



RENT-TO-OWN Rules and Regulations

A state-by-state reference for in-store price tag disclosures, RTO price controls, notices to consumers, RTO agreement disclosures, specifications on fees and payments, advertising disclosures and customer reinstatement rights.



Association of Progressive Rental Organizations
www.rtohq.org 800.204.2776

In-Store Price Tag Disclosures

	Cash price	Amount of periodic payment	Number of payments for ownership	Total RTO price	RTO charge	Rental period	Retail value	New or used products?	Identify transaction as RTO agreement	Brief description of property	Date property acquired	Number of previous rentals
FEDERAL BILL	▲	▲	▲	▲				▲		▲		
ARIZONA	▲	▲	▲	▲	▲							
CALIFORNIA	SEE DETAILED INFORMATION BELOW											
CONNECTICUT	▲	▲		▲								
DELAWARE	▲	▲		▲								
DISTRICT OF COLUMBIA	▲	▲	▲	▲				▲				
ILLINOIS	▲	▲	▲	▲				▲				
MAINE			▲	▲				▲				
MARYLAND		▲	▲	▲								
MASSACHUSETTS	▲	▲	▲	▲								
MICHIGAN	▲	▲	▲									
MINNESOTA	▲	▲		▲								
NEW HAMPSHIRE	▲	▲	▲	▲								
NEW MEXICO	▲	▲	▲	▲								
NEW YORK	SEE DETAILED INFORMATION BELOW											
OHIO	▲	▲	▲	▲								
OREGON	▲	▲	▲									
PENNSYLVANIA	▲	▲	▲	▲								
VERMONT	▲	▲	▲	▲	▲		▲		▲	▲	▲	▲
WEST VIRGINIA		▲	▲	▲	▲	▲	▲	▲				
WYOMING	▲	▲	▲									

CALIFORNIA

TOTAL OF PAYMENTS \$ _____

COST OF RENTAL \$ _____
Amount over cash price you will pay if you make all regular payments

CASH PRICE \$ _____
Property available at this price for cash from retailers in this area

AMOUNT OF EACH PAYMENT \$ _____ per

NUMBER OF PAYMENTS _____

RENTAL PERIOD _____
(Insert period: week or month)

You must pay this amount to own the property if you make all the regular payments.

You can buy property for less under the early-purchase option.

NEW YORK

TOTAL OF PAYMENTS \$ _____

COST OF RENTAL \$ _____
Amount over cash price you will pay if you make all regular payments

CASH PRICE \$ _____
Merchandise available at this price for cash from retailers in this area

AMOUNT OF EACH PAYMENT \$ _____ per

NUMBER OF PAYMENTS _____

RENTAL PERIOD _____
(Insert period: week or month)

You must pay this amount to own the merchandise if you make all the regular payments.

You can buy merchandise for less under the early-purchase option.

Rent-to-Own Price Controls

Six states—California, Hawaii, Maine, New York, Vermont and West Virginia—have enacted legislation that fixes both cash prices and total rent-to-own prices for dealers. The maximum cash price that dealers can charge is fixed as a multiplier of the dealer's wholesale cost and varies according to product category. The total rent-to-own price is then capped at a multiplier of the cash price. This chart sets forth the limits on cash price and total rent-to-own price by state.

CASH PRICE LIMIT (multiple times dealer landed wholesale cost)

Category	California	Hawaii	Maine	New York	Vermont	West Virginia
APPLIANCES	1.65	2.0	1.75	1.75	1.75	1.56
ELECTRONICS (costing less than \$150)	1.70	2.0	1.75	1.75	1.75	1.56
ELECTRONICS (costing more than \$150)	1.70	2.0	2.0	2.0	2.0	1.56
COMPUTERS	1.652				2.0	
FURNITURE	1.90	2.0	2.50	2.15	2.0	1.67
JEWELRY	1.90	2.0	2.50	2.0	2.0	1.82
OTHER	1.90	2.0	2.0	1.75	2.0	1.67

