

TRADITIONAL FINANCING LIKE BUYING A CAR	TRADITIONAL FINANCING LIKE BUYING A CAR	TRADITIONAL FINANCING LIKE BUYING A CAR
TYPE OF FINANCING OPTIONS	SHEFFIELD FINANCIAL	ROCK SOLID FUNDING
AVAILABLE BRANDS	DIAMOND T TRAILERS TEXAS PRIDE TRAILERS AND MORE	ALL BRANDS & STYLES
ABLE TO FINANCE	NEW & USED TRAILERS	NEW & USED TRAILERS UP TO 12 YRS OLD
APPROVAL TIME	SAME- DAY (MOST CUSTOMERS)	SAME- DAY (MOST CUSTOMERS)
CREDIT SCORE RANGE	700+ CREDIT SCORE	570+ CREDIT SCORE
CREDIT CHECK	HARD PULL	HARD PULL
BORROWER TYPE	INDIVIDUAL	INDIVIDUAL
TERM LENGTH	24-72 MONTHS	UP TO 96 MONTHS
MINIMUM FINANCED AMOUNT	\$500	\$3,500
MAXIMUM FINANCED AMOUNT	SUBJECT TO CREDIT APPROVAL	SUBJECT TO CREDIT APPROVAL
INTEREST/ SURCHARGE	INTEREST & RATE VARIES BY CREDIT WORTHINESS AND BANK	INTEREST & RATE VARIES BY CREDIT WORTHINESS AND BANK
DOWN PAYMENT	DEPENDS ON CREDIT/TYPICALLY 0% DOWN	TYPICALLY 10%
SIGNING COST	YES, DOC & ORGINATION FEE, DEPENDING ON BANK	YES, DOC & ORGINATION FEE, DEPENDING ON BANK
REQUIRED DOCUMENTS	USUALLY INCOME, ON CERTIAN OCCATIONS THEY MAY REQUIRE DOCUMENTATION OF FINANICAL STATEMENTS, TAX RETURNS, VALID IDENTIFICATION.	USUALLY INCOME, ON CERTIAN OCCATIONS THEY MAY REQUIRE DOCUMENTATION OF FINANICAL STATEMENTS, TAX RETURNS, VALID IDENTIFICATION.
EARLY PAYOFF OPTIONS	YES, ANY TIME, NO PLENALTY	YES, ANY TIME, NO PLENALTY
PURCHASING LIMIT	NONE	ONE TRAILER PER CUSTOMER
CANCELLATION	NON-CANCELLABEL	NON-CANCELLABEL
RELEASE OF TRAILER	WHEN TRAILER LOAN STATUS IS APPROVED	AFTER FUNDING CONFORMATION IS RECIVED
RENT TO OWN	RENT TO OWN	RENT TO OWN
YOU ARE RENTING THE TRAILER UNTIL YOU PAY IT OFF OR TURN IT BACK IN		
RENT TO OWN OPTIONS INFO & REQUIREMENTS	SUMMIT RENT TO OWN	C-3 RENTALS RENT TO OWN
APPROVAL TIME	SAME- DAY (MOST CUSTOMERS)	SAME- DAY (MOST CUSTOMERS)
CREDIT SCORE RANGE	NO CREDIT REQUIRED	NO CREDIT REQUIRED
CREDIT CHECK	NONE	SOFT PULL
BORROWER TYPE	INDIVIDUAL	INDIVIDUAL
TERM LENGTH	36 OR 48 MONTHS	24-48 MONTHS
MINIMUM FINANCED	\$2,500	\$2,500
MAXIMUM FINANCED	\$12000 - CAN PAY DOWN REMAINING BALANCE	\$20,000
INTEREST	RENTAL FEE	RENTAL FEE
DOWN PAYMENT	10% DOWN ON USED - TAKE THE TRAILER PRICE & MULTIPLY BY 10% TO GET YOUR DOWN PAYMENT 15% DOWN ON NEW TRAILERS	15%-20% DOWN - TAKE THE TRAILER PRICE & MULTIPLY BY 10% TO GET YOUR DOWN PAYMENT NO USED TRAILERS
SIGNING COSTS	YES, PROCESSING FEE PLUS NON - REFUNDABLE LOAN FEE + GPS FEE	YES, PROCESSING FEE PLUS NON - REFUNDABLE LOAN FEE + GPS FEE
REQUIRED DOCUMENTS	VALID DRIVERS LICENCE (18+) PROOF OF ADDRESS DOCS & PROOF OF VEHICLE INSURANCE	DRIVER LICENCE. MAY ASK FOR VEHICLE REGISTRATION OR UTILITY BILL
EARLY PURCHASE OPTIONS	NEVER PAY MORE THAN THE CASH PRICE	NEVER PAY MORE THAN THE CASH PRICE
EARLY PAYOFF FEE	NONE	NONE
PAYMENTS REPORTED TO CREDIT	NO	NO USED TRAILERS
CANCELLATION	MAY CANCEL AND RETURN TRAILER AT ANYTIME	MAY CANCEL AND RETURN TRAILER AT ANYTIME
RTO ON USED TRAILERS	NO USED TRAILERS UNLESS ITS A SUMMIT REPO	NO USED TRAILERS UNLESS ITS A C-3 REPO
RTO ON NEW TRAILERS	YES - NEW ONLY	YES - NEW ONLY
RELEASE OF TRAILER	WHEN SUMMIT STATUS IS APPROVED	WHEN C3 STATUS IS APPROVED