



Heartland  
Capital Investments LLC



**LEADERS IN  
OWNERSHIP  
SOLUTIONS**

# ABOUT LEASE PURCHASE PLANS

**Heartland Capital Investments** partners with manufacturers and dealers nationwide to provide affordable Lease Purchase programs for their customers. A Lease Purchase agreement provides customers the opportunity to pay for larger purchases, such as tractors, in monthly payments. We offer low payment plans with easy payment options. Customers can pay online 24/7, by phone with a live Customer Service Representative, by mail, or directly from their Bank or Credit Union. At the end of the lease term, the customer is the full owner!

## TRACTOR PROGRAM OVERVIEW

### LEASE PURCHASE TERMS

#### 24-MONTHS

- » Divisor 14.4
- » Security Deposit = 5% with LDW / 15% without LDW
- » First Month's Rent with tax and 10% Purchase Reserve (CRA) due at signing

#### 36-MONTHS

- » Divisor 19.8
- » Security Deposit = 10% with LDW / 20% without LDW
- » First Month's Rent with tax and 10% Purchase Reserve (CRA) due at signing

#### 48-MONTHS

- » Divisor 21.6
- » Security Deposit = 10% with LDW / 20% without LDW
- » First Month's Rent with tax and 10% Purchase Reserve (CRA) due at signing
- » AutoPay Required

#### 60-MONTHS

- » Divisor 24
- » Security Deposit = 10% with LDW / 20% without LDW
- » First Month's Rent with tax and 10% Purchase Reserve (CRA) due at signing
- » AutoPay Required

#### Eligibility:

Max price up to to \$35,000

New Tractors or Used Tractors originally owned by HCI only.

### REQUIRED BUYBACK

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

### START YOUR PARTNERSHIP TODAY

Join our team of highly experienced contract management professionals. We will work directly with you to develop and manage successful ownership options for your customers.



UPDATED 5.7.26

