

ELEKTROMAGNETIC INCORPORATED

Rent-to-Own Financing Schedule — Model P 90+

USD Base Price: \$1,650.00 USD

Exchange Rate: 1.40 USD/CAD

CAD Net Price: \$2,310.00 CAD

Upfront Payment: \$450.08 CAD (Month 1 + Month 12)

Interest Rate: 30% Per Annum (2.5% Monthly)

Term: 12 Months

Payment Period	Payment Due	Interest (2.5%)	Principal Paid	Remaining Balance	Note
Start	—	—	—	\$2,310.00	Initial Net Balance
Upfront (1 & 12)	\$450.08	\$57.75	\$392.33	\$1,917.67	First (\$225.04) & Last (\$225.04) paid upfront
Month 2	\$225.04	\$47.94	\$177.10	\$1,740.57	Regular Monthly Payment
Month 3	\$225.04	\$43.51	\$181.53	\$1,559.04	Regular Monthly Payment
Month 4	\$225.04	\$38.98	\$186.06	\$1,372.98	Regular Monthly Payment
Month 5	\$225.04	\$34.32	\$190.72	\$1,182.26	Regular Monthly Payment
Month 6	\$225.04	\$29.56	\$195.48	\$986.78	Regular Monthly Payment
Month 7	\$225.04	\$24.67	\$200.37	\$786.41	Regular Monthly Payment
Month 8	\$225.04	\$19.66	\$205.38	\$581.03	Regular Monthly Payment
Month 9	\$225.04	\$14.53	\$210.51	\$370.52	Regular Monthly Payment
Month 10	\$225.04	\$9.26	\$215.78	\$154.74	Regular Monthly Payment
Month 11	\$158.61	\$3.87	\$154.74	\$0.00	Final Remaining Balance Payment
Month 12	\$0.00	\$0.00	\$0.00	\$0.00	Paid Upfront at Start
TOTAL	\$2,634.33	\$324.33	\$2,310.00	—	Fully Amortized

Key Financial Notes for ELEKTROMAGNETIC Inc.:

- **First & Last Upfront Requirement:** The customer pays \$450.08 CAD prior to delivery (\$225.04 for Month 1 + \$225.04 advance payment for Month 12).
- **Interest Savings:** Because \$392.33 is applied directly toward the principal balance on Day 1, total interest charges decrease from \$392.64 down to \$324.33.
- **Month 11 Payoff:** Due to interest reduction, the remaining balance in Month 11 drops to \$158.61 CAD, fully settling the agreement before Month 12.