TOTAL RENT-TO-OWN PRICE LIMIT (Multiple times statutory cash price)	California	Hawaii	Maine	New York	Vermont	West Virginia
	2.25	2.0	2.0	2.25	2.0	2.40

TURNS (Multiple over wholesale cost)	California	Hawaii	Maine	New York	Vermont	West Virginia
	3.71-4.27	4.0	3.5-5.0	3.94-4.84	3.5-4.0	3.74-4.37

Notices to Consumers

FEDERAL BILL

- ▶ You are renting the property.
- ▶ To acquire ownership of the property, you must pay all payments necessary.

CALIFORNIA

- ▶ You are renting the property. You will not own it until you make all of the regularly scheduled payments or you use the early-purchase option.
- ▶ You do not have the right to keep the property if you do not make required payments or do not use the early-purchase option. If you miss a payment, the lessor can repossess the property, but you may have the right to the return of the same or similar property.
- ▶ See the contract for an explanation of your rights.

COLORADO

- ▶ Do not sign this before you read the entire agreement, including any writing on the reverse side, even if otherwise advised.
- ▶ Do not sign this if it contains any blank spaces.
- ▶ You are entitled to an exact copy of any agreement you sign.
- ▶ You have the right to exercise early buy-out option as provided in this agreement. Exercise of this option may result in a reduction of your total cost to acquire ownership under this agreement.
- ▶ If you elect to make weekly rather than monthly payments and exercise your purchase option, you may pay more for the leased property.

DELAWARE

- ▶ Do not sign this lease-purchase agreement before you read it or if it contains any blank space.
- ▶ You are entitled to a completely filled in copy of this agreement.
- ▶ Under the law, you have the right to exercise an early-purchase option, which will result in a lower cost to acquire ownership

FLORIDA

- ▶ Do not sign this rental-purchase agreement before you read it or if it contains any blank spaces.
- ▶ You are entitled to an exact copy of the rental-purchase agreement you sign. Keep it to protect your legal rights.

HAWAII

- ▶ Do not sign this before you read the entire agreement, including any writing on the reverse side, even if told you do not need to.
- ▶ Do not sign this if it contains any blank spaces.
- ▶ You are entitled to an exact copy of any agreement you sign.

IOWA

- ▶ Do not sign this before you read the entire agreement, including any writing on the reverse side, even if otherwise advised.
- ▶ Do not sign this if it contains any blank spaces.
- ▶ You are entitled to an exact copy of any agreement you sign.
- ▶ You have the right to exercise any early buy-out option as provided in this agreement. Exercise of this option may result in a reduction of your total cost to acquire ownership under this agreement.
- ▶ If you elect to make weekly rather than monthly payments and exercise your purchase option, you may pay more for the leased property.

MAINE

- ▶ Do not sign this agreement before you read it.
- ▶ You are entitled to a copy of this agreement.
- ▶ You will be renting the property. You will not acquire equity or ownership rights on the property unless you make all payments necessary to acquire ownership.

MICHIGAN

- ▶ Notice: This agreement is regulated by state law and may be enforced by the attorney general or by private legal action.

NEBRASKA

- ▶ Do not sign this before you read the entire agreement, including any writing on the reverse side, even if otherwise advised.
- ▶ Do not sign this if it contains any blank spaces.
- ▶ You are entitled to an exact copy of any agreement you sign.

NEW MEXICO

- ▶ Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the agreement you sign.

NEW YORK

- ▶ You are renting this merchandise. You will not own it until you make all of the regularly scheduled payments or you use the early-purchase option.
- ▶ You do not have the right to keep the merchandise if you do not make required payments or do not use the early-purchase option. If you miss a payment, the lessor can repossess the merchandise, but you may have the right to the return of the same or similar merchandise.
- ▶ See the contract for an explanation of your rights.

