

FAQs

WHAT WILL MY PAYMENTS BE?

Your payment is calculated by the type of structure, cost of the unit, the length of term you select and the amount you pay up front.

WHAT HAPPENS TO MY DEPOSIT?

The deposit can be applied to your Early Payoff Option for accounts in good standing and with fewer than three late payments.

WHEN DO I BEGIN MAKING PAYMENTS?

After delivery, our Welcome Center will call you with account details and setup your payment due date at that time. Choose between making full payment once a month or breaking payment in half for twice a month payments, whichever fits your budget best!

HOW MUCH IS DUE TODAY?

The first month's rental payment and a security deposit (if applicable).

HOW MUCH INTEREST IS CHARGED?

Rent to Own does not apply interest, but rather a portion of your payment goes toward the balance of the unit and a portion of the rental fee.

MAY I PAY OFF EARLY WITHOUT PENALTY?

Absolutely! In fact, an early payoff will save you money on remaining rental payments! Contact our customer service representatives to receive an Early Payoff Option quote at any time.

CONVENIENT PAYMENT OPTIONS

Customers can choose from a variety of ways to pay their bill, and to receive reminders and updates about their account.

Automatic Payments | 24/7 Pay-by-Phone

Bill Pay | Online | By Mail

E-billing and Reminders | Text Alerts

CONTACT US



270.247.3199



customerservice@hci.net



www.hci.net

WE'RE MAKING
OWNERSHIP
AFFORDABLE

With Rent to Own Payment Options



Scan to make
your payment!



With Over 300
Customer Reviews!

Heartland
Capital Investments LLC 

WHAT IS RENT TO OWN ?

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

BENEFITS



YOU'RE APPROVED

- Qualify instantly by completing a rental agreement
- Pay initial deposit



NO CREDIT CHECK

- Avoid unwanted credit inquiries
- No credit needed
- Save credit option for other purchases



FLEXIBLE PAYMENT OPTIONS

- 24/7 account access online
- Automatic debit from checking or credit card
- Pay by phone
- U.S Mail



CONVENIENT

- Pay each month to automatically renew the agreement
- Rent to Own is comparable to the monthly rental price of a unit



OWNERSHIP

- Pay off remaining balance with no penalties
- Early Purchase saves you money on rental balance
- No commitment.

GETTING STARTED

1

Select A Unit

Choose the style, color, and additional options of the new unit from an authorized Heartland Capital dealer.

2

Select Contract

Choose the payment schedule that works with your budget. >>>

3

Complete Application

Provide your information to get instant approval. Quick and easy!

4

Schedule Delivery

Review and complete your rental-purchase agreement. Pay your initial funds and your delivery will be scheduled.

CONTRACT LENGTHS

24 MONTH

You will gain ownership in two years!
All units eligible.

36 MONTH

You will gain ownership in three years!
All units eligible.

48 MONTH

You will gain ownership in four years!
Select units eligible.

60 MONTH

You will gain ownership in five years!
Select units eligible.

72 MONTH

You will gain ownership in six years!
Select units eligible.

WHAT IS A LIABILITY DAMAGE WAIVER ?

A Liability Damage Waiver is available for purchase on all Rent to Own leases. LDWs protect your leased property from Theft, Natural Disasters such as lightning, fire, high wind or earthquakes, and GAP coverage if your rented unit is insured, but your insurer pays you less than you owe for the rented unit. To purchase a Liability Damage Waiver for your unit, contact a Customer Service Representative. Mower and tractor leases will receive a reduced deposit when signing up for a LDW.

*Term lengths & requirements are subject to change according to state specific mandates.