



What are my options for making monthly payment?

We have 4 ways to make your monthly rental payment:

- Online through the Payment Portal
- By phone at 270-247-3199
- By mail to: PO BOX 409, Mayfield, KY 40290-1027 (Please include your account number)
- Submit payments directly from your financial institution through Bill Pay

If you do not have your account number and would like to pay by phone or online, an account manager will provide your account number.

Can I purchase the storage building after I have entered a Rental Purchase Agreement with Heartland Capital?

You can pay off your purchase at any time with no penalties. Heartland Capital applies a discount to your rental agreement based on the term of your agreement and the number of payments you have made. Please call 270-247-3199 for payoff balances.

Can I pay extra each month toward principal?

Rent to Own is a monthly rental agreement not an installment loan, so there is no principal. Instead, any amount you pay in excess of the monthly payment is held in a pre-paid rent account and applied to the early payoff amount. Should your account become delinquent, the funds held in the pre-paid rent account will be applied toward your payment.

What if something happens and I can no longer pay for my storage building?

Your Rent to Own payments are a month-to-month Rental Purchase Agreement. You can terminate at any time. Just call us at 270-247-3199 , and the unit will be scheduled for pickup.

Do you report to credit agencies?

Since your rental purchase agreement is on a month-to-month basis, we do not report payment information to credit agencies. Credit reports are not requested or reviewed to determine eligibility.

However, if your account is delinquent and you have not made payment arrangements, your account may be turned over to a third party collection agency as a last resort. This could adversely affect your credit. If you are struggling to make the payment, Heartland is here to help. We strongly believe in providing you a route to ownership for your unit, please contact us to discuss your options.

Why purchase a liability damage waiver?

As part of your rental agreement, you are responsible for completing your rental contract even if the building is damaged or destroyed. For example, a tree falls on the unit, or it is damaged by a storm, the liability damage waiver (LDW) will cover the remaining amount owed on the unit or will cover the cost of repair on the unit. LDW does not replace the building. You would not own your home or a car without protection, so why do so with your storage building? This is a great way to get the protection you need with no deductible.

See Agreement for further details.