



Sakai America Retail Finance Program



August 1 - 31, 2021

No Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	2.27%	2.59%	2.95%	3.29%
Payment Factor	0.04266	0.02890	0.02211	0.01810
Dealer Subsidy	0.00%	0.00%	0.00%	0.00%

0% Program with Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	0.00%	0.00%	0.00%	0.00%
Payment Factor	0.04167	0.02778	0.02084	0.01667
Dealer Subsidy	2.31%	3.85%	5.71%	7.83%

1% Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	1.29%	1.92%	2.44%	2.88%
Payment Factor	0.04223	0.02861	0.02189	0.01792
Dealer Subsidy	1.00%	1.00%	1.00%	1.00%

Rates shown above are based on 360 day year, normal amortization, monthly compounding.

Payments Due: monthly, in arrears.

Sakai America Program Terms

Eligible Units: All machines purchased by dealer directly from Sakai that have never been sold retail
 Maximum subsidy limited to 120% of dealer invoice
 The program is subject to change and will be reviewed and updated each month.

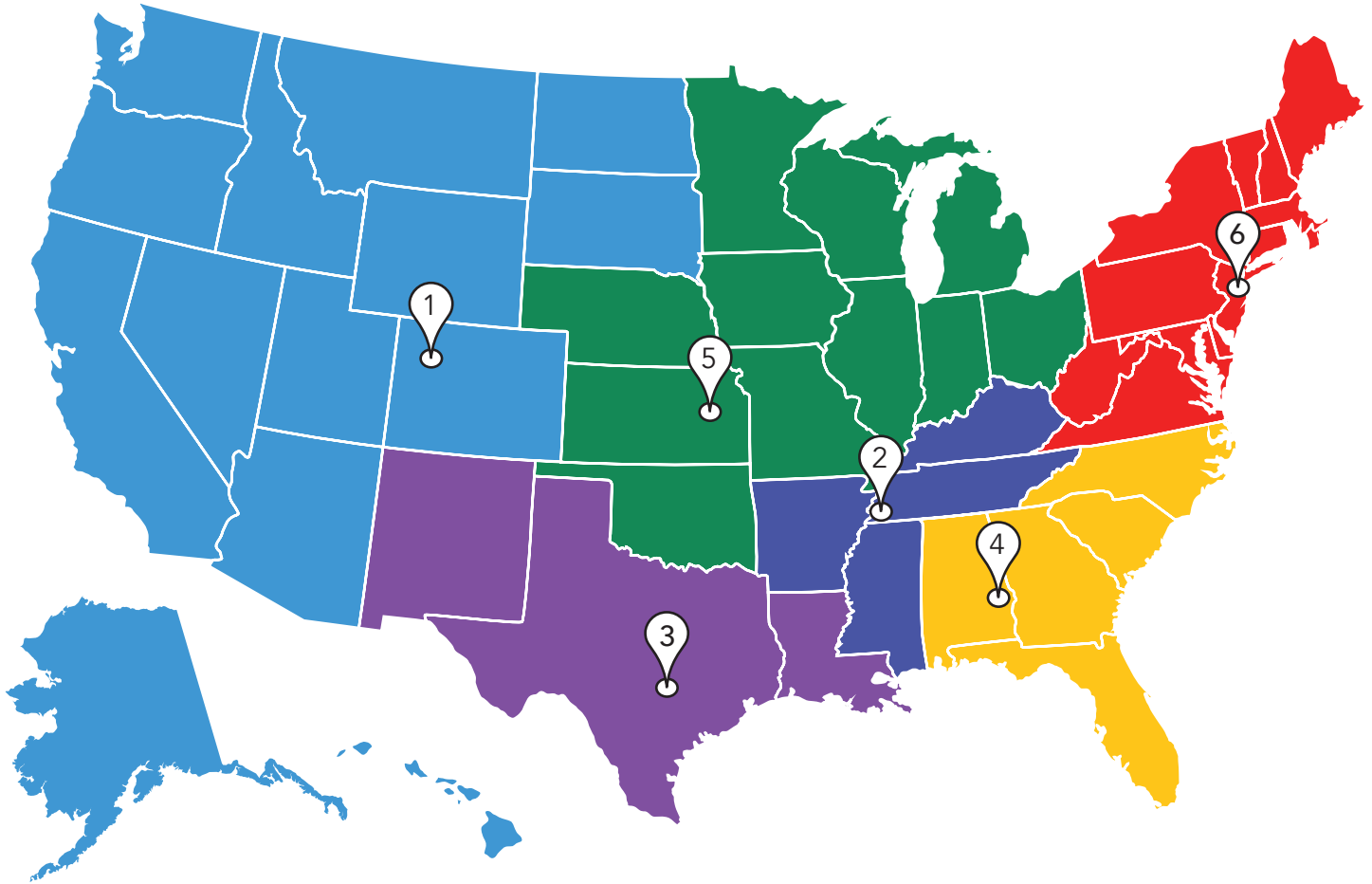
Midland Equipment Finance Terms

All transactions subject to approval by Midland Equipment Finance
 100% Financing Available for Qualified Customers, minimum \$20,000 amount to finance required.
 Application only up to \$500,000

See next page for Sales Representative Contact Information

Midland Equipment Finance
 1801 Park 270 Drive, Suite 200, St. Louis, MO 63146
www.midlandsb.com/equipment-financing

