



Rent-To-Own vs. Financing

www.OhioOutdoorStructures.com/financing

Rent-To-Own / RTO / Monthly Payments

What is Rent-To-Own? First, RTO is NOT “financing” and there is no “interest rate” like financing. Instead, each monthly payment you make will be applied to two separate things...

- 1) Monthly Rental Fee (just like at a self-storage facility)
- 2) The Cost of Your Purchase

Unlike a self-storage facility, you will acquire ownership at the end of the rental term. The rental term is typically 24, 36, 48, 54 or 60 months (depending on the product purchase and term availability). Or, you can acquire ownership if you decide to take advantage of the “early payoff”.

There are at least three great reasons to make a purchase using RTO:

1. There is ***no credit check required***...everyone is approved!
2. Most rental companies in this industry allow you to pay off your purchase early with no penalty. If you exercise the “early payoff” option, you will own the structure and avoid future “Monthly Rental Fees”.
3. If for any reason you decide you no longer want the structure, it can be returned without penalty to you.

Ask your OOS Sales Representative for more information and for which products are available with RTO.

0% Interest Financing / Same As Cash (SAC) Financing

How does Financing work? 0% Interest Financing or Same As Cash (SAC) Financing does require a credit check. The first step is getting approved. You can apply on our website,

www.OhioOutdoorStructures.com/financing

**Approvals Up To...
\$20,000.00**

After you fill out the application, you will be notified via email if you are approved and for how much.

Tips for your application:

1. A Co-Applicant can increase your chances of being approved.
2. A Co-Applicant can increase the amount you are approved for.
3. When asked the dollar amount you are requesting...overestimate the amount you think you need. Once approved, the amount financed can be decreased on the contract when you make your purchase. If you end up needing more than what you requested, you'll have to go through the process a second time.

With an approval, you can make a purchase with the current SAC promotion. Promotions include 90 Days (always available), 6 Months or 12 Months (available at select times). You will be required to make a minimum monthly payment and then pay balance at end of promotional period. If you do not pay off the balance at end of the promotional term, your contract will become a loan with interest.

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