

ELEKTROMAGNETIC INCORPORATED

Rent-to-Own Financing Schedule — Olylife Galaxy G-One

Product Model: Olylife Galaxy G-One	Exchange Rate: 1.40 USD/CAD
USD Base Price: \$500.00 USD	CAD Net Price: \$700.00 CAD
Upfront Payment: \$136.48 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	—	—	—	\$700.00	Initial Net Balance
Upfront (1 & 12)	\$136.48	\$17.50	\$118.98	\$581.02	First (\$68.24) & Last (\$68.24) paid upfront
Month 2	\$68.24	\$14.53	\$53.71	\$527.31	Regular Monthly Payment
Month 3	\$68.24	\$13.18	\$55.06	\$472.25	Regular Monthly Payment
Month 4	\$68.24	\$11.81	\$56.43	\$415.82	Regular Monthly Payment
Month 5	\$68.24	\$10.40	\$57.84	\$357.98	Regular Monthly Payment
Month 6	\$68.24	\$8.95	\$59.29	\$298.69	Regular Monthly Payment
Month 7	\$68.24	\$7.47	\$60.77	\$237.92	Regular Monthly Payment
Month 8	\$68.24	\$5.95	\$62.29	\$175.63	Regular Monthly Payment
Month 9	\$68.24	\$4.39	\$63.85	\$111.78	Regular Monthly Payment
Month 10	\$68.24	\$2.79	\$65.45	\$46.33	Regular Monthly Payment
Month 11	\$47.49	\$1.16	\$46.33	\$0.00	Final Remaining Balance Payment
Month 12	\$0.00	\$0.00	\$0.00	\$0.00	Paid Upfront at Start
TOTAL	\$798.13	\$98.13	\$700.00	—	Fully Amortized

Key Financial Notes for ELEKTROMAGNETIC Inc.:

- **First & Last Upfront Requirement:** The customer pays \$136.48 CAD prior to delivery (\$68.24 for Month 1 + \$68.24 advance payment for Month 12).
- **Interest Savings:** Because \$118.98 is applied directly toward the principal balance on Day 1, total interest charges drop to \$98.13 CAD.
- **Month 11 Payoff:** Due to interest reduction, the remaining balance in Month 11 drops to \$46.33 CAD (Total due: \$47.49 CAD), fully settling the agreement prior to Month 12.