



## 2016 International ProStar

**ENGS**  
commercial finance co.

since 1952



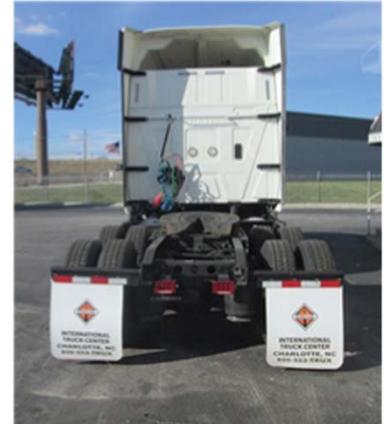
## 2016 International ProStar

- 450 HP N13 Engine or Cummins ISX
- Manual or Automatic
- Jake Brake
- Certified Pre-Owned
- Aluminum Wheels
- 56" or 73" Mid Roof Sleeper
- 90 Day Certified Pre-Owned Support
- 2 YR/200K Navistar Ext Warranty
- Engine
- ATS

- **36 Month Lease**

- **\$1,000 Down Payment**

- **Relaxed Credit Qualifications**



*\*Subject to credit review and approval. Does not include sales tax (exemption possible) and license plates.*

*\*Information valid as of 5/25/2018.*

*\*Program information subject to change.*



## 2016 ProStar Mid Roof

Down Payment	\$1,000.00
Lease Term	36 Months
Residual	\$8,000.00

Weekly Escrow	
Est. Payment/Week	\$474.27
2290/HVUT	\$11.00
Maintenance Reserve	\$275.00
Est. Total Week Escrow	\$760.27

Subject to credit review and approval. Lease payment includes doc and title fees. Lease payments do not include sales tax or license plate charges. Above totals are based on N13 pricing.

## Frequently Asked Questions

*Will I own the truck at the end of the lease?*

This is a TRAC lease. After you have satisfied all the terms under the lease agreement, you have the option to purchase the tractor for the stated residual value. ENGS will finance the purchase of the Residual value upon satisfaction of the lease agreement.

*What happens if I leave my carrier?*

Under the terms of the Lease Addendum, termination of the relationship with your carrier is considered a default. There are two ways to cure this default; you can put down 30% of the lease balance and operate for any carrier or under your own authority. The other option would be to port your tractor to another carrier who is offering ENGS a similar level of support currently provided by your current carrier.

*What is the Maintenance Reserve?*

A Weekly Maintenance Reserve (MR) dedication is designed to help budget for future repairs and/or PM expenses. The MR funds are your funds and can be refunded to you or applied to the residual after you have satisfied the lease terms. Many OO's pay for their own PM expenses and allow their MR to grow and be available for unforeseen repairs or larger expenses like tires.

*What expenses can I use the Maintenance Reserve for?*

The purpose of the maintenance reserve is to help budget for future DOT compliant repairs, tires and preventive maintenance. It is not designed to make Lease payments, or purchase any additions to the tractor, (TVs, APU, Chrome) etc. these items will not be reimbursed from the account.

*How do I gain access to my Maintenance account for repairs?*

There are 2 ways to access your maintenance reserve funds – You can pay to have repairs completed at a reputable repair shop and submit a copy of the paid invoice to ENGS Commercial Finance via email or fax. ENGS will verify the work has been completed and paid for. ENGS will then cut you a check or ACH an amount up to the available balance in your maintenance reserve account. The second option is to contact Driver Road Services (DRS). DRS will help you find a repair facility and issue a PO to the shop so that repair work can be completed timely and get you back on the road. DRS is open 24/7/365 and has a relationship with over 20,000 shops nationwide. DRS does charge a service fee for this service.

*What happens if I do not want the tractor at the end of the lease?*

Under the terms of the TRAC Lease Addendum, you have many options at the end of term. If you do not want to exercise your option to purchase the tractor for the residual value, you can sell the tractor or trade it into a dealership. You can also return it to Engs and we will use our resources to sell the tractor. Under the terms of the TRAC Lease Addendum, if we sell it for an amount greater than the residual value, we would return any amount over the residual value (less our remarketing expenses) to you. If we sell the tractor for less than the residual value, you are responsible for the deficiency amount (including our expenses associated with selling the equipment).

*What happens if I am sick or hurt and can't work or I can't drive anymore?*

For short term sickness and injury, we can work with you to extend payments until you are able to get back to work. If you can no longer drive your truck, you can work with your Carrier to find another O/O to assume the remaining lease terms, attempt to sell the truck in the open market, or return the tractor to us for remarketing. You would be responsible for any deficiency realized if the sales proceeds are less than the obligations then due under the lease agreement.

*What happens if I take a vacation or my truck is down for a week?*

The program is designed to collect 52 weekly escrow payments per year. These payments include a weekly Lease payment, 2290/HVUT escrow and the Maintenance Reserve. You will authorize your Carrier to forward the escrow amount to Engs on a weekly basis. If you are unable to generate enough revenue to cover these expenses for the week, the remaining balance would be collected the following week. 52 weekly lease payments would equal 12 monthly lease payments. You need to remember this as you schedule vacation or budget for unexpected down time/repairs.