

Rent to Own (RTO)

WHAT YOU NEED TO KNOW

What is Rent to Own?

Rent to Own is a simple month-to-month agreement designed to make greenhouse ownership more accessible.

You choose the greenhouse and a payment term that fits your budget. Once your final payment is made, you own the greenhouse outright.

Unlike traditional financing, there is no long-term obligation.

How do I Qualify?

Getting started is simple:

- ✓ Approval is automatic—no credit check required
- ✓ Answer general questions for the application
- ✓ Choose your greenhouse and a payment term that fits your budget

What Happens if I Can't Make a Payment?

We understand that situations can change:

- This is a month-to-month agreement
- You can cancel at any time
- The unit can be picked up if needed

Please note: Any payments made are forfeited if the agreement is canceled.



How Does Pricing Work?

There is no traditional interest

Each payment includes:

- A portion toward ownership
- A rental fee

At the end of your term, you own the greenhouse.

Keep in mind: The total cost will be higher than paying cash up front.

Can I Pay It Off Early?

90-day same-as-cash:

- Pay it off in full within 90 days, it's treated just like a cash purchase
- No additional fees are applied during that period



What if I want to pay it off after 90 days?

If the balance is not paid off within the 90-day same-as-cash period, rental fees will apply to that point

The remaining balance is recalculated, and future rental fees are removed to determine a new payoff amount

The customer can choose to pay off balance early at any time