

ELEKTROMAGNETIC INCORPORATED

Rent-to-Own Financing Schedule — OLYLIFE TERA/P 90

Product Model: OLYLIFE TERA/P 90	Exchange Rate: 1.40 USD/CAD
USD Base Price: \$1,000.00 USD	CAD Net Price: \$1,400.00 CAD
Upfront Payment: \$272.96 CAD (Month 1 + Month 12)	Interest Rate: 30% Per Annum (2.5% Monthly)

Payment Period	Payment Due	Interest (2.5%)	Principal Paid	Remaining Balance	Note
Start	—	—	—	\$1,400.00	Initial Net Balance
Upfront (1 & 12)	\$272.96	\$35.00	\$237.96	\$1162.04	First (\$136.48) & Last (\$136.48) paid upfront
Month 2	\$136.48	\$29.05	\$107.43	\$1054.61	Regular Monthly Payment
Month 3	\$136.48	\$26.37	\$110.11	\$944.50	Regular Monthly Payment
Month 4	\$136.48	\$23.61	\$112.87	\$831.63	Regular Monthly Payment
Month 5	\$136.48	\$20.79	\$115.69	\$715.94	Regular Monthly Payment
Month 6	\$136.48	\$17.90	\$118.58	\$597.36	Regular Monthly Payment
Month 7	\$136.48	\$14.93	\$121.55	\$475.81	Regular Monthly Payment
Month 8	\$136.48	\$11.90	\$124.58	\$351.23	Regular Monthly Payment
Month 9	\$136.48	\$8.78	\$127.70	\$223.53	Regular Monthly Payment
Month 10	\$136.48	\$5.59	\$130.89	\$92.64	Regular Monthly Payment
Month 11	\$94.96	\$2.32	\$92.64	\$0.00	Final Remaining Balance Payment
Month 12	\$0.00	\$0.00	\$0.00	\$0.00	Paid Upfront at Start
TOTAL	\$1596.24	\$196.24	\$1400.00	—	Fully Amortized

Key Financial Notes for ELEKTROMAGNETIC Inc.:

- **First & Last Upfront Requirement:** The customer pays \$272.96 CAD prior to delivery (\$136.48 for Month 1 + \$136.48 advance payment for Month 12).
- **Interest Savings:** Because \$237.96 is applied directly toward the principal balance on Day 1, total interest charges decrease from \$236.68 down to \$196.24 CAD.
- **Month 11 Payoff:** Due to interest reduction, the remaining balance in Month 11 drops to \$92.64 CAD (Total due: \$94.96 CAD), fully settling the agreement prior to Month 12.