

RETAIL FINANCING FOR



PAYMENTS
 AS LOW AS
\$17⁹⁶ / mo.
 PER \$1000 FINANCED *

2012 Dealer Bulletin — Effective Program Dates 1/1/12 - 3/31/12

INSTALLMENT CREDIT PROGRAMS

Available for Bad Boy Mowers and Bad Boy MTVs

Program	Interest Begins	First Payment Due	Interest Rate	Repayment Terms	Customer Doc Fee	Minimum Amount Financed
0% For 12 Months	N/A	30 days from date of closing	0%	Approx. 8.33% of the original loan balance for 12 Months	\$125	\$1,500
0% For 36 Months	N/A	30 days from date of closing	0%	Approx. 2.78% of the original loan balance for 36 Months	\$125	\$1,500
1.99% For 36 Months	immediately	30 days from date of closing	1.99%	Approx. 2.86% of the original loan balance for 36 Months	\$125	\$1,500
2.99% For 36 Months	immediately	30 days from date of closing	2.99%	Approx. 2.91% of the original loan balance for 36 Months	\$125	\$1,500
2.99% For 48 Months	immediately	30 days from date of closing	2.99%	Approx. 2.21% of the original loan balance for 48 Months	\$125	\$1,500
*2.99% For 60 Months	immediately	30 days from date of closing	2.99%	Approx. 1.80% of the original loan balance for 60 Months	\$125	\$2,500
4.99% For 36 Months	immediately	30 days from date of closing	4.99%	Approx. 3% of the original loan balance for 36 Months	\$125	\$1,500
5.99% For 48 Months	immediately	30 days from date of closing	5.99%	Approx. 2.35% of the original loan balance for 48 Months	\$125	\$1,500
6.99% For 60 Months	immediately	30 days from date of closing	6.99%	Approx. 1.98% of the original loan balance for 60 Months	\$125	\$2,500
6 Months/No Int. 7 Months/No Pay	6 months from date of closing	7 months from date of closing	9.99%	Approx. 3.23% of the original loan balance for 36 Months	\$125	\$1,500
6 Months/No Int. 7 Months/No Pay	6 months from date of closing	7 months from date of closing	9.99%	Approx. 2.12% of the original loan balance for 60 Months	\$125	\$1,500

• APPLY ONLINE AT www.sheffieldfinancial.com • No dealer recourse or reserve • Same day funding available
 • Direct deposit available • All loans subject to credit approval • Other features available
 • Subject to change without notice • \$50,000 maximum amount financed • UCC filing fee may be charged
 Sheffield Financial is a division of BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

Recipient is entitled to request sender not send future facsimile advertisements and failure to comply within 30 days is unlawful. By checking, recipient requests not to receive facsimile advertisements. This must be returned by facsimile to 1-877-303-4653.

Recipient Name: _____
 Fax # to remove: _____

www.sheffieldfinancial.com

1-800-438-8892

FINANCING DETAILS



Installment Promo Name: "0% for 12 Months"

\$0 Down*		0% Interest Rate*		\$83.33 per \$1,000 Financed
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 12 monthly payments of \$633.33 each. Interest Rate 0% [ANNUAL PERCENTAGE RATE 2.45%(E).]

Note: The above financing programs are offered by Sheffield Financial, a Division of BB&T Financial, FSB. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. A promotion fee of \$125 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Bad Boy Mowers and Bad Boy MTVs purchased from a participating Bad Boy Mower or Bad Boy MTV dealer between 1/1/2012 and 3/31/2012. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "0% for 36 Months"

\$0 Down*		0% Interest Rate*		\$27.78 per \$1,000 Financed
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$211.81 each. Interest Rate 0% [ANNUAL PERCENTAGE RATE 1.08%(E).]

Note: The above financing programs are offered by Sheffield Financial, a Division of BB&T Financial, FSB. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. A promotion fee of \$125 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Bad Boy Mowers and Bad Boy MTVs purchased from a participating Bad Boy Mower or Bad Boy MTV dealer between 1/1/2012 and 3/31/2012. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "4.99% for 36 Months"

\$0 Down*		4.99% Interest Rate*		\$29.97 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$228.49 each. Interest Rate 4.99% [ANNUAL PERCENTAGE RATE 6.10%(E).]

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Installment Promo Name: "5.99% for 48 Months"

\$0 Down*		5.99% Interest Rate*		\$23.48 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$179.04 each. Interest Rate 5.99% [ANNUAL PERCENTAGE RATE 6.84%(E).]

