PLAN	24 month	36 month	48 month	60 month
HORSE	monthly	.0234	.0202	.0184	.0173
STOCK	monthly	.0272	.0226	.0201	.0179
CAR	monthly	.0234	.0202	.0184	.0173
COMMERCIAL	monthly	.0234	.0202	.0184	.0173
UTILITY	monthly	.0253	.0214	.0193	.0185

- \* To calculate the lease payment, multiply the equipment cost times the payment factor that is associated with the lease program/payment plan you are using.
- \* Payment factors do not include sales tax.
- \* Maximum capitalized cost is the lesser of either the nationally advertised price of the trailer or 85% of the retail trailer price as stated in the most current Universal Manufacturing price book.
- \* Tax, title, license, document fee, plus the following number of lease payments are due at lease signing:
  - monthly, quarterly payment plans – 2 payments
  - semi-annual, annual payment plans – 1 payment
- \* Depending on credit history of applicant, additional down payment may be required.
- \* Lease payment factors may be subject to change without notice.