NORTH DAKOTA

- ▶ Do not sign this before you read the entire agreement, including any writing on the reverse side, even if told you do not need to.
- ▶ Do not sign this if it contains any blank spaces.
- ▶ You are entitled to an exact copy of any agreement you sign.

OHIO

- ▶ Notice: This lease-purchase agreement is regulated by state law and may be enforced by the attorney general or by private legal action.

PENNSYLVANIA

- ▶ Notice: You are renting this property. You will not own it until you make all of the regularly scheduled payments or you use the early-purchase option. You do not have the right to keep the property if you do not make required payments or do not use the early-purchase option. Subject to your grace periods and reinstatement rights, the lessor may repossess the property if you fail to make rental payments as scheduled. Your rights and responsibilities are fully explained in this rental-purchase agreement.

VERMONT

- ▶ Important information about this rent-to-own agreement: Do not sign this agreement before you read it or if it contains any blank spaces. You have a right to review this agreement or compare costs away from the store before you sign.

WYOMING

- ▶ Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the agreement you sign.

RTO Agreement Disclosures

For comparison only. For details of state's RTO requirements, refer to statutes.

	FEDERAL BILL	ALABAMA	ALASKA *	ARIZONA *	ARKANSAS	CALIFORNIA *^	COLORADO	CONNECTICUT *	DELAWARE	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA	KAN
1. Total cost of rental-purchase ownership	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
2. Statement that the total cost does not include other charges			▲	▲		▲		▲				▲	▲			▲	▲
3. Amount and timing of payments	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
4. "No equity" statement (no ownership until total of payments made)	▲	▲	▲	▲	▲	▲		▲				▲	▲	▲	▲	▲	▲
5. Explanation of risk or loss during term of agreement	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
6. Statutory limit on consumer's risk of loss (fair-market value, cash price, purchase option price or other limit)			▲	▲		▲		▲				▲	▲		▲	▲	▲
7. Description of the leased property	▲		▲	▲		▲	▲	▲	▲	▲	▲	▲			▲	▲	▲
8. Whether property is new or used	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
9. Description of any damages to property			▲									▲					▲
10. Cash price of property (or fair-market value)	▲		▲	▲		▲	▲	▲	▲	▲	▲		▲			▲	▲
11. Total initial payment due before delivery or consummation	▲		▲	▲				▲	▲	▲	▲	▲				▲	▲
12. Disclosure of any early buy-out options or formulas	▲		▲	▲		▲	▲	▲	▲	▲	▲	▲				▲	▲
13. Early buy-out option required by statute			▲	▲		▲	▲	▲	▲	▲	▲					▲	▲
14. Early buy-out formula set by statute						▲		▲	▲			▲				▲	
15. Explanation of maintenance and service responsibilities during agreement	▲			▲		▲	▲	▲	▲	▲	▲	▲					▲
16. Disclosure of any manufacturer's warranty coverage after ownership	▲			▲		▲		▲	▲	▲	▲	▲					▲
17. Requirement to transfer any unexpired manufacturer's warranty after ownership	▲			▲		▲		▲	▲	▲	▲	▲					▲
18. Identities of the parties and date of the transaction	▲		▲	▲		▲			▲		▲	▲					▲
19. Statement that consumer may terminate at any time without penalty			▲	▲				▲	▲			▲					▲
20. Explanation or notice of reinstatement rights of consumer	▲		▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲		▲
21. Disclosure of amounts of "other charges"	▲	▲		▲	▲	▲		▲		▲			▲	▲	▲	▲	
22. Explanation of purpose of "other charges"		▲		▲	▲	▲	▲							▲	▲	▲	
23. Limit on "other charges"—must be "reasonably related to the cost"						▲								▲			
24. Statement concerning how agreement can be terminated								▲		▲							
25. Cost of lease service	▲			▲		▲		▲			▲						
26. Statement that the transaction is regulated under state law																	
27. Statement of any fees or taxes payable by lessee						▲											
28. Statement of amount of any lessee liability at end of lease term (compare with termination penalty in long-term lease)																	
29. Description of any insurance required of lessee																	
30. Description of any security interest retained by lessor						▲											
31. Statement that consumer is not required to buy insurance from merchant		▲								▲							
32. Any in-home collection charge must be disclosed and separately agreed to										▲							
33. Description of any insurance paid for by lessor																	
34. Statement that consumer not required to purchase damage waiver fee																	
35. Statement regarding default notice																	
36. Statement regarding consumer warranties																	
37. Statement regarding rights if rental agreement sold as negotiable instrument										▲							
38. Statement regarding liability damage waiver										▲							
39. Statement regarding written receipt																	
40. Statement: If you want to purchase this or similar property now, you should consider cash or credit terms that might be available to you																	
41. Disclosure of income interruption rights							▲										

