



PATHWAYS FINANCIAL

Services Corporation

October 2011 Lease Rate Factors

<i>Under \$10,000</i>	<i>36</i>	<i>48</i>	<i>60</i>
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03620	0.02906	0.02484
10% of Amount Financed	0.03403	0.02756	0.02374
20% of Amount Financed	0.03187	0.02607	0.02263

<i>\$10,000 - \$20,000</i>	<i>36</i>	<i>48</i>	<i>60</i>
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03397	0.02670	0.02236
10% of Amount Financed	0.03113	0.02449	0.02058
20% of Amount Financed	0.02874	0.02254	0.01927

<i>\$20,000 - \$50,000</i>	<i>36</i>	<i>48</i>	<i>60</i>
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03312	0.02597	0.02171
10% of Amount Financed	0.03027	0.02379	0.01992
20% of Amount Financed	0.02786	0.02206	0.01859

<i>\$50,000 - \$100,000</i>	<i>36</i>	<i>48</i>	<i>60</i>
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03280	0.02563	0.02136
10% of Amount Financed	0.02992	0.02343	0.01954
20% of Amount Financed	0.02748	0.02167	0.01819

<i>Over \$100,000</i>	<i>36</i>	<i>48</i>	<i>60</i>
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03217	0.02506	0.02081
10% of Amount Financed	0.02927	0.02283	0.01898
20% of Amount Financed	0.02679	0.02104	0.01760

Payment factors are for quoting purposes only. Payments and structures may be adjusted up or down depending on customer credit strength.

Rates are subject to change without notice in the event of significant change of rates

Above end of term amounts are not "Walk Away" leases; they are TRAC or Stretch leases.

There is a one time up front Administration Fee with each contract.

Factors assume first and last in advance only. All applications are subject to credit approval.

Please call for special structures and custom payment streams.

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