

On the Right...

Initial Payment Disclosure

Initial Base Rent	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Initial LDW Payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Initial Tax Collected	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Security Deposit	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Total Initial Payment Due	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Introductory Offer Special Notes, Instructions	<input type="text"/>					

In this area, you'll disclose the breakdown of the Initial Payment. If you're offering FIRST MONTH FREE, you'll simply indicate \$0.00 in all of the boxes. Those collecting an Initial Payment, let's say one month of rent, will break out the amounts accordingly.

A Security Deposit is required when the renter declines LDW Plus Maintenance or if you are directed to collect one by a VIR Representative. In the latter circumstance, if you're unable to approve the renter using the criteria outlined in the Affiliate Manual, a credit report may be ordered. If the renter's credit does not meet our standard, we may still approve the Agreement with a deposit. Refer to the Affiliate Manual or contact us for additional information, if needed.

Details of your introductory offer are disclosed at the bottom of this section. If you're offering a FIRST MONTH FREE special and nothing was collected from the customer, simply write "FIRST MONTH FREE" in this area.

Monthly Payment Disclosure Box

Base Rent Per Month	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Optional LDW Coverage Per Month	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Sales Tax Per Month	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Total Monthly Charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Total Number of Payments to Purchase	<input type="text"/>	<input type="text"/>				
Date Due Each Month	<input type="text"/>	<input type="text"/>				
Next Payment Due Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>

Nothing has changed in this area. This is where you break out the Monthly Payment, Number of Payments to Purchase, Date Due Each Month, and Next Payment Due Date.

The Date Due Each Month is typically the date the Agreement is completed. The customer may request a specific date of the month (and you are allowed to accommodate). The Next Payment Due Date is the two-digit month and two-digit day of the month. March 18th would be indicated as "03/18", for example.

Maintenance & Replacement (M&R) is now called Loss Damage Waiver (LDW) Plus Maintenance. There is no change in the program. It is simply a change in language & labeling of the program.