

SAMPLE PAYMENT CHART

Payment amounts are determined based upon the total financed amount along with the terms conditions of your loan. See Your LutherSales Account Manager regarding your individual eligible monthly payment and term.

The following example assumes Annual Percentage Rate of 23%. The second column shows the list price with a 25% discount which is available if full payment is made within 6 Months from the date of delivery

List Price	*6-Month 25% Discount Price	Monthly Payment	# of Payments	Total Sale Price	Finance Charges
\$175.00	\$131.00	\$31.15	6	\$186.90	\$11.90
\$200.00	\$150.00	\$18.81	12	\$225.72	\$25.72
\$225.00	\$168.00	\$21.16	12	\$253.92	\$28.92
\$250.00	\$187.00	\$23.51	12	\$282.12	\$32.12
\$275.00	\$206.00	\$25.86	12	\$310.32	\$35.32
\$300.00	\$225.00	\$28.22	12	\$338.64	\$38.64
\$350.00	\$262.00	\$32.92	12	\$395.04	\$45.04
\$375.00	\$281.00	\$35.27	12	\$423.24	\$48.24
\$400.00	\$300.00	\$26.48	18	\$476.64	\$76.64
\$450.00	\$337.00	\$29.79	18	\$536.22	\$86.22
\$500.00	\$375.00	\$33.10	18	\$595.80	\$95.80
\$525.00	\$393.00	\$34.75	18	\$625.50	\$100.50
\$575.00	\$431.00	\$38.06	18	\$685.08	\$110.08
\$600.00	\$450.00	\$39.72	18	\$714.96	\$114.96
\$625.00	\$468.00	\$41.37	18	\$744.66	\$119.66
\$700.00	\$525.00	\$46.35	18	\$834.30	\$134.30
\$780.00	\$585.00	\$51.64	18	\$929.52	\$149.52
\$825.00	\$618.00	\$54.62	18	\$983.16	\$158.16
\$850.00	\$637.00	\$56.28	18	\$1,013.04	\$163.04
\$900.00	\$675.00	\$59.59	18	\$1,072.62	\$172.62
\$975.00	\$730.00	\$64.55	18	\$1,161.90	\$186.90
\$1,000.00	\$750.00	\$66.21	18	\$1,191.78	\$191.78
\$1,050.00	\$787.00	\$69.52	18	\$1,251.36	\$201.36
\$1,100.00	\$825.00	\$72.83	18	\$1,310.94	\$210.94
\$1,200.00	\$900.00	\$79.45	18	\$1,430.10	\$230.10
\$1,300.00	\$975.00	\$86.07	18	\$1,549.26	\$249.26
\$1,330.00	\$997.00	\$69.65	24	\$1,671.60	\$341.60
\$1,400.00	\$1,050.00	\$73.31	24	\$1,759.44	\$359.44
\$1,500.00	\$1,125.00	\$78.55	24	\$1,885.20	\$385.20
\$1,550.00	\$1,162.00	\$81.16	24	\$1,947.84	\$397.84
\$1,650.00	\$1,235.00	\$86.39	24	\$2,073.36	\$423.36
\$1,700.00	\$1,275.00	\$89.02	24	\$2,136.48	\$436.48
\$1,810.00	\$1,357.00	\$79.88	30	\$2,396.40	\$586.40
\$1,975.00	\$1,480.00	\$87.15	30	\$2,614.50	\$639.50
\$2,000.00	\$1,499.00	\$88.27	30	\$2,648.10	\$648.10
\$2,100.00	\$1,575.00	\$92.68	30	\$2,780.40	\$680.40
\$2,250.00	\$1,685.00	\$99.29	30	\$2,978.70	\$728.70
\$2,400.00	\$1,800.00	\$105.92	30	\$3,177.60	\$777.60
\$2,500.00	\$1,875.00	\$96.77	36	\$3,483.72	\$983.72
\$2,580.00	\$1,935.00	\$99.86	36	\$3,594.96	\$1,014.96
\$2,800.00	\$2,100.00	\$108.38	36	\$3,901.68	\$1,101.68
\$2,900.00	\$2,175.00	\$112.25	36	\$4,041.00	\$1,141.00
\$2,960.00	\$2,220.00	\$114.57	36	\$4,124.52	\$1,164.52
\$3,000.00	\$2,250.00	\$116.12	36	\$4,180.32	\$1,180.32
\$3,200.00	\$2,400.00	\$123.86	36	\$4,458.96	\$1,258.96
\$3,335.00	\$2,499.00	\$129.08	36	\$4,646.88	\$1,311.88
\$3,500.00	\$2,625.00	\$135.48	36	\$4,877.28	\$1,377.28
\$3,600.00	\$2,700.00	\$139.35	36	\$5,016.60	\$1,416.60
\$3,875.00	\$2,905.00	\$149.98	36	\$5,399.28	\$1,524.28
\$4,000.00	\$3,000.00	\$154.83	36	\$5,573.88	\$1,573.88
\$4,200.00	\$3,150.00	\$162.57	36	\$5,852.52	\$1,652.52
\$4,500.00	\$3,375.00	\$174.19	36	\$6,270.84	\$1,770.84
\$4,900.00	\$3,675.00	\$189.67	36	\$6,828.12	\$1,928.12
\$5,160.00	\$3,870.00	\$199.73	36	\$7,190.28	\$2,030.28
\$5,500.00	\$4,125.00	\$212.90	36	\$7,664.40	\$2,164.40
\$5,800.00	\$4,350.00	\$224.51	36	\$8,082.36	\$2,282.36
\$6,000.00	\$4,500.00	\$232.25	36	\$8,361.00	\$2,361.00
\$6,200.00	\$4,650.00	\$239.99	36	\$8,639.64	\$2,439.64
\$6,450.00	\$4,837.50	\$249.66	36	\$8,987.76	\$2,537.76
\$7,000.00	\$5,250.00	\$270.96	36	\$9,754.56	\$2,754.56
\$7,500.00	\$5,625.00	\$290.32	36	\$10,451.52	\$2,951.52
\$8,000.00	\$5,999.00	\$309.67	36	\$11,148.12	\$3,148.12
\$9,000.00	\$6,750.00	\$348.38	36	\$12,541.68	\$3,541.68
\$10,000.00	\$7,500.00	\$387.10	36	\$13,935.60	\$3,935.60
\$11,000.00	\$8,250.00	\$425.79	36	\$15,328.44	\$4,328.44