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Installment Promo Name: "6.99% for 60 Months"

\$0 Down*		6.99% Interest Rate*		\$19.80 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$150.95 each. Interest Rate 6.99% [ANNUAL PERCENTAGE RATE 7.69%(E).]

Note: The above financing programs are offered by Sheffield Financial, a Division of BB&T Financial, FSB. Minimum Amount Financed \$2,500; Maximum Amount Financed \$50,000. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. A promotion fee of \$100 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Bad Boy Mowers and Bad Boy MTVs purchased from a participating Bad Boy Mower or Bad Boy MTV dealer between 1/1/2012 and 3/31/2012. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "1.99% for 36 Months"

\$0 Down*		1.99% Interest Rate*		\$28.64 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$218.37 each. Interest Rate 1.99% [ANNUAL PERCENTAGE RATE 3.08%(E).]

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Installment Promo Name: "2.99% for 36 Months"

\$0 Down*		2.99% Interest Rate*		\$29.08 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$221.71 each. Interest Rate 2.99% [ANNUAL PERCENTAGE RATE 4.08%(E).]

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Please review with your legal counsel to ensure compliance with all applicable federal, state and local laws.

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FINANCING DETAILS



Installment Promo Name: "2.99% for 48 Months"

\$0 Down*		2.99% Interest Rate*		\$22.13 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$168.74 each. Interest Rate 2.99% [ANNUAL PERCENTAGE RATE 3.82%(E).]

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Installment Promo Name: "2.99% for 60 Months"

\$0 Down*		2.99% Interest Rate*		\$17.96 per \$1,000 Financed*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$136.98 each. Interest Rate 2.99% [ANNUAL PERCENTAGE RATE 3.66%(E).]

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Installment Promo Name: "6 Months No Interest / No Payments, thereafter 9.99% for 36 Months"

\$0 Down*		0% Interest for 6 Months*		\$0 Payment*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0; no INTEREST CHARGE FOR 6 Months and no payments FOR 7 MONTHS. Thereafter, 36 consecutive monthly payments of \$246.02 each. Interest Rate 9.99% [ANNUAL PERCENTAGE RATE 8.30%(E).]

ANNUAL PERCENTAGE RATE subject to increase after promotional period

Note: The above financing programs are offered by Sheffield Financial, a Division of BB&T Financial, FSB. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. A promotion fee of \$125 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Bad Boy Mowers and Bad Boy MTVs purchased from a participating Bad Boy Mower or Bad Boy MTV dealer between 1/1/2012 and 3/31/2012. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "6 Months No Interest / No Payments, thereafter 9.99% for 60 Months"

\$0 Down*		0% Interest for 6 Months*		\$0 Payment*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0; no INTEREST CHARGE FOR 6 Months and no payments FOR 7 MONTHS. Thereafter, 60 consecutive monthly payments of \$161.98 each. Interest Rate 9.99% [ANNUAL PERCENTAGE RATE 8.82%(E).]

ANNUAL PERCENTAGE RATE subject to increase after promotional period

Note: The above financing programs are offered by Sheffield Financial, a Division of BB&T Financial, FSB. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. A promotion fee of \$125 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Bad Boy Mowers and Bad Boy MTVs purchased from a participating Bad Boy Mower or Bad Boy MTV dealer between 1/1/2012 and 3/31/2012. Offer subject to change without notice. ["E" means estimate.]

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Put power behind your sales with Sheffield Financial

Dealer Enrollment

- Visit www.sheffieldfinancial.com
- Click on "Dealer Section" and then click on "Start Now"
- Complete the simple 3 step process
- Dealer Standards
- Direct Deposit Enrollment
- Online Dealer Registration

EFFECTIVE 1/1/2011 - Dealer Standards and Direct Deposit required for all dealers utilizing the financing services of Sheffield Financial, A Division of BB&T Financial, FSB. Failure to complete can result in possible suspension of service until returned.

Payment Calculations

Visit www.sheffieldfinancial.com/dealersection/calculator (online dealer registration required for access), or use the payment factors for installment loan programs on the first page.

Lien Holder Information

It is the responsibility of the selling dealer to perfect liens on products financed with Sheffield Financial that require titling in the customer's state of residence. Please refer to your local DMV office with questions regarding the process and procedure for lien perfection.

Lien Holder Information: **BB&T Financial, FSB – Sheffield Financial**



Use Payment Hangtags to increase your sales!

Contact the Sheffield Financial Inside Sales Department to receive a **FREE** supply of Payment Hangtags at **1-800-438-8892**.

Hours of operation:

Monday through Saturday ~ 8 a.m. - 10:30 p.m. ET

Sunday ~ 1 - 8 p.m. ET

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