



Wells Fargo Equipment Finance, Inc.

Inventory finance program for equipment manufactured by Sakai

Eligible equipment: All new models of Sakai Equipment (Subject to approval).

Amount financed: Up to 100% of dealer net invoice price including freight.

Finance term: 36 months from the factory invoice date.

Interest free period: Dealer Interest free period of 180 Days. The 0% interest period is paid for by Sakai and subject to approval.

Principal payments:

- **Months 6, 12, 18, 24, 30** – Principal payments equal to 10% of the original advance amount will be due.
- **Month 36** - A balloon payment in the amount of 50% of the advance amount is due. The dealer may request the balloon to be refinanced, subject to a review and approval of then current financials.
- Renting of Equipment is permitted & rental payment splits with Wells Fargo not required.

Interest payments: Dealer will be billed after the manufacturer interest free period, payable monthly.

Payment if sold: The principal balance and all accrued unpaid interest are immediately due and payable upon the sale and/or delivery of the machine to an end-user customer. No pre-payment penalty.

Information required for credit review:

- Complete credit application
- Last three years of financial statements
- Current interim financial statement

Program requirements: Guidance Lines of Credit subject to credit review and approval by Wells Fargo. This program is available to Authorized Sakai Dealers. Executed finance documentation and permission to file UCCs are required.

Contact Sakai for machine orders using this program. Contact your Wells Fargo Inventory TM for any other questions.

The 30 day LIBOR Rate used for monthly interest calculations and billings shall mean the London interbank offered rate for deposits in the "Money Rates" section of the Wall Street Journal as of two (2) business days prior to the Adjustment Date. If the LIBOR Rate is no longer available, Wells Fargo Equipment Finance, Inc. will choose an index that is based upon comparable information and give MFG and dealers notice of such new index. The Adjustment Date shall mean the 1st calendar day of each month commencing with the month following the month in which the first advance against a Guidance Line is made.

Bruce Nelson
Account Manager
480-887-5158 Phone
Bruce.A.Nelson@wellsfargo.com

wellsfargo.com/construction