NOTES: * In Alaska, Arizona, California, Connecticut, District of Columbia, Maine, Maryland, New York and West Virginia lessor is required to provide maintenance; ^ In California, model year of rental

	KENTUCKY	LOUISIANA	MAINE *	MARYLAND *	MASSACHUSETTS	MICHIGAN	MINNESOTA	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW MEXICO	NEW YORK *	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON	WEST VIRGINIA *	WYOMING
1	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
2	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
3	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
4	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
5	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
6	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
7	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
8	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
9			▲						▲	▲	▲											▲					▲	▲		▲	
10	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
11	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
12	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
13	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
14			▲		▲	▲							▲		▲				▲		▲						▲			▲	
15	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
16	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
17	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
18	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
19	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
20	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
21			▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
22	▲			▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
23													▲												▲						
24				▲	▲			▲	▲				▲		▲				▲	▲								▲			
25						▲											▲			▲							▲			▲	
26					▲											▲															
27				▲																	▲										
28																					▲										
29				▲																	▲									▲	
30																					▲										
31											▲						▲											▲			
32																▲															
33				▲																											
34					▲																						▲			▲	
35					▲																						▲				
36					▲																										
37					▲																										
38					▲					▲																					
39														▲													▲				
40											▲																				
41													▲																		

property must be on the agreement.

