

## Why offer a lease?

“PEACE OF MIND” FEATURES	LEASING	FINANCING
Zero up-front costs	YES	NO
Ongoing service and repairs covered	YES	NO
Unit replacement if it can’t be fixed	YES	NO
Emergency service availability	YES	NO
Front-of-the-line priority treatment	YES	NO
Transferrable to another homeowner	YES	NO

FEATURE	DESCRIPTION
<b>Fixed term</b>	120 months
<b>Competitive rental rate</b>	<ul style="list-style-type: none"> <li>10.99% and 13.99% base rates</li> <li>Dealers can choose what rate to offer the customer up to new pre-determined maximum caps</li> </ul>
<b>Payment escalations</b>	Two options based on dealer’s selling preference: <ol style="list-style-type: none"> <li>Fixed rate that does not increase over term of lease</li> <li>3.5% annual rate escalation</li> </ol>
<b>Dealer payment</b>	Calculated based on the monthly lease charged to the customer-provides greater selling flexibility to dealer
<b>Customer Upfront costs</b>	None
<b>Customer Installation costs</b>	None
<b>Ongoing service and repairs</b>	Included for as long as the customer is on the program
<b>Maintenance</b>	Not included in the lease rate (can be sold separately)
<b>Early buyout option</b>	Fair, easy to understand buyout formula that is disclosed in the lease
<b>End of term</b>	Program continues on a month-to-month basis after year 10 if consumer declines option to buy out at a nominal cost. Buyout waived if dealer sells new lease that is financed by EcoHome
<b>Eligible for Government Rebates</b>	Certain products in various provinces are eligible for government rebates for energy efficient equipment
<b>Net Dealer Pricing</b>	Dealer payout amount is net pricing (except warranty upcharge for boilers and heat pumps due to high cost)
<b>Enbridge Billing</b>	Available as a billing option in Ontario to Enbridge customers, subject to dealer charge.

Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout
\$9.99	\$725.52	\$48.99	\$3,557.90	\$87.99	\$6,390.28	\$126.99	\$9,222.66	\$165.99	\$12,055.04
\$10.99	\$798.15	\$49.99	\$3,630.53	\$88.99	\$6,462.91	\$127.99	\$9,295.29	\$166.99	\$12,127.67
\$11.99	\$870.78	\$50.99	\$3,703.15	\$89.99	\$6,535.53	\$128.99	\$9,367.91	\$167.99	\$12,200.29
\$12.99	\$943.40	\$51.99	\$3,775.78	\$90.99	\$6,608.16	\$129.99	\$9,440.54	\$168.99	\$12,272.92
\$13.99	\$1,016.03	\$52.99	\$3,848.40	\$91.99	\$6,680.78	\$130.99	\$9,513.16	\$169.99	\$12,345.54
\$14.99	\$1,088.65	\$53.99	\$3,921.03	\$92.99	\$6,753.41	\$131.99	\$9,585.79	\$170.99	\$12,418.17
\$15.99	\$1,161.28	\$54.99	\$3,993.66	\$93.99	\$6,826.03	\$132.99	\$9,658.41	\$171.99	\$12,490.79
\$16.99	\$1,233.90	\$55.99	\$4,066.28	\$94.99	\$6,898.66	\$133.99	\$9,731.04	\$172.99	\$12,563.42
\$17.99	\$1,306.53	\$56.99	\$4,138.91	\$95.99	\$6,971.28	\$134.99	\$9,803.66	\$173.99	\$12,636.04
\$18.99	\$1,379.15	\$57.99	\$4,211.53	\$96.99	\$7,043.91	\$135.99	\$9,876.29	\$174.99	\$12,708.67
\$19.99	\$1,451.78	\$58.99	\$4,284.16	\$97.99	\$7,116.54	\$136.99	\$9,948.91	\$175.99	\$12,781.29
\$20.99	\$1,524.40	\$59.99	\$4,356.78	\$98.99	\$7,189.16	\$137.99	\$10,021.54	\$176.99	\$12,853.92
\$21.99	\$1,597.03	\$60.99	\$4,429.41	\$99.99	\$7,261.79	\$138.99	\$10,094.16	\$177.99	\$12,926.54
\$22.99	\$1,669.65	\$61.99	\$4,502.03	\$100.99	\$7,334.41	\$139.99	\$10,166.79	\$178.99	\$12,999.17
\$23.99	\$1,742.28	\$62.99	\$4,574.66	\$101.99	\$7,407.04	\$140.99	\$10,239.42	\$179.99	\$13,071.79
\$24.99	\$1,814.90	\$63.99	\$4,647.28	\$102.99	\$7,479.66	\$141.99	\$10,312.04	\$180.99	\$13,144.42
\$25.99	\$1,887.53	\$64.99	\$4,719.91	\$103.99	\$7,552.29	\$142.99	\$10,384.67	\$181.99	\$13,217.04
\$26.99	\$1,960.15	\$65.99	\$4,792.53	\$104.99	\$7,624.91	\$143.99	\$10,457.29	\$182.99	\$13,289.67
\$27.99	\$2,032.78	\$66.99	\$4,865.16	\$105.99	\$7,697.54	\$144.99	\$10,529.92	\$183.99	\$13,362.30
\$28.99	\$2,105.40	\$67.99	\$4,937.78	\$106.99	\$7,770.16	\$145.99	\$10,602.54	\$184.99	\$13,434.92
\$29.99	\$2,178.03	\$68.99	\$5,010.41	\$107.99	\$7,842.79	\$146.99	\$10,675.17	\$185.99	\$13,507.55
\$30.99	\$2,250.65	\$69.99	\$5,083.03	\$108.99	\$7,915.41	\$147.99	\$10,747.79	\$186.99	\$13,580.17
\$31.99	\$2,323.28	\$70.99	\$5,155.66	\$109.99	\$7,988.04	\$148.99	\$10,820.42	\$187.99	\$13,652.80
\$32.99	\$2,395.90	\$71.99	\$5,228.28	\$110.99	\$8,060.66	\$149.99	\$10,893.04	\$188.99	\$13,725.42
\$33.99	\$2,468.53	\$72.99	\$5,300.91	\$111.99	\$8,133.29	\$150.99	\$10,965.67	\$189.99	\$13,798.05
\$34.99	\$2,541.15	\$73.99	\$5,373.53	\$112.99	\$8,205.91	\$151.99	\$11,038.29	\$190.99	\$13,870.67
\$35.99	\$2,613.78	\$74.99	\$5,446.16	\$113.99	\$8,278.54	\$152.99	\$11,110.92	\$191.99	\$13,943.30
\$36.99	\$2,686.40	\$75.99	\$5,518.78	\$114.99	\$8,351.16	\$153.99	\$11,183.54	\$192.99	\$14,015.92
\$37.99	\$2,759.03	\$76.99	\$5,591.41	\$115.99	\$8,423.79	\$154.99	\$11,256.17	\$193.99	\$14,088.55
\$38.99	\$2,831.65	\$77.99	\$5,664.03	\$116.99	\$8,496.41	\$155.99	\$11,328.79	\$194.99	\$14,161.17
\$39.99	\$2,904.28	\$78.99	\$5,736.66	\$117.99	\$8,569.04	\$156.99	\$11,401.42	\$195.99	\$14,233.80
\$40.99	\$2,976.90	\$79.99	\$5,809.28	\$118.99	\$8,641.66	\$157.99	\$11,474.04	\$196.99	\$14,306.42
\$41.99	\$3,049.53	\$80.99	\$5,881.91	\$119.99	\$8,714.29	\$158.99	\$11,546.67	\$197.99	\$14,379.05
\$42.99	\$3,122.15	\$81.99	\$5,954.53	\$120.99	\$8,786.91	\$159.99	\$11,619.29	\$198.99	\$14,451.67
\$43.99	\$3,194.78	\$82.99	\$6,027.16	\$121.99	\$8,859.54	\$160.99	\$11,691.92	\$199.99	\$14,524.30
\$44.99	\$3,267.40	\$83.99	\$6,099.78	\$122.99	\$8,932.16	\$161.99	\$11,764.54		
\$45.99	\$3,340.03	\$84.99	\$6,172.41	\$123.99	\$9,004.79	\$162.99	\$11,837.17		
\$46.99	\$3,412.65	\$85.99	\$6,245.03	\$124.99	\$9,077.41	\$163.99	\$11,909.79		
\$47.99	\$3,485.28	\$86.99	\$6,317.66	\$125.99	\$9,150.04	\$164.99	\$11,982.42		

