

Website: www.gsrto.com Email: goldenstar263@gmail.com Office Hours: Mon-Fri 9:00am-4:30pm CST

Congratulations on your new Rent-to-Own building!

Your monthly rental payment is due on the 5th of each month (You have a grace period through the 12th of each month to submit payment and avoid the late fee).

Payments Options Include:

- Check or money order If a mailed payment is <u>received after the 12</u>th, a \$10 late fee is also due. Our offices are located in Tennessee, so be sure to mail it out in time for us to receive payment by the 12th if you want to avoid the late fee.
 - Your check or money order should be made out to Golden Star Properties, LLC.
- Credit or debit card If you would like us to process your credit/debit card payment automatically each month, complete the online authorization agreement found on our website at www.gsrto.com under the Forms Section. If you do not wish to set up automatic payments, you may call, text, or email anytime to authorize a payment. Payments made after the 12th will incur a \$10 late fee.
- ACH (e-check) 1. Fill out our online Automatic Bank Draft authorization form found on our website at www.gsrto.com under the Forms Section. Be sure to upload a photo of a voided check to the online form. Your payments will process automatically through your bank account each month. It is your responsibility to check that your payments go through each month by checking your bank statement. A \$30 return check fee is charged if check is returned for any reason.
- ONLINE www.GSRTO.com click on "Make a Payment" (when paying online use your Name or Phone # as the "account number")

You may print out a payment log for your personal use as an easy way for you to keep up with all payments for your own records.

There is no fee to pay your current or past due charges using our online payment options. If you wish to pay more than what is due on the account using a credit card or other online payment options, any extra money paid will be fully credited towards the cost of the building less a 3% convenience fee.

As you are aware this is a month-to-month Rental Contract and payments made by the due date will allow you to retain the building for that month. When a payment is missed, the building can be picked up, per the signed Rental Agreement. You will still owe for the time the building was in your possession (any past due / open invoices), plus the Driver's haul fee for delivery back to our lot and up to a \$300 Collection/Trip Charge fee as applicable per your Rental Agreement.

The building may be paid off at any time during the duration of the contract, without penalty. Please call our office if you wish to make an early payoff transaction over the phone or when you are mailing your final payment. If you would like an estimate of your payoff – you can use our payoff estimator tool online. Go to our website and click on "Payoff Estimator". This tool provides an estimate only but should give you a good idea of your progress towards building ownership.

If you need the building moved, you MUST contact Golden Star Properties, LLC to arrange the relocation and update the building address on your account. We will provide contact information for a driver who can handle the relocation. A quote for the move will be provided by the driver.

Please notify us immediately to any changes in your mailing address, phone number, or email address. Feel free to call with any questions you may have concerning your account. We look forward to working with you and hope you enjoy your new building for years to come.