Specifications on Fees and Payments

	Late charges/ reinstatement fees/ delinquency charges permitted	Statutory amount (per missed payment)	Grace period on late fees, etc.		Separate reinstatement fee permitted; statutory fee limits	In-home collection fees permitted; statutory fee limits:		Processing fees permitted; statutory fee limits	Delivery charges permitted; statutory fee limits
			Monthly	Weekly		Monthly	Weekly		
ALABAMA	Yes					Yes		Yes	Yes
ALASKA	Yes	\$5	5 days	2 days	No				
ARIZONA	Yes	\$5 max.	7 days	2 days	No	Yes		Yes	Yes
ARKANSAS	Yes				Yes	Yes		Yes	Yes
CALIFORNIA	Yes	\$2-\$5	7 days		3 days	No	Yes, but not with a late fee		Yes
COLORADO	Yes	\$5 monthly; \$3 weekly	5 days	3 days	\$5 max.	\$10 (3x/6 mo.)	\$10 (3x/6 mo.)	\$10	\$15-5 items or less \$45-over 5 items
CONNECTICUT	Yes	Lesser of 5% or \$5	5 days	3 days	\$5 max.	\$5 (3x/6 mo.)	\$5 (3x/6 mo.)	\$10/agreement	Yes
DELAWARE	Yes	Gtr. of 10% or \$3	2 bus. days	2 bus. days	\$5 max.	Yes		Yes	Yes
FLORIDA	Yes	\$5 max.			\$5 max.	Yes		Yes	Yes
GEORGIA	Yes	\$5 max.			Yes			Yes	Yes
HAWAII	Yes	\$5 monthly; \$3 weekly	5 days	3 days	\$5 max.	\$10 (3x/6 mo.)	\$10 (6x/6 mo.)	\$10	\$15
IDAHO	Yes							Yes	Yes
ILLINOIS	Yes	\$5 max.	3 days	3 days		Yes		Yes	Yes
INDIANA	Yes	\$8 monthly; \$3-\$5 weekly	5 days	3 days	\$5 max.	\$10	\$10	\$10	Yes
IOWA	Yes	\$5 monthly; \$3 weekly	5 bus. days	3 bus. days	\$5 max.	\$7/trip lmt.	\$7/trip lmt.	\$10/agreement	\$10 (\$25-over 5 items)
KANSAS	Yes				Yes			Yes	Yes
KENTUCKY	Yes							Yes	Yes
LOUISIANA	Yes							Yes	Yes
MAINE	Yes	Greater of 5% or \$2	5 days	3 days		\$7.50	\$7.50	\$22.50/customer	\$30-\$60
MARYLAND	Yes	\$5 max.						Yes	Yes
MASSACHUSETTS	Yes				Yes	Yes		Yes	Yes
MICHIGAN	Yes	Greater of 5% or \$10	5 days	2 days	No	Yes		No	Yes
MINNESOTA	Yes	Greater of 5% or \$3	3 bus. days	2 bus. days	\$5 max.	\$7 3 times/ 3 mo.	\$7 3 times/ 3 mo.	Yes	\$15 (\$30-over 5 items)
MISSISSIPPI	Yes				No	Yes		Yes	Yes
MISSOURI	Yes	\$5 max.			\$5 max.	Yes		Yes	Yes
MONTANA	Yes							Yes	
NEBRASKA	Yes	\$5 monthly; \$3 weekly	5 bus. days	3 bus. days	\$5	Yes		\$10	\$10 (\$25-over 5 items)
NEVADA	Yes					Yes		Yes	Yes
NEW HAMPSHIRE	Yes	\$5	5 days	2 days	No			Yes	Yes
NEW MEXICO	Yes				No	Yes		Yes	Yes
NEW YORK	Yes	Gtr. of \$3 or 10% wkly. or gtr. of \$5 or 10% mo.	7 days	3 days		Yes		Yes	Yes
NORTH DAKOTA	Yes	Gtr. of \$3 or 5%						Yes	Yes
OHIO	Yes		5 days	2 days	\$5 max.	Yes		No	Yes
OKLAHOMA	Yes	\$5 monthly; \$3 weekly			Yes	\$10 (3x/6 mo.)	\$10 (3x/6 mo.)	\$10	Yes \$15-\$45/agreement
OREGON	Yes	\$5 max.	5 days	2 days	No			Yes	Yes
PENNSYLVANIA	Yes	Gtr. of \$5 or 10%	5 days	3 days		Yes			
RHODE ISLAND	Yes				\$5 max.	Yes		Yes	Yes
SOUTH CAROLINA	Yes	\$10.40 monthly; \$5.60 weekly	5 bus. days	3 bus. days		\$7/trip (limit 3/6 mo.)	\$7/trip	\$5	\$15-45
SOUTH DAKOTA	Yes				Yes	Yes		Yes	Yes
TENNESSEE	Yes				Yes	Yes		Yes	Yes
TEXAS	Yes	Lesser of 10% or or \$10; \$5 minimum	7 days	3 days		Yes		Yes	Yes
UTAH	Yes				Yes	Yes		Yes	Yes
VERMONT	Yes					Yes		Yes	Yes
VIRGINIA	Yes				Yes	Yes		Yes	Yes
WASHINGTON	Yes				Yes	Yes		Yes	Yes
WEST VIRGINIA	Yes	Lesser of 5% or \$15 wkly. or mo.	5 days	3 days	\$5	Yes		No	Yes
WYOMING	Yes		5 days	2 days	Yes	Yes		Yes	Yes