Rates valid until September 30, 2018

Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout	Monthly Payment	Dealer Payout
\$9.99	\$643.66	\$48.99	\$3,156.44	\$87.99	\$5,669.23	\$126.99	\$8,182.01	\$165.99	\$10,694.80
\$10.99	\$708.09	\$49.99	\$3,220.87	\$88.99	\$5,733.66	\$127.99	\$8,246.44	\$166.99	\$10,759.23
\$11.99	\$772.52	\$50.99	\$3,285.30	\$89.99	\$5,798.09	\$128.99	\$8,310.87	\$167.99	\$10,823.66
\$12.99	\$836.95	\$51.99	\$3,349.73	\$90.99	\$5,862.52	\$129.99	\$8,375.30	\$168.99	\$10,888.09
\$13.99	\$901.38	\$52.99	\$3,414.17	\$91.99	\$5,926.95	\$130.99	\$8,439.73	\$169.99	\$10,952.52
\$14.99	\$965.81	\$53.99	\$3,478.60	\$92.99	\$5,991.38	\$131.99	\$8,504.16	\$170.99	\$11,016.95
\$15.99	\$1,030.24	\$54.99	\$3,543.03	\$93.99	\$6,055.81	\$132.99	\$8,568.59	\$171.99	\$11,081.38
\$16.99	\$1,094.67	\$55.99	\$3,607.46	\$94.99	\$6,120.24	\$133.99	\$8,633.03	\$172.99	\$11,145.81
\$17.99	\$1,159.10	\$56.99	\$3,671.89	\$95.99	\$6,184.67	\$134.99	\$8,697.46	\$173.99	\$11,210.24
\$18.99	\$1,223.53	\$57.99	\$3,736.32	\$96.99	\$6,249.10	\$135.99	\$8,761.89	\$174.99	\$11,274.67
\$19.99	\$1,287.96	\$58.99	\$3,800.75	\$97.99	\$6,313.53	\$136.99	\$8,826.32	\$175.99	\$11,339.10
\$20.99	\$1,352.39	\$59.99	\$3,865.18	\$98.99	\$6,377.96	\$137.99	\$8,890.75	\$176.99	\$11,403.53
\$21.99	\$1,416.82	\$60.99	\$3,929.61	\$99.99	\$6,442.39	\$138.99	\$8,955.18	\$177.99	\$11,467.96
\$22.99	\$1,481.25	\$61.99	\$3,994.04	\$100.99	\$6,506.82	\$139.99	\$9,019.61	\$178.99	\$11,532.39
\$23.99	\$1,545.68	\$62.99	\$4,058.47	\$101.99	\$6,571.25	\$140.99	\$9,084.04	\$179.99	\$11,596.82
\$24.99	\$1,610.11	\$63.99	\$4,122.90	\$102.99	\$6,635.68	\$141.99	\$9,148.47	\$180.99	\$11,661.25
\$25.99	\$1,674.55	\$64.99	\$4,187.33	\$103.99	\$6,700.11	\$142.99	\$9,212.90	\$181.99	\$11,725.68
\$26.99	\$1,738.98	\$65.99	\$4,251.76	\$104.99	\$6,764.54	\$143.99	\$9,277.33	\$182.99	\$11,790.11
\$27.99	\$1,803.41	\$66.99	\$4,316.19	\$105.99	\$6,828.97	\$144.99	\$9,341.76	\$183.99	\$11,854.54
\$28.99	\$1,867.84	\$67.99	\$4,380.62	\$106.99	\$6,893.41	\$145.99	\$9,406.19	\$184.99	\$11,918.97
\$29.99	\$1,932.27	\$68.99	\$4,445.05	\$107.99	\$6,957.84	\$146.99	\$9,470.62	\$185.99	\$11,983.40
\$30.99	\$1,996.70	\$69.99	\$4,509.48	\$108.99	\$7,022.27	\$147.99	\$9,535.05	\$186.99	\$12,047.83
\$31.99	\$2,061.13	\$70.99	\$4,573.91	\$109.99	\$7,086.70	\$148.99	\$9,599.48	\$187.99	\$12,112.26
\$32.99	\$2,125.56	\$71.99	\$4,638.34	\$110.99	\$7,151.13	\$149.99	\$9,663.91	\$188.99	\$12,176.70
\$33.99	\$2,189.99	\$72.99	\$4,702.77	\$111.99	\$7,215.56	\$150.99	\$9,728.34	\$189.99	\$12,241.13
\$34.99	\$2,254.42	\$73.99	\$4,767.20	\$112.99	\$7,279.99	\$151.99	\$9,792.77	\$190.99	\$12,305.56
\$35.99	\$2,318.85	\$74.99	\$4,831.63	\$113.99	\$7,344.42	\$152.99	\$9,857.20	\$191.99	\$12,369.99
\$36.99	\$2,383.28	\$75.99	\$4,896.06	\$114.99	\$7,408.85	\$153.99	\$9,921.63	\$192.99	\$12,434.42
\$37.99	\$2,447.71	\$76.99	\$4,960.49	\$115.99	\$7,473.28	\$154.99	\$9,986.06	\$193.99	\$12,498.85
\$38.99	\$2,512.14	\$77.99	\$5,024.92	\$116.99	\$7,537.71	\$155.99	\$10,050.49	\$194.99	\$12,563.28
\$39.99	\$2,576.57	\$78.99	\$5,089.35	\$117.99	\$7,602.14	\$156.99	\$10,114.92	\$195.99	\$12,627.71
\$40.99	\$2,641.00	\$79.99	\$5,153.79	\$118.99	\$7,666.57	\$157.99	\$10,179.35	\$196.99	\$12,692.14
\$41.99	\$2,705.43	\$80.99	\$5,218.22	\$119.99	\$7,731.00	\$158.99	\$10,243.78	\$197.99	\$12,756.57
\$42.99	\$2,769.86	\$81.99	\$5,282.65	\$120.99	\$7,795.43	\$159.99	\$10,308.21	\$198.99	\$12,821.00
\$43.99	\$2,834.29	\$82.99	\$5,347.08	\$121.99	\$7,859.86	\$160.99	\$10,372.64	\$199.99	\$12,885.43
\$44.99	\$2,898.72	\$83.99	\$5,411.51	\$122.99	\$7,924.29	\$161.99	\$10,437.08		
\$45.99	\$2,963.15	\$84.99	\$5,475.94	\$123.99	\$7,988.72	\$162.99	\$10,501.51		
\$46.99	\$3,027.58	\$85.99	\$5,540.37	\$124.99	\$8,053.15	\$163.99	\$10,565.94		
\$47.99	\$3,092.01	\$86.99	\$5,604.80	\$125.99	\$8,117.58	\$164.99	\$10,630.37		

