

SUPERIOR SERVICE

DEALER SUPPORT

Dedicated Regional Representatives

HCI hires some of the industry's most experienced and knowledgeable professionals to support your business. With over 50 years combined experience in the shed industry, HCI representatives 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. Your dealer 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, chat or by phone 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 and our dealer support team members 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.

Other Products

Contact your Territory Manager about other products we offer.

CUSTOMER SUPPORT

HCI's focus is helping customers obtain ownership. Our team of customer support professionals understands 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.

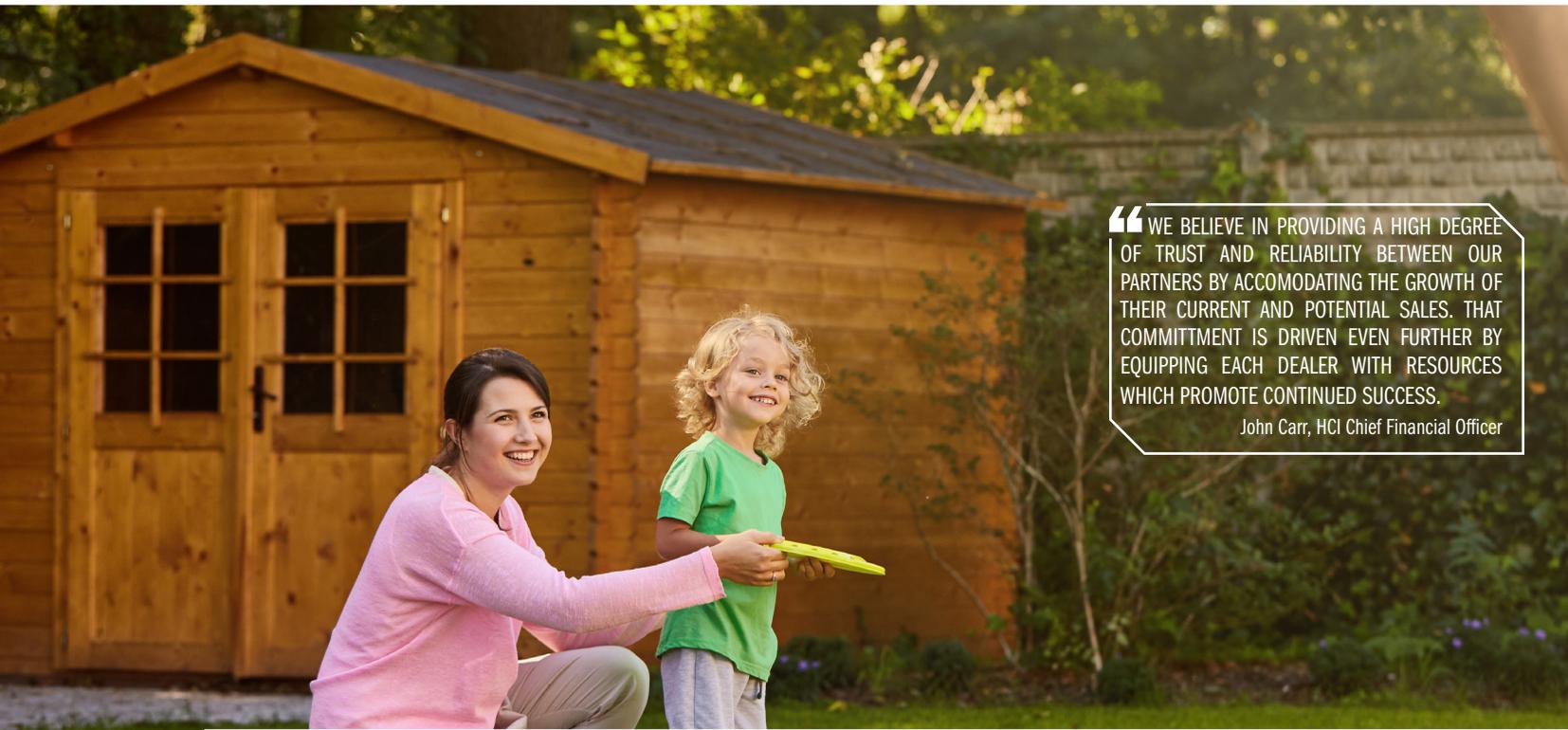
CONVENIENT PAYMENT OPTIONS

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

Pay Online at HCI.net | Bill Pay

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





Heartland
Capital Investments LLC



**LEADERS IN
OWNERSHIP
SOLUTIONS**

PROGRAM OVERVIEW

RENT TO OWN TERMS

24-MONTHS

- » Divisor 15.6
- » Initial payment and deposit due at signing
- » Security deposits are as follows
 - › Retail Price < \$15,000 = No Deposit
 - › Retail Price > \$15,000 = 10% Deposit
- » Specialty Products
 - › Retail Price < \$10,000 = 10% Deposit
 - › Retail Price \$10,000 - \$15,000 = 15% Deposit

36-MONTHS

- » Divisor 21.6
- » Initial payment and deposit due at signing
- » Security deposits are as follows
 - › Retail Price < \$15,000 = No Deposit
 - › Retail Price > \$15,000 = 10% Deposit
- » Specialty Products
 - › Retail Price < \$10,000 = 10% Deposit
 - › Retail Price \$10,000 - \$15,000 = 15% Deposit

