



Heartland
Capital Investments LLC



**LEADERS IN
OWNERSHIP
SOLUTIONS**

PROGRAM OVERVIEW

RENT TO OWN TERMS

24-MONTHS

- » Payment Divisor 14.4
- » 20% down plus first month's rent

36-MONTHS

- » Payment Divisor 19.8
- » 20% down plus first month's rent

48-MONTHS

- » Payment Divisor 21.6
- » 20% down plus first month's rent

60-MONTHS

- » Payment Divisor 24
- » 20% down plus first month's rent

HCI must be contacted for any quote over \$50,000.
Optional Purchase Reserve (CRA) available.

ELIGIBLE ITEMS

Dealer may offer Rent to Own options on all non-motorized units at any price, including:

- Travel Trailers**
- 5th Wheels**
- Campers**
- RVs**

REQUIRED BUYBACK

- » If the camper has less than 12 payments made, the dealer must buyback camper at 65% of the original cash price.
- » If the camper has more than 12 payments made, the dealer must buyback camper at 50% of the original cash price.

UPDATED 5/11/26

WARRANTY

DEALER WARRANTY

For the first 30 days after signing, Dealer will cover warranty for repairs. Dealer is responsible for completing Pre-Delivery Inspection Checklist prior to unit leaving sales lot.

Dealer warranty covers:

- » All major components
- » Roof
- » Floor

HCI WARRANTY

After 30 days, customer will be responsible for the first \$500 on any repair work ordered related to a warranty claim and HCI will cover the rest. Dealer is responsible for completing Pre-Delivery Inspection Checklist prior to unit leaving sales lot. Dealer should provide bids from local contractors when working on a repair.

HCI Warranty cover:

- » Air Conditioning
- » Refrigerator - will be replaced with Home Depot or Lowe's all-electric refrigerator.
- » Water Heater
- » Furnace
- » Roof
- » Stove
- » Microwave





CAMPER PROGRAM SPECIFICATIONS

» HCl APPXPRESS

- » HCl will set up a dealer account within HCl Appxpress. Dealer may include multiple sales users per dealer account.
- » Rent to Own transactions will be entered into the HCl Appxpress portal for processing and initial payments.
 - › Dealer should complete Pre-Delivery Inspection Checklist prior to unit leaving sales lot, this form will be signed by dealer and customer and uploaded to HCl Appxpress.

INSURANCE

- » Proof of full coverage insurance required at signing.
 - › Heartland Capital Investments should be listed as Loss Payee or Lien Holder for duration of RTO contract.

GPS TRACKING

- » Each unit sold on Rent to Own contracts must be equipped with an HCl authorized GPS tracking device.
 - › Dealer will be responsible for activating and installing device through GPS company for each RTO unit sold.
 - › Dealer will note the tracking serial number and placement on the Pre-Delivery Checklist.
- » Monitoring will be done by HCl.
- » Devices
 - › Dealer will purchase tracking units directly from HCl. Dealer should have 3-5 tracking devices on hand.
 - › If Dealer chooses to discontinue RTO services, HCl will buy back unused devices at value.
 - › Devices have up to three year battery life, 48 and 60 month contracts will need to replace device six (6) months prior to expiration date. Replacement's serial number and placement should be noted in HCl App Xpress.



SUPERIOR SERVICE

DEALER SUPPORT

Dedicated Regional Representative

HCI hires some of the industry's most experienced and knowledgeable professionals to support your business. Your dealer representative can be relied upon to provide training and assistance with HCI's rent-to-own programs and options, sales and marketing tools and advice, and help with day-in, day-out challenges. HCI's representatives in the field become friends and reliable colleagues, who value your experience, time and feedback.

Online and Phone Dealer Support

HCI's corporate office, located in the heart of the country, includes a full dealer support team available via email at dealers@hci.net or by phone at 888-850-1187 to help answer your questions, process contracts and support your business's rent-to-own programs.

Extended Service Hours

We know Saturdays are busy sales days, and can be even busier during warmer seasons. HCI dealer representatives are available when you need us most, often answering the phone and responding to inquiries far beyond traditional business hours. Check our website for current hours.

CUSTOMER SUPPORT

HCI's focus is helping customers obtain ownership. Our team of customer support professionals understands that the unexpected can and does happen, and our team is committed to helping consumers find solutions, and continue to move toward ownership. Achieving ownership matters, it's a point of pride, a smart financial decision, and each successful owner represents the potential for future sales.

Extended Service Hours

HCI offers direct customer support by phone Monday – Saturday. Check our website for current hours.

24/7 Online Account Access


Convenient and secure online login and account management.

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

E-billing and Reminders | Text Alerts



“WE BELIEVE IN PROVIDING A HIGH DEGREE OF TRUST AND RELIABILITY BETWEEN OUR PARTNERS BY ACCOMODATING THE GROWTH OF THEIR CURRENT AND POTENTIAL SALES. THAT COMMITMENT IS DRIVEN EVEN FURTHER BY EQUIPPING EACH DEALER WITH RESOURCES WHICH PROMOTE CONTINUED SUCCESS.

John Carr, HCI Chief Financial Officer

