



NEXUS CAPITAL

# Tractor Lease Matrix

## Qualifying Age and Hours

Tractor Age	Max Start Hours
1 year old	600
2 year old	1200
3 year old	1800
4 year old	2400
5 year old	3000
6 year old	3600

Eligible Manufacturers: Versatile, Deutz Fahr, CLAAS, McCormick, AGCO (Massey Ferguson, Fendt, Challenger, Valtra), Kioti, Kubota, Case IH, New Holland, John Deere

4WD		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	65%	65%	42%	60%	60%	37%	55%	55%	32%	50%	50%	27%	45%	45%	22%	
	600	60%	60%	37%	55%	55%	32%	50%	50%	27%	45%	45%	22%	40%	40%	17%	
	900	55%	55%	32%	50%	50%	27%	45%	45%	22%	40%	40%	17%	35%	35%	-	
USED 4-6YO 2020-2018	300	50%	50%	27%	47%	47%	24%	42%	42%	19%	37%	37%	14%	32%	32%	9%	
	600	45%	45%	22%	42%	42%	19%	37%	37%	14%	32%	32%	9%	27%	27%	-	
	900	40%	40%	17%	37%	37%	-	32%	32%	-	27%	27%	-	22%	22%	-	
MFWD		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	65%	65%	42%	60%	60%	37%	55%	55%	32%	50%	50%	27%	45%	45%	22%	
	600	60%	60%	37%	55%	55%	32%	50%	50%	27%	45%	45%	22%	40%	40%	17%	
	900	55%	55%	32%	50%	50%	27%	45%	45%	22%	40%	40%	17%	35%	35%	-	
USED 4-6YO 2020-2018	300	50%	50%	27%	47%	47%	24%	45%	45%	22%	40%	40%	17%	35%	35%	12%	
	600	45%	45%	22%	42%	42%	19%	40%	40%	17%	35%	35%	12%	30%	30%	-	
	900	40%	40%	17%	37%	37%	-	35%	35%	-	30%	30%	-	25%	25%	-	
DELTA TRACK		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%	55%	55%	32%	52%	52%	29%	45%	45%	22%	40%	40%	17%	
	600	55%	55%	32%	50%	50%	27%	47%	47%	24%	40%	40%	17%	35%	35%	12%	
	900	50%	50%	27%	45%	45%	22%	42%	42%	19%	35%	35%	12%	30%	30%	-	
USED 4-6YO 2020-2018	300	45%	45%	22%	42%	42%	19%	40%	40%	17%	35%	35%	12%	30%	30%	7%	
	600	40%	40%	17%	37%	37%	14%	35%	35%	12%	30%	30%	7%	25%	25%	-	
	900	35%	35%	12%	32%	32%	-	30%	30%	-	25%	25%	-	20%	20%	-	



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Qualifying Age and Hours	
Tractor Age	Max Start Hours
1 year old	600
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5 year old	3000
6 year old	3600

UTILITY	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	50%	50%	27%	45%	45%	22%	40%	40%	17%	35%	35%	12%	30%	30%	7%
	600	45%	45%	22%	40%	40%	17%	35%	35%	12%	30%	30%	7%	25%	25%	-
	900	40%	40%	17%	35%	35%	12%	30%	30%	7%	25%	25%	-	20%	20%	-
USED 4-6YO 2020-2018	300	35%	35%	12%	32%	32%	9%	30%	30%	7%	-	-	-	-	-	-
	600	30%	30%	7%	27%	27%	-	25%	25%	-	-	-	-	-	-	-
	900	25%	25%	-	22%	22%	-	20%	20%	-	-	-	-	-	-	-

### 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.