



Understanding Rent-to-Own

Rent-to-own (RTO) is an affordable payment option with no credit check! All RTO contracts are divided into 36 monthly payments, which are figured on the price of the building. You pay only your first and last payment up front and we will deliver the product! As with any contract where you pay for something over time, the total cost is higher than the cash price. The extra charges are not finance charges. Since this is a rental contract, rental fees are assessed. We do not charge penalties if you wish to pay off the contract early. In fact, we will give you a discount to pay it off early!

The 1-2-3's of Rent to Own;

1. RTO storage buildings is a flexible arrangement for you to have convenient, backyard storage AT YOUR LOCATION (not 1/2 way across town at the mini storage) in your choice of style and colors. (you can even choose to match your home)
2. RTO is a rental program, not a loan so NO credit is required. You are simply renting storage on a month by month basis.
3. The RTO contract may be canceled at any time. Simply call us and request that the building be removed from your property.
4. Upon completion of the rental contract, either by taking advantage of the early payoff option or by completing all of the monthly rental payments, the building is yours!

Some things you should know:

Bankruptcy

A RTO contract is considered by law to be an executory contract. Should the contract become a financial burden, you have the option to be relieved of the contract by returning the item and no further charges will be incurred. Under United States Bankruptcy Law § 365, should you file bankruptcy, you have the option at that time to assume or reject the contract. You should consult legal advice for complete information and provide a copy of your Rental Purchase Agreement.

Late payment

Due to the month to month contract of your Rental Purchase Agreement, all payments are due on the date (either the 1st or the 15th) that you have selected. If your payment is late it may be subject to a late charge of up to \$20.00. Late fees and grace periods vary by state. See your contract for details.

Pay close attention to your due date and pay on time to avoid having your building picked up. If your account is past due we may pick up the building during normal daylight hours.

Moving

Your rented building must not be moved without express permission from AFG Rentals LLC and you must pay for all fees associated with moving the building.

Improvements

Any improvements added to the building must remain with the building if it is ever returned.



AFG Rentals,
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WHAT IS
RTO
Rent To Own 

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