

• ***How Your Easy Interest-Free Rent-To-Own Agreement Works***

A 20% deposit, plus any sales tax (we have to pay when the harp is ordered, even if it's not made yet) secures your harp order. When the harp is ready, typically, we ask for 20% of the balance due, and then monthly payments. The purchase of a case, or proof of having an appropriate case, is required for all Rent-to-Own Agreements. Caswell Harps doesn't charge you any interest, but if a payment processor charges Caswell Harps for processing your payment, we pass that on to you (i.e. PayPal, which charges ± 2.5%). The Sweetharps are done a little differently. Since they are less expensive, it seemed appropriate to divide the amount after a set deposit into 3 months (see below). *Please note: we don't do Rent-To-Own for accessories or CDs.*

Besides being interest free, you also get to choose how long and how much to pay each month within two simple parameters:

1. Payments can't extend past eighteen months.
2. Payments can't be less than \$100/month.

Here are some samples of the Interest-Free Rent-To-Own process:

<i>Model</i>	<i>Retail</i>	<i>1st Deposit</i>	<i>Balance Due</i>	<i>2nd Payment</i>	<i>Balance Due</i>	<i># of Months</i>	<i>Monthly Payment</i>
Rhiannon 36	4790.00	960.00	3830.00	766.00	3064.00	18	170.72
Rhiannon 33	4190.00	840.00	3350.00	670.00	2680.00	18	148.88
Gwydion 34	4990.00	1000.00	3990.00	798.00	3192.00	18	177.33
Gwydion 31	4290.00	860.00	3430.00	698.00	2732.00	18	151.77
Butterfly 33	1095.00	220.00	875.00	175.00	700.00	7	100.00
Butterfly 29	895.00	180.00	715.00	143.00	572.00	5	114.40
SweetHarp 29	479.00	179.00	300.00	n/a	n/a	3	100.00

• ***How to Compute Your Easy Interest-Free Rent-To-Own Agreement***

Look at your invoice. Make sure all your payments are properly recorded. Find the Balance Due (before tax or shipping, and not including small items).

1. Balance Due _____ *Find this on your invoice. Contact Chris with any questions.*
2. Multiply the Balance Due by .2 (20%) X .2 = _____
3. Add any shipping or sales tax still due _____ *This is the amount of your payment to begin the Rent-To-Own Agreement*
- 4. Amount to be paid under the Rent-To-Own Agreement** _____ *This is the amount to be divided up into monthly payments.*
5. Divide line 4 by the amount you want to pay per month = _____ *This is the number of monthly payments. It can't exceed 18 months.*
6. OR divide line 4 by the # of months you want to pay = _____ *This is the amount of your monthly payments. It can't be less than \$100.*

- *One Client's Experience with Interest-Free Rent-To-Own*

When I first approached Chris about building a harp for my young daughter, we had settled on a Butterfly 31-string harp with a few levers. Being that I'm fairly low income, Chris graciously offered monthly payments towards the harp (and a nice Dickens Fair discount!), which was a real life-saver, and transformed our longings for such a harp into a reality.

As the Butterfly was being constructed and my daughter began formal harp lessons, it became apparent that in very short order she would need a more sophisticated instrument capable of growing with her. The original harp, at that point paid off, would now be "traded up" to a Rhiannon, a truly beautiful instrument, and one that will serve Sara well for many years to come. Understanding my financial situation, Chris generously extended us a rent-to-own package, so that I could apply the balance previously paid for the Butterfly towards the Rhiannon, and now I'm paying down the Rhiannon at a very management rate! The harp has changed, the income not so much -- so we couldn't really do this without such a program.

We are delighted with the Rhiannon, and I truly appreciate and value the Caswell rent-to-own program, for I otherwise would not have been able to afford this handmade Celtic beauty.

*Joanne Newman
Palo Alto, CA*