

Finance Guidelines

If customer is a RENTER – Eligible RTO Finance Products		
Storage Buildings Up to \$5,000 based on customer approval	Carports and Steel Structures Up to \$5,000 based on customer approval	Other Portable Structures Up to \$5,000 based on customer approval Chicken Coops Dog Kennels Gazebos Greenhouses Livestock Shelters Playhouses & Playsets

If customer is a LANDOWNER – Eligible RTO Finance Products			
Storage Buildings Up to \$15,000 based on customer approval	Carports and Steel Structures Up to \$15,000 based on customer approval	Other Portable Structures Up to \$15,000 based on customer approval Chicken Coops Dog Kennels Gazebos Greenhouses Livestock Shelters Playhouses & Playsets	Double Sheds Up to \$15,000 based on customer approval

RTO Finance Terms – There are no Finance Minimum Limits. 60 months available if amount financed is greater than \$8,000. Maximum term varies based on amount financed			
Customer Tier	APR	Finance Limit	Max Term
Tier 1	9.99	\$15,000	60
		\$5,000	48
Tier 2	12.95	\$15,000	60
		\$5,000	48
Tier 3	16.95	\$15,000	60
		\$5,000	48
Tier 4	18	\$8,000	48
		\$5,000	48
Tier 5	21.95	\$5,000	48

RTO Finance Approval Requirements				
	Storage Buildings	Carports and Steel Structures	Other Portable Structures	Double Sheds
Structure Only can be Financed: Financing not available for concrete, grading or other contractor services.	✓	✓	✓	✓
Verification (done by RTON): that payment is less than 25% of monthly net income. Proof may be required.	✓	✓	✓	✓
Verification (done by RTON): that customer rents or is a landowner. If renter, landlord waiver is required. Proof of landowner may be required.	✓	✓	✓	✓

RTO Finance Conditions	
One or less bankruptcy on credit report and no open or dismissed bankruptcies	Required
No accounts 60 days past due in the last 12 months for all trade accounts	Required
One or less repossession on credit report and no repossessions in the last 24 months	Required
Credit file time open longer than 18 months	Required
No charge-off accounts in the last 24 months	Required
No unpaid collections (excluding medical), legal items or tax liens	Required