

# Installment Sale Contract

*For the customer who desires immediate equipment ownership yet wants to pay for the machine over an extended period of time. Trade-ins or down payments are typically included in these transactions.*

## Benefits

- You claim the tax benefits of ownership -- including depreciation and interest expense deductions.
- New and used equipment may be financed.
- The Installment Sale Contract is Cat Financial's lowest total acquisition cost option for machine ownership.

---

## Purchase Options

A variety of flexible payment plans are offered including monthly, quarterly, semi-annual and annual payments. Skip payment plans (up to 3 per year) are available on monthly payment schedules. In addition, various maintenance programs and insurance packages are available through your Cat dealer.

---

## Terms

Length (new equipment):	12 - 60 months <i>(Terms greater than 60 months may be considered upon request)</i>
Length (used equipment):	12 - 48 months
Finance Rate:	Fixed <i>(Floating rates may be considered)</i>
Down Payment:	Generally required in the form of cash, trade-in or rental equity.
Tax Benefits:	Retained by customer
Payment Flexibility:	Monthly. Quarterly, semi-annual, and annual payments are available provided payments are in advance.

