



February 2, 2010

Subject: Wirth Business Credit - Financing Approved by TORO / Exmark

To all TORO / Exmark Dealers and Sales Staff:

This letter is to re-introduce you to Wirth Business Credit, an approved source of equipment financing for TORO and Exmark equipment. Wirth Business Credit works to provide financing for your customers when others cannot. For your convenience, we have set up a TORO vendors' portal on our website at <http://www.wirthchicago.com/toro>

Because we are direct lenders, we make our own credit decisions. We practice risk-based pricing, which allows us to work with a variety of credits and some startups. Most importantly, we hold all originated leases in our portfolio. That means we are not going to sell your customer's lease to a bank or other institution. Your customer always deals with us, which allows us to insure the same high level of customer service that you would provide yourself.

We can finance any new or used equipment that you sell in your organization. The smallest lease that we will consider is \$5,000, but that amount can include accessories as well as installation, shipping, extended warranties and other "soft costs." We require only a single page application for financing up to \$50,000 and often have same day credit decisions.

In addition to me, I also have two professionals dedicated to servicing your account and the needs of your clients. Feel free to contact either of them if you or your clients have any questions about our financing.

Frank Rogers, frank@wirthchicago.com, 630-325-1458

Darren Callahan, Darren@wirthchicago.com, 312-731-0700

To apply for credit, have your customer complete an application and fax it to (630) 364-5736 or e-mail it to one of our representatives. We can work with most brands and are happy to bundle equipment from multiple sources into one lease for convenience.

If you have any additional questions, feel free to contact me at (630) 303-9325.

Jerry Huang

Wirth Business Credit

General Manager, Chicago Region

jerry@wirthchicago.com

<http://www.wirthchicago.com>