Redelivery fee after repossession permitted	Fees or penalties for return of the merchandise or termination of the agreement permitted	Security deposit permitted	Final "balloon payments" permitted	Requiring insurance to be purchased from RTO dealer	Limits on rental-purchase pricing	Optional damage waiver fee permitted by statute; statutory fee limits	Optional leased property insurance permitted by statute; statutory fee limits
Yes		Yes	No	No	No	Yes; 15% of rental pymt.	
Yes	No		No	No	No		
Yes	No	Yes	No	No	No		
Yes	Yes	Yes	Yes	No			
Yes	Yes	Yes	Yes	No	No	R-P price cannot be greater than 2.25 times cash price	No No
	No	Yes	No	No		Greater of 10% or \$2 wkly.; 10% or \$5 mo.	No
Yes	No	No	No		R-P price cannot be greater than 2 times cash price	7.5% of payment	5% of payment
Yes	No	Yes	No	No			
Yes	No	Yes	No	No			
Yes	No	Yes	Yes	No			
Yes	No	Yes	No	No	R-P price cannot be greater than 2 times cash price		
	Yes	Yes					
Yes	No	Yes	Yes	No		Greater of 10% or \$2 wkly.; 10% or \$5 mo.	
Yes	No	Yes	No	No	R-P price cannot be greater than 2 times cash price		
Yes	Yes	No	Yes	No			
	Yes	Yes	Yes	No			
Yes	No	Yes	Yes	No			
Yes	No		No	No	R-P price cannot be greater than 2 times cash price	Greater of 5% or \$3 wkly.; 5% or \$7.50 mo.	No
Yes	Yes	Yes	No				
Yes	No	Yes	No	No	R-P price cannot be greater than 2.2 times cash price		
Yes	No	No	No	No		Required by statute 10% of payment	No
Yes	No	Yes	Yes	No			
Yes	Yes	Yes	No	No			
Yes	No	Yes	Yes	No		Yes	Yes
Yes	No	Yes	Yes	No		Greater of 8% or \$2 wkly.; 8% or \$5 mo.	No
No	Yes	Yes	No			Yes	Yes
Yes	No	Yes	No	No		Yes	Yes
No	No	Yes	No	No			
Yes	No	Yes	No	No	R-P price cannot be greater than 2.25 times cash price		
Yes	No	Yes	No	No	R-P price cannot be greater than 2 times cash price		
No	No	No	No	No		Greater of \$1 or 5% of payment	Yes
Yes	Yes	Yes	No	No	No		
Yes	No		No	No	R-P price cannot be greater than 2 times cash price	Yes	Yes
Yes	Yes	Yes	Yes	No			
Yes (\$45-over 5 items)	No	Yes	No	No			
Yes	No	Yes	Yes	No			
Yes	No	Yes	No				
Yes	Yes	Yes	No	No		Yes; 10% of rental payment	
				No			
Yes	No	Yes	No	No	R-P price cannot be greater than 2 times cash price		
Yes	Yes	Yes	Yes	No			
Yes	No						
Yes					R-P price cannot be greater than 2.4 times retail value		Yes
Yes	No						

