

Important APR Disclosure*

- **APR is the Annual Percentage Rate. Rate is subject to loan program guidelines and credit approval. All applicants may not qualify for listed rate.**
- **Certain Fees, closing costs, down payment and restrictions may apply.**
- **Rates and terms may vary and are subject to change without notice.**
- **If your application is approved the APR applied to your specific loan request is the APR in effect on the date the application is approved and is valid for 30 days from the date of approval.**
- **Rate and term can vary depending on: credit history, collateral type, age of collateral, loan amount, loan term, down payment amount, state of residency and other criteria.**
- **Credit scores can vary depending on credit reporting agency.**
- **Southeast Financial does not offer financing for Full-timers.**
- **Southeast only offers financing for recreational use.**