



What is Rent-to-Own/Lease-to-Own?

A monthly payment agreement that allows you to make payments toward ownership over time. Once you make the final payment, you will own the unit outright.

What are my options for making monthly payments?

We have four convenient ways to make your payment:

- Automatic Payments on credit/debit card or through your banking account
- Online Payments at www.hci.net/payments (\$3.00 processing fee)
- Pay By Phone at 270-247-3199
 - Automated System (\$3.00 processing fee)
 - Speak to Customer Service Representative (3% processing fee)
- By mail to: PO BOX 409, Mayfield, KY 40290-1027 (Please include your account number) (Free)
- Submit payments directly from your financial institution through Bill Pay

If you do not have your account number and would like to pay by phone or online, a Customer Service Representative can you provide with your account number.

Can I purchase the storage building in full after I have entered a Lease Purchase Agreement with Heartland Capital?

Contract terms are eligible for a 90 Days Same as Cash* offer on non-wheeled products. After 90 days, you can pay off your account at any time with no penalties. Heartland Capital applies a discount on the remaining balance of your contract based on the terms of your agreement and the number of payments that have been made. Please call 270-247-3199 for payoff balances.

*Refer to 90 Days Same as Cash policy for details and conditions of this offer.

Can I pay extra each month toward principal?

Rent-to-Own or Lease-to-Own is a month-to-month agreement not an installment loan, as such, there is no principal. Instead, any amount you pay in excess of the monthly payment is held in a pre-paid reserve account and applied to the early payoff amount. Should your account become delinquent, the funds held in the pre-paid reserve account would be applied toward the current payment amount.

What if something happens and I can no longer pay for my storage building?

Contact us at 270-247-3199 to discuss alternative payment arrangements or to terminate the contract. Please note that pick up fees may apply.

Do you report to credit agencies?

Since your lease purchase agreement is on a month-to-month basis, we do not report payment information to credit agencies. Credit reports are not requested or reviewed to determine eligibility.

However, if your account becomes delinquent and you have not made payment arrangements, your account may be turned over to a third party collection agency, which may adversely affect your credit.

Why purchase a liability damage waiver?

As part of your lease agreement, you are responsible for completing the payments even if the building is damaged, destroyed or stolen*. For example, if a tree falls on the unit, or it is damaged by a storm, the liability damage waiver (LDW) will either cover the remaining amount owed on the unit or cover the cost of repair on the unit. LDW does not replace the building. This provides the additional protection you need with no deductible.

*See Agreement for full LDW details.