Advertising Disclosures

	1. Triggering term(s) If an advertisement contains these items, then the disclosures must also appear in the advertisement:	A. Disclosures. Must make all of the following disclosures:	B	C
FEDERAL BILL	Reference to or statement of any payment	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
ALABAMA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	
ALASKA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
ARIZONA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and amount of payments necessary for ownership	No equity statement
ARKANSAS	Rental-Purchase Agreement	ID transaction as an R-P agreement		
CALIFORNIA	Amount of any payment	ID transaction as an R-P agreement	Total number and amount of payments for ownership	No equity statement
COLORADO	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
CONNECTICUT	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total number and amount of payments for ownership	Ownership options
DELAWARE	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
FLORIDA	Reference to or statement of a rental rate OR Reference to R-P of a specific item			
GEORGIA	Rental rate due at start of lease of a specific item	Amount of initial payment due		Cost of services
HAWAII	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
IDAHO	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
ILLINOIS	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
INDIANA	No advertising requirement in statute			
IOWA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
KANSAS	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
KENTUCKY	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
LOUISIANA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
MAINE	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
MARYLAND	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
MASSACHUSETTS	Amount of any payment or no initial payment Amount of payment plus right to obtain ownership	ID transaction as an R-P agreement	Total initial payment due	Security deposit if applicable
MICHIGAN	Rental rate due at start of lease	Amount of initial payment due	Total of all payments necessary to acquire ownership	Periodic payment
MINNESOTA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
MISSISSIPPI	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
MISSOURI	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
MONTANA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
NEBRASKA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
NEVADA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
NEW HAMPSHIRE	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
NEW MEXICO	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
NEW YORK	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total and number of payments necessary to acquire ownership labeled total cost	Availability of early buy-out ownership options
NORTH DAKOTA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
OHIO	Amount of initial payment	Amount of initial payment due	Amount of regular payment	Total number of payments necessary to acquire ownership
OKLAHOMA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	
OREGON	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
PENNSYLVANIA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	Total initial payment due	Rental payment	Total number and total amount of payments
RHODE ISLAND	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total initial payment due	Security deposit if applicable
SOUTH CAROLINA	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
SOUTH DAKOTA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
TENNESSEE	Reference to or statement of a rental rate OR Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
TEXAS	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total of payments necessary to acquire ownership	No equity statement
UTAH	No advertising requirements in statute			
VERMONT	Amount of any payment	ID transaction as an R-P agreement	Amount, frequency and total of payments	Total cost
VIRGINIA	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
WASHINGTON	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement
WEST VIRGINIA	Price of the item		All seven of the disclosures required in the rental agreement	
WYOMING	Reference to or statement of a rental rate AND Reference to R-P of a specific item	ID transaction as an R-P agreement	Total amount and number of payments necessary to acquire ownership	No equity statement

D	2. Triggering Term(s), and, if the advertisement also contains the following items, then the disclosures listed must also appear in the advertisement	Disclosures (E)	(F)	(G)
New or used				
Total of all payments necessary to acquire ownership				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
Number amts. and timing of payments; possible extra charge at lease end All other charges payable by lessee	Total of payments	No equity statement		
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]	Multiple terms and rate information	New or used	ID transaction as rental-purchase agreement	No equity statement
[Yellow Pages exception]				
Number amounts and timing of payments	Amount of lease payments and rate necessary to acquire ownership of a particular item	Total of payments necessary to acquire ownership	Early buy-out formula rental-purchase agreement	No equity statement
Rent-to-own charge	No equity statement			
[Yellow Pages exception]				
[Yellow Pages exception]				
[Yellow Pages exception]				