Construction, Transportation & Waste (CTW) Sales Offices



CONTACT INFORMATION

Bill Mattocks, VP - Division Sales Manager

Office: 912-234-4000 Cell: 912-661-9440 Email: bmattocks@midlandef.com

<div style="background-color: #0070C0; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">1</div> <div> <p>John DeWind, Sr. Business Development Officer</p> <p>Office: 970-704-1117 Cell: 970-948-5279 Email: jdewind@midlandef.com</p> </div> </div>	<div style="background-color: #FFC000; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">4</div> <div> <p>Bert Autrey, Sr. Business Development Officer</p> <p>Cell: 334-324-9623 Email: bautrey@midlandef.com</p> </div> </div>
<div style="background-color: #003366; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">2</div> <div> <p>Clay Edrington, Sr. Business Development Officer</p> <p>Cell: 901-827-0177 Email: cedrington@midlandef.com</p> </div> </div>	<div style="background-color: #008000; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">5</div> <div> <p>Seth Davis, Business Development Officer</p> <p>Cell: 620-794-0218 Email: sdavis@midlandef.com</p> </div> </div>
<div style="background-color: #663399; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">3</div> <div> <p>Katie Edwards Account Manager</p> <p>Cell: 215-499-3370 Email: kedwards@midlandef.com</p> </div> </div>	<div style="background-color: #FF0000; width: 20px; height: 20px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">6</div> <div> <p>Anton Tikhonov, Sr. Business Development Officer</p> <p>Cell: 732-395-9846 Email: atikhonov@midlandef.com</p> </div> </div>

Business Credit Application

This is solely an application for potential credit and/or financing by **Midland Equipment Finance, a division of Midland States Bank, an Illinois state-chartered bank** and does not constitute any type of offer to or extension of credit to you and does not require we enter into an agreement of any type with you. If we determine, in our sole discretion as the lender, to extend credit to you, then the terms and conditions of any such credit will be stated in a separate final agreement between you as the debtor and us as the lender. Any and all references herein to "Midland Equipment Finance" shall also include Midland States Bank, its subsidiaries and other affiliates.

Company Information				
Business Type: <input type="checkbox"/> Sole Prop <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> Partnership <input type="checkbox"/> Ltd Partnership <input type="checkbox"/> Professional Corp <input type="checkbox"/> Ltd Liability Corp		Legal Business Name (and DBA if applicable):		
Description of Business:		Tax ID:	Annual Gross Sales:	Date Established:
Business Street Address, City, State and ZIP Code:		Municipality:	County:	Yrs. w/current owners:
Contact Name & Title:		Office Fax:	Office Phone:	
Email:	Cell Phone:	# of Business Machines and Vehicles Owned:		

Ownership (attach separate sheet if necessary)			
Principal, Guarantor, Officer or Partner's Full Name & Title:			% Ownership:
Home Address:			Professional License #:
Social Security #:	Date of Birth:	Email:	Phone:
Principal, Guarantor, Officer or Partner's Full Name & Title:			% Ownership:
Home Address:			Professional License #:
Social Security #:	Date of Birth:	Email:	Phone:

Bank References and Insurance Information					
Bank Name:	City & State:	Loan Date:	Loan Account #:	Loan Term (months)	Loan Amount:
Contact Name:	Contact Phone:	Checking Account #:	Insurance Agent:	Agent Phone #:	

Vendor/Supplier & Equipment	
Business Name:	Business Phone:
Contact Name:	Contact Phone:
Equipment Description (attach quote if possible):	Cost:
Economic Justification for this Purchase:	

Financing Options
Term Desired (months): <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> 72 <input type="checkbox"/> 84
Purchase Option: <input type="checkbox"/> \$1 <input type="checkbox"/> 10% <input type="checkbox"/> FMV <input type="checkbox"/> Loan <input type="checkbox"/> Other
Amount Financed:
Down Payment:

Credit Application Disclosures and Authorizations

Acknowledgement & Authorizations: By signing the below, the credit applicant(s), certify that the information given for credit purposes is true and correct. You authorize **Midland Equipment Finance**, its representatives, agents, and assigns, and any credit bureau or other investigative agency to investigate the references, statements and other information accompanying this application and make any other consumer or commercial inquiries deemed necessary by Midland Equipment Finance; and you expressly authorize bank and trade references listed herein to release credit and information requested as part of said investigation. Midland Equipment Finance and its affiliates may share with one another financial, credit and other information about you, other individuals listed herein and the information contained in this application and may use such shared information to market to you and the individuals listed herein. **Midland Equipment Finance** is not a manufacturer, seller or distributor of any equipment and makes no representation or warranty whatsoever with respect to the condition, specifications, operation, performance, value, design, durability, suitability and/or fitness for a particular purpose, of any such equipment. You authorize us to obtain and review these individuals' credit information for purposes of determining whether to extend credit. We reserve the right to request additional information from you regarding these individuals and any other disclosures made by you in this application.

Important Information About Opening An Account: **Midland Equipment Finance** complies with Section 326 of the USA PATRIOT Act. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. You hereby certify that any individual listed in this Credit Application is a citizen or lawful permanent resident of the United States.

Equal Credit Opportunity Act Notice: If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain this statement, send a request to **Midland Equipment Finance, 7700 Bonhomme Ave, St. Louis, MO 63105**, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. For assistance from the federal agency that administers compliance with the law concerning this credit, contact the Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480. **Midland States Bank**. All rights reserved. © 2017

Authorized Person's Printed Name & Title

X

Authorized Person's Signature

Date Signed

Authorized Person's Printed Name & Title

X

Authorized Person's Signature

Date Signed