

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												-	-			
2025-2022	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%	-
										1						
USED 4-6YO																
2021-2019	300	50%	50%	27% 22%	47%	47%	24%	42%	42%	19%	37%	37%	14%	32%	32%	9%
	900	45% 40%	45% 40%	17%	42% 37%	42% 37%	19%	37% 32%	37% 32%	14%	32% 27%	32% 27%	9%	27% 22%	27% 22%	-
	300	40/0	40/0	1//0	3//0	31/0		JZ/0	JZ/0		21/0	21/0		22/0		
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																
2025-2022	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%	-
			•							1				_		
USED 4-6YO																
2021-2019	300	50%	50%	27%	47%	47%	24%	45%	45%	22%	40%	40%	17%	35%	35%	12%
	900	45% 40%	45% 40%	22% 17%	42% 37%	42% 37%	19%	40% 35%	40% 35%	17%	35% 30%	35% 30%	12%	30% 25%	30% 25%	-
	900	4076	40%	17/0	37/0	37/0		33/0	33/0		30%	30%		23/0	23/0	
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																
2025-2022	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%	
LISED 4 CVO							I			1			I			Т
USED 4-6YO 2021-2019	200	45%	450/	22%	420/	42%	19%	400/	400/	170/	250/	250/	12%	200/	200/	70/
2021-2019	300 600	45% 40%	45% 40%	17%	42% 37%	42% 37%	19%	40% 35%	40% 35%	17% 12%	35% 30%	35% 30%	7%	30% 25%	30% 25%	7%
	900	35%	35%	12%	32%	32%	14/0	30%	30%	12/0	25%	25%		20%	20%	 -
	300	33/0	33/0	12/0	JZ/0	JZ/0		30/0	30/0		23/0	23/0		20/0	20/0	ــــــــــــــــــــــــــــــــــــــ



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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																
2025-2022	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																
2021-2019	300	35%	35%	12%	32%	32%	9%	30%	30%	7%	-	-	-	-	-	-
	600	30%	30%	7%	27%	27%	-	25%	25%	1	-	-	-	-	-	-
	900	25%	25%	-	22%	22%	-	20%	20%	1	-	1	-	-	-	-

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.