# Of Payments Made	Customer Buyout Factor	# Of Payments Made	Customer Buyout Factor	# Of Payments Made	Customer Buyout Factor
1	97.27	41	67.87	81	38.47
2	96.53	42	67.13	82	37.73
3	95.80	43	66.40	83	37.00
4	95.06	44	65.66	84	36.26
5	94.33	45	64.93	85	35.53
6	93.59	46	64.19	86	34.79
7	92.86	47	63.46	87	34.06
8	92.12	48	62.72	88	33.32
9	91.39	49	61.99	89	32.59
10	90.65	50	61.25	90	31.85
11	89.92	51	60.52	91	31.12
12	89.18	52	59.78	92	30.38
13	88.45	53	59.05	93	29.65
14	87.71	54	58.31	94	28.91
15	86.98	55	57.58	95	28.18
16	86.24	56	56.84	96	27.44
17	85.51	57	56.11	97	26.71
18	84.77	58	55.37	98	25.97
19	84.04	59	54.64	99	25.24
20	83.30	60	53.90	100	24.50
21	82.57	61	53.17	101	23.77
22	81.83	62	52.43	102	23.03
23	81.10	63	51.70	103	22.30
24	80.36	64	50.96	104	21.56
25	79.63	65	50.23	105	20.83
26	78.89	66	49.49	106	20.09
27	78.16	67	48.76	107	19.36
28	77.42	68	48.02	108	18.62
29	76.69	69	47.29	109	17.89
30	75.95	70	46.55	110	17.15
31	75.22	71	45.82	111	16.42
32	74.48	72	45.08	112	15.68
33	73.75	73	44.35	113	14.95
34	73.01	74	43.61	114	14.21
35	72.28	75	42.88	115	13.48
36	71.54	76	42.14	116	12.74
37	70.81	77	41.41	117	12.01
38	70.07	78	40.67	118	11.27
39	69.34	79	39.94	119	10.54
40	68.60	80	39.20	120	9.80

How to Calculate: (Multiply Monthly Lease Payment By Appropriate Buyout Factor)

Ex. \$59.99/Month Lease , Buyout at Month 77.....\$59.99 x 41.41 = \$2484.19

- Buyout formula disclosed in contract: (Monthly Payment x 98) x (1 – (.0075 x # of payments made)).
- Above buyout factors are for leases entered into on or after May 15, 2018 and exclude any applicable taxes, outstanding payments, interest or security discharge fee, if applicable.

