



JVL Finance Promotion
Summer 2009
Including 1.9% financing!



JVL Finance Promotion Promotion Specifics and Pricing

Option A

<u>Rate to Customer:</u>	1.9% APR
<u>Product:</u>	JVL Encore ONLY
<u>Minimum Purchase:</u>	3 Units
<u>Term:</u>	12 Months
<u>First Payment:</u>	Due 30 days after the contract has been funded. (i.e.: A contract that is funded on September 1, 2009 will have a first payment due of October 1, 2009.)
<u>Down Payment:</u>	Zero
<u>Other Costs:</u>	Tax, freight and a filing fee of customers. The \$200 will also proceeds at the time of funding.

Example Calculation:

The numbers used in this illustration are that the selling price for 3 units is \$9,900, the term is 12 months, the rate is 1.9% APR, and the interest conversion factor is .10304. The example below illustrates a minimum purchase of 3 units at \$3,300 each under the program.

Selling Price	\$ 9,900.00
Down Payment	\$ 0.00
Amount Financed	\$ 9,900.00
Interest	<u>\$ 102.00</u>
Total Contract Amount	\$10,638.00

Payments 12 @ \$833.50

Please bear in mind that it is not the intention of Firestone Financial Corp. to determine the retailselling price of the abovereferenced equipment. The above price was used for illustration purposes only.

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Option B

<u>Rate to Customer:</u>	5.99% APR
<u>Product:</u>	JVL Encore ONLY
<u>Minimum Purchase:</u>	3 Units
<u>Term:</u>	24 Months
<u>First Payment:</u>	Due 120 days after the contract has been funded. (i.e.: A contract that is funded on September 1, 2009 will have a first payment due of January 1, 2010.)
<u>Down Payment:</u>	Zero
<u>Other Costs:</u>	Tax, freight and a filing fee of customers. The \$200 will also proceeds at the time of funding.
<u>Example Calculation:</u>	<p>The numbers used in this illustration are that the selling price for 3 units is \$9,900, the term is 24 months, the rate is 5.99% APR, and the interest conversion factor is .71768. The example below illustrates a minimum purchase of <u>3 units</u> at \$3,300 each under the program.</p>

Selling Price	\$ 9,900.00
Down Payment	\$ 0.00
Amount Financed	\$ 9,900.00
Interest	<u>\$ 710.25</u>
Total Contract Amount	\$10,601.25

Payments 3 @ \$0.00; 21 @ \$505.25

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Option C

Rate to Customer: 9.9% APR

Product: JVL Vortex & Retro ONLY

Minimum Purchase: 3 Units

Term: 24 Months

First Payment: Due 30 days after the contract has been funded. (i.e.: A contract that is funded on September 1, 2009 will have a first payment due of October 1, 2009.)

Down Payment: Zero

Other Costs: Tax, freight and a filing fee of customers. The \$200 will also proceeds at the time of funding.

Example Calculation: The numbers used in this illustration are that the selling price for 3 units is \$9,900, the term is 24 months, the rate is 9.9% APR, and the interest conversion factor is .106327. The example below illustrates a minimum purchase of 3 units at \$3,300 each under the program.

Selling Price	\$ 9,900.00
Down Payment	\$ 0.00
Amount Financed	\$ 9,900.00
Interest	<u>\$ 1,052.64</u>
Total Contract Amount	\$10,952.64

Payments 24 @ \$456.36

Please bear in mind that it is not the intention of Firestone Financial Corp. to determine the retailselling price of the abovereferenced equipment. The above price was used for illustration purposes only.

Recourse: Firestone Financial Corp. will consider all transactions on a nonrecourse basis.

Duration: August 1, 2009 to October 31, 2009. **All contracts must be funded by November 30, 2009.**

Rate Participation: There will be no rate participation in this program.

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Documentation:

Firestone Financial will provide all transaction documents which can be delivered electronically by email or fax or sent by US mail.

The following Firestone Financial Corp. personnel will be available to handle inquiries or correspondence regarding the program.

Sal Cifala, Sales Executive - 617-641-9230; scifala@firestonefinancial.com

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