

PROMISSORY NOTE TERMS AND CONDITIONS

| AMOUNT FINANCED | MAX TERM | INTEREST RATE |
|--|------------------------|--|
| Up to \$20,000 \$20,001 to \$39,999 | 60 months 72 months | 5-9.99% (based on credit score) 5-9.99% (based on credit score) |
| | | |

| CREDIT SCORE | INTEREST RATE | MINIMUM DOWN PAYMENT |
|--------------|---------------|----------------------|
| 560-600 | 9.99 | 10% |
| 601-700 | 7.99 | 10% |
| 701-850 | 5.00 | 10% |