



Qualifying Age and Hours

Tractor Age	Max Start Hours
1 year old	300
2 year old	600
3 year old	900
4 year old	1200
5 year old	1500
6 year old	1800

Combine Lease Matrix

Eligible Manufacturers: Gleaner, Case IH, Claas Lexion, John Deere, New Holland

	Term	24-42			48-54			60-66			72-78			84-90		
	Usage	TRAC	FA	FPO	TRAC	FA	FPO	TRAC	FA	FPO	TRAC	FA	FPO	TRAC	FA	FPO
NEW-3YO 2024-2021	300	60%	60%	37%	50%	50%	27%	45%	45%	22%	35%	35%	12%	30%	30%	-
USED 4-6YO 2020-2018	300	40%	40%	17%	35%	35%	12%	30%	30%	-	20%	20%	-	15%	15%	-

Lease Types

TRAC Lease - Customer (Lessee) guaranties the residual. At end of lease, customer may purchase, re-lease or return the equipment.

If returned and equipment is sold for less than owed, customer must make up the difference. If sold for more, customer receives the excess.

First Amendment (FA) Lease - At the end of the initial lease term, customer (lessee) may purchase the equipment or renew the lease only.

FPO (or Walk Away) Lease - At the end of the lease term, customer has the option to purchase, trade, or return the equipment to the lender subject to the return of condition addendum and hour limitations.