* 6 Month 25% Discount Price is for payment made in full within 6 Months of delivery.
If you order more than one item we will calculate payment and duration by using the chart published below:

\$0 to \$199 - 6 months . \$200 to \$399 - 12 months . \$400 to \$1300 - 18 months . \$1301 to \$1700 - 24 months \$1701 to \$2499 - 30 months \$2500 and up - 36 months

For example, if you order one item priced at \$125.00 and one item priced at \$175.00 then the total *90-day 25% discount price will be \$225.00. Total sale price of \$338.64 will include a finance charge of \$38.64 spread out over 12 months for a total monthly price of \$28.22. Finance charge calculated at an annual percentage rate of 23% using a simple interest calculation (non-compound). Where required by local law, sales tax must be paid in advance or with first installment on our LUTHER terms, there is no down payment required. If any payment is more than 30 days past due, LUTHER may at its option, declare all remaining payments due and payment including reasonable attorneys fees of 25% court costs, and the late payment fees as permitted by law. We reserve the right to substitute similar merchandise of equal or better

quality. If substituted merchandise is not acceptable, you may return it postpaid within 72 hours of receipt without further obligation. If anything your purchase from LutherSales does not fully meet your expectations, simply refuse upon delivery or notify us for exchange, whichever you prefer.

THE TERMS OF THIS PAYMENT CHART ASSUME THAT THERE ARE NO ADDITIONAL BORROWINGS BY OR ADDITIONAL EXTENSIONS OF CREDIT TO THE CUSTOMER.