John Deere Financial and your dealer are here for you

We urge you to take a few moments to review the comprehensive Leased Equipment Return Guidelines listed here. Remember, your dealer can help arrange any necessary repairs or adjustments, so plan ahead and schedule time with your John Deere dealer to look over your equipment roughly six months before your lease ends.

If you have questions or need more information, we're here to help: call John Deere Financial at 1-877-643-6768 to reach the Asset Management Inspection Team.

LEASED FOUIPMENT RETURN GUIDELINES

The following conditions are examples of what are considered to be "excessive" wear and tear or outside contract terms and must be repaired before your equipment is returned.

Exterior condition

- Dents larger than 6 inches in diameter.
- Excessive number of dents or scratches.
- Scratches 8 inches or longer that reach the metal skin.
- Excessive paint chips that detract from the visual appearance of the unit, including multiple small chips within one square foot.
- Substandard paint repairs (that show poor condition in comparison with original paint and require repainting costing more than \$200) including peeling, bubbling, or mismatched shades.
- Rust holes in the body metal or a rust spot that covers more than a 4-square-inch area.
- Cracked or missing glass or any windshield damages.
- Frame damage or substandard frame repairs.
- Tires or undercarriage (tracks, rollers, etc.) with less than 50 percent of original tread remaining and less than 50 percent useful life remaining.
- Mismatched tires or tires of lesser quality than those originally included on equipment.

Cab/operator platform condition

- Heavy interior soil.
- Unclean operator environment.
- Holes, tears, or burns on the interior, including dash, seats, floor covers, headliners, and upholstery.

Mechanical condition

- Computer systems or safety and emissions control equipment in non-working order.
- Mechanical components that are missing, broken, unsafe, or do not operate normally.
- Powertrain assembly that exceeds John Deere standards for normal wear and tear.
- Air filters not within John Deere specifications.
- Gauges or fluid indicators that are damaged or not functioning.
- Electrical system that will not operate properly.
- Battery that will not hold a charge.
- Wire harnesses that are not tied down or kept secure, dry, clean, and dust-free.
- Engine components that are not in good operating condition.
- Hydraulic system that exceeds contaminant standards.
- Lubricants, water, or airconditioning seals that leak.
- If the unit is returned without a working hour or mileage meter, as applicable, a minimum charge of \$1,000 will be assessed.

General considerations

- Warranty work must be completed and productimprovement program updates must be current.
- Equipment must be clean.
- Hours must be at or below the maximum allowed as specified in your lease.
- The unit must be in a condition that is safe and lawful to operate and will, if required, pass safety inspection tests in the applicable province.



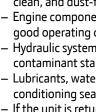


RETURNING YOUR LEASED EQUIPMENT

A Guide to a Successful Return







Plan now for a "nosurprises" lease return.



John Deere Financial is dedicated to delivering superior customer value and making sure you have the equipment and financing you need to succeed. We appreciate your business, and we want your leasing experience to be a positive one. The leasing agreement includes information about equipment wear and tear, and details your responsibilities when the lease is complete. What does that mean to you?

As the leaseholder, you are responsible for repairing or replacing items that, upon inspection, are determined to be beyond normal wear and tear, or outside contract terms.

This guide will give you specific details and help you understand the differences between "normal" and "excessive" wear and tear. It will also outline the mandatory contract terms that must be met when returning your leased equipment.

Proper equipment use and maintenance

Begin by having your equipment serviced regularly. Your service manual details specific maintenance intervals and your John Deere dealer can perform any necessary service or repairs, including warranty repair or service. About six months before your lease ends, have your John Deere dealer check over your equipment, so you can identify and repair any damage or conditions that could be chargeable (beyond normal wear and tear). Any such damage/conditions must be repaired before you return your equipment to avoid charges.

If you are using your equipment in hazardous or non-standard applications, take special care to have it properly serviced and repaired to normal-wear-and-tear condition if you plan to return the unit.

Finally, always operate your equipment carefully, under proper safety conditions.

Normal wear and tear

Day-in, day-out use of your equipment will likely result in minor wear and tear. This is expected and will not incur additional charges. Under such normal usage, and with routine maintenance, it's likely that you'll avoid any charges for excessive wear and tear (refer to the Leased Equipment Return Guidelines on the back of this brochure for examples). Examples of normal wear and tear include minor scratches or chips in the paint finish.

In order for the leased equipment to be deemed in normal wear-and tear condition, the following must be true: engine and powertrain in good working condition; operating hours within the limits agreed to in the lease contract; matching tires; and overall clean condition.

Contract terms

Contract terms focus on tire and undercarriage wear. Contract terms state that the tires and undercarriage (tracks, rollers, etc.), as applicable, shall be interpreted as 50 percent or more of the original tread remaining or 50 percent or more of the useful life of the undercarriage remaining, upon return of the equipment.

Excessive wear and tear

Excessive wear and tear is defined as, and includes, any of the items specified in the lease agreement and those outlined in the Leased Equipment Return Guidelines on the back of this brochure. Items considered as "excessive wear and tear" may be covered by your insurance policy or warranty. Be sure to have all necessary repairs made prior to the end of your lease to avoid lease-end charges.

When charges are assessed

If the hours on your equipment exceed the usage allowed on your lease, or if evidence of excessive wear and tear are identified when you return your equipment at the end of your lease, charges will be assessed. These will be billed to you after the equipment is returned and inspected. If you made a security deposit at the beginning of your lease, it will be applied to the lease-end charges, and any balance will be refunded to you.