48-MONTHS

- » Divisor 24
- » Initial payment and deposit due at signing
- » Security deposits are as follows
 - › Retail < \$15,000 = No Deposit
 - › Retail > \$15,000 = 10% Deposit
- » Auto Pay Recommended

60-MONTHS*

- » Divisor 27
- » Initial payment and deposit due at signing
- » Security deposits are as follows
 - › Retail < \$15,000 = 5% Deposit
 - › Retail > \$15,000 = 10% Deposit
- » Auto Pay Recommended

72-MONTHS*

- » Divisor 30
- » Initial payment and deposit due at signing
- » Security deposits - 7%
- » Minimum price = \$12,000

UPDATED 8-26-25

* Not available in all states.

USED INVENTORY TERMS

BUYBACK OPTION

Dealers can buy back any used HCI products within 14 days of pick-up. The terms of the buyback are as follows:

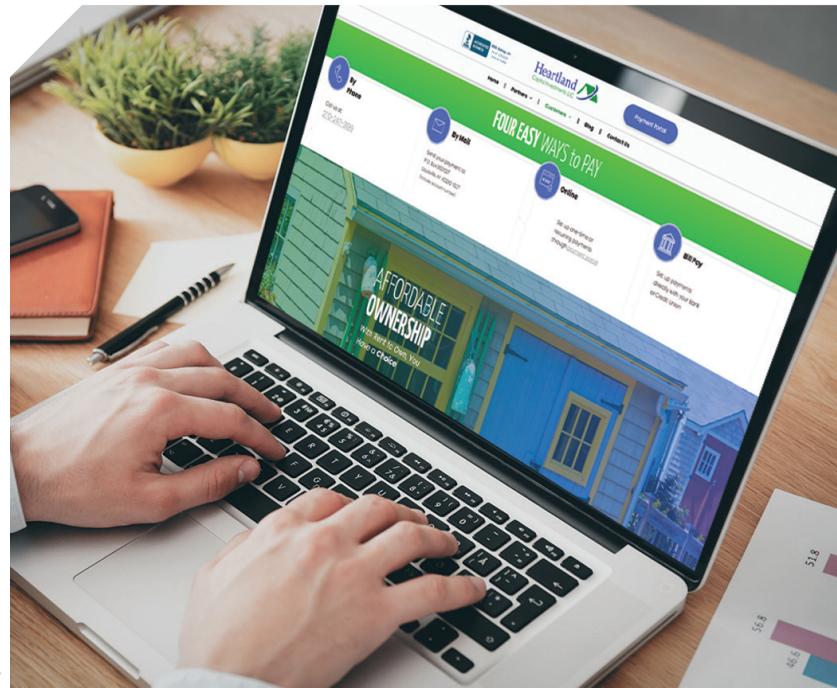
- » Buildings with 12 or more payment made are eligible for a 50% buyback of the most recent RPA price. Buildings with less than 12 payments made will be eligible for a 65% buyback of the most recent RPA price.
- » Dealer will indicate on the pickup confirmation how they would like to pay.
- » Dealer should ensure HCI has a valid resale tax-exemption certificate on file for their business.
- » No commission or delivery fees will be paid.

MANAGED INVENTORY OPTION

If dealer chooses not to buy back, resale price will be determined between HCI and dealer.

- » HCI pays dealer 25% commission of resale price when the product is resold (after dealer sends payment and proper paperwork).

This program will apply to all assets currently held in HCI's used inventory and any recovered assets going forward until the end of the calendar year.





“ WE FEEL THIS IS A GREAT OPPORTUNITY FOR OUR DEALERS. THEY HAVE THE ABILITY TO PUT A BUILDING IN THEIR INVENTORY AT HALF OF THE ORIGINAL CASH PRICE OR HELP US ESTABLISH THE APPROPRIATE RESALE PRICE FOR THEIR MARKET TO ENSURE A FAST TURNAROUND.

Brian Dorsey, HCI Director of Sales

HEARTLAND REWARDS PROGRAM

ANNUAL RTO SALES > \$200K

- » 5% Incentive of Gross Sales
 - › 24-month term using 15.6 divisor
 - › 36-month term using 21.6 divisor
 - › All contracts less than \$10,000
 - » 2% Incentive of Gross Sales
 - › 48-month term using 24 divisor
 - › All contracts less than \$10,000
- * No incentive for 60-or 72-month contracts

ANNUAL RTO SALES \$100K - \$199K

- » 2% Incentive of Gross Sales
 - › 24-month term using 15.6 divisor
 - › 36-month term using 21.6 divisor
 - › All contracts less than \$10,000
 - » 1% Incentive of Gross Sales
 - › 48-month term using 24 divisor
 - › All contracts less than \$10,000
- * No incentive for 60- and 72-month contracts

TERMS

- » Maintain in good standing per our dealer agreement
- » Have less than 35% non-performing agreements, 30-day pickup average or less, less than 4.2% idle inventory to total inventory with less than 95-day average
- » Portable buildings only (decks, swing sets, carports, playhouses, gazebos and animal structures do not qualify)
- » New rentals only, re-rented products do not qualify
- » Early purchases within the 3-month same-as-cash (SAC) period do not qualify

