

ELEKTROMAGNETIC INCORPORATED

Rent-to-Own Financing Schedule — Olylife Vitality Wand

Product Model: Olylife Vitality Wand	Exchange Rate: 1.40 USD/CAD
USD Base Price: \$600.00 USD	CAD Net Price: \$840.00 CAD
Upfront Payment: \$163.78 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	—	—	—	\$840.00	Initial Net Balance
Upfront (1 & 12)	\$163.78	\$21.00	\$142.78	\$697.22	First (\$81.89) & Last (\$81.89) paid upfront
Month 2	\$81.89	\$17.43	\$64.46	\$632.76	Regular Monthly Payment
Month 3	\$81.89	\$15.82	\$66.07	\$566.69	Regular Monthly Payment
Month 4	\$81.89	\$14.17	\$67.72	\$498.97	Regular Monthly Payment
Month 5	\$81.89	\$12.47	\$69.42	\$429.55	Regular Monthly Payment
Month 6	\$81.89	\$10.74	\$71.15	\$358.40	Regular Monthly Payment
Month 7	\$81.89	\$8.96	\$72.93	\$285.47	Regular Monthly Payment
Month 8	\$81.89	\$7.14	\$74.75	\$210.72	Regular Monthly Payment
Month 9	\$81.89	\$5.27	\$76.62	\$134.10	Regular Monthly Payment
Month 10	\$81.89	\$3.35	\$78.54	\$55.56	Regular Monthly Payment
Month 11	\$56.95	\$1.39	\$55.56	\$0.00	Final Remaining Balance Payment
Month 12	\$0.00	\$0.00	\$0.00	\$0.00	Paid Upfront at Start
TOTAL	\$957.74	\$117.74	\$840.00	—	Fully Amortized

Key Financial Notes for ELEKTROMAGNETIC Inc.:

- **First & Last Upfront Requirement:** The customer pays \$163.78 CAD prior to delivery (\$81.89 for Month 1 + \$81.89 advance payment for Month 12).
- **Interest Savings:** Because \$142.78 is applied directly toward the principal balance on Day 1, total interest charges drop to \$117.74 CAD.
- **Month 11 Payoff:** Due to interest reduction, the remaining balance in Month 11 drops to \$55.56 CAD (Total due: \$56.95 CAD), fully settling the agreement prior to Month 12.