Reinstatement Rights

	1. Weekly Payments	2. Monthly Payments	3. Statutory "cure period" after notice before suit can be filed	
			Monthly	Weekly
FEDERAL BILL	3 business days if property returned; then 60 to 120 days more; depends on payments made	7 business days if property returned; then 60 to 120 days more; depends on payments made		
ALABAMA	2 days; then 30 more days if property returned	5 days; then 30 more days if property returned		
ALASKA	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
ARIZONA	7 days; if property returned then 60-180 days; depends on payments made	7 days if property returned; then 60-180 days; depends on payments made		
ARKANSAS	2 bus. days; then 30 more days if property returned	5 bus. days; then 30 more days if property returned		
CALIFORNIA	7 days; if property returned then 1 year	10 days; if property returned then 1 year		
COLORADO	60 days; then 120; depends on payments made	60 days; then 120; depends on payments made		
CONNECTICUT	Upon return of property 30 to 180 days; depends on payments made	Upon return of property 30 to 180 days; depends on payments made		
DELAWARE	Upon return of property 30 to 180 days; depends on payments made	Upon return of property 30 to 180 days; depends on payments made		
FLORIDA	60 days	60 days		
GEORGIA	21 days	90 days		
HAWAII	30 to 60 days; depends on payments made	30 to 60 days; depends on payments made		
IDAHO	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
ILLINOIS	7 days; then 30 days more; if property returned	16 days; then 30 days more; if property returned		
INDIANA	60 days	60 days		
IOWA	60 days	60 days	5 business days	3 business days
KANSAS	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
KENTUCKY	2 days; then 30 more days if property returned	5 days; then 30 more days if property returned		
LOUISIANA	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
MAINE	Later of 7 days or 2 business days; then 180 days	Later of 7 days or 2 business days; then 180 days		
MARYLAND	2 days; then 15; then 21, or 45 days more; depends on payments made	5 days; then 15; then 21, or 45 days more; depends on payments made		
MASSACHUSETTS	7 days; then 180 more if property returned	7 days; then 180 more if property returned		
MICHIGAN	7 days; then 90 more if property returned	7 days; then 90 more if property returned		
MINNESOTA	7 days; then 60-180 days; depends on payments made	7 days; then 60-180 days; depends on payments made	7 days	7 days
MISSISSIPPI	2 days; then 21 or 45 days more; depends on payments made	5 days; then 21 or 45 days more depends on payments made		
MISSOURI	21 days	90 days		
MONTANA	2 days; then 21 or 45 days more; depends on payments made	5 days; then 21 or 45 days more; depends on payments made		
NEBRASKA	3 business days if property returned; then 30, 90, or 180 days; depends on payments made	5 business days if property returned; then 30, 90, or 180 days; depends on payments made		
NEVADA	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
NEW HAMPSHIRE	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
NEW MEXICO	2 days if property returned; then 21 or 30 more; depends on payments made	5 days if property returned; then 21 or 30 more; depends on payments made		
NEW YORK	7 days if property returned; then one year	16 days if property returned; then one year		
NORTH DAKOTA	2 days; then 21 or 45 days more; depends on payments made	5 days; then 21 or 45 days more; depends on payments made		
OHIO	21 days	90 days		
OKLAHOMA	2 days; then 30 more days if property returned	2 days; then 30 more days if property returned		
OREGON	2 days; then 21-30 days; depends on payments made	5 days; then 21-30 days; depends on payments made		
PENNSYLVANIA	7 days if property returned; then 90-120 days; depends on payments made	7 days if property returned; then 90-120 days; depends on payments made		
RHODE ISLAND	21 days	90 days		
SOUTH CAROLINA	60 days	60 days	5 days	5 days
SOUTH DAKOTA	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
TENNESSEE	2 days if property returned; then 30, 60, or 180 days; depends on payments made	5 days; if property returned; then 30, 60, or 180 days; depends on payments made		
TEXAS	7 days; then 30 more days if property returned	16 days; then 30 more days if property returned		
UTAH	2 days; then 45 days to 90 days more; depends on payments made	5 days; then 45 days to 90 days more; depends on payments made		
VERMONT	3 business days; then 180 days if property returned promptly	5 business days; then 180 days if property returned promptly		
VIRGINIA	2 days if property returned; then 21 or 45 days more; depends on payments made	5 days if property returned; then 21 or 45 days more; depends on payments made		
WASHINGTON	5 days if property returned; then 21 or 45 days more; depends on payments made	10 days if property returned; then 21 or 45 days more; depends on payments made		
WEST VIRGINIA	60 days to 90 days; depends on payments made	60 days to 90 days; depends on payments made	7 days	7 days
WYOMING	7 days if property returned; then 21 or 30 days more; depends on payments made	7 days if property returned; then 21 or 30 days more; depends on payments made	5 business days	3 business days