



Pianos for Humanity – Rent-to-Own

Piano Agreement

Customer Name: _____

Address: _____

Phone: _____

Email: _____

Instrument: _____

Approx. Retail Value: \$ _____

1 Purpose

This Agreement allows you to **rent a piano with the option to own it** after completing the full term of payments. You may also return the piano at any time with no further obligation. Standard moving costs may apply.

2 Term & Payments

Item	Amount	Description
Monthly Rental Payment	\$ _____	Includes, tuning, maintenance
Number of Payments	_____ months	12 - 18 - 24 chose one
Total Cost to Own	\$ _____	Equals Monthly × Number of Payments
Delivery fee	\$ _____	Paid in cash directly to the movers.

3 Ownership

- The piano remains the property of **Pianos for Humanity** until all scheduled payments are completed.
 - Once the final payment is made, **ownership automatically transfers** to you.
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4 Early Purchase Option

At any time after **6 months**, you may buy the piano outright for approximately **50% of your remaining total balance**.

Example:

If your total balance is \$1,200 and you've paid \$600 so far, your early buyout would be roughly **\$300–\$350**.

5 Maintenance & Care

We provide standard mechanical maintenance and fix any problems.

You agree to:

- Keep the piano indoors in a stable environment.
 - Notify us immediately if the piano is damaged or needs service.
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6 Returns

You may return the piano **at any time**.

- No penalty.
 - No refund of prior payments.
 - Deposit (if applicable) returned once the piano is inspected and picked up in good condition.
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7 Late or Missed Payments

If payment is not received within 10 days of due date, a **\$25 late fee** may apply.

Failure to pay for more than 30 days may result in piano pickup or termination of the agreement.

8 Crypto Harmony Token

Upon successful signing of this agreement, you receive a digital collectable token directly into your wallet. We help you enter the digital asset world with something you already value (music) while showing you participation in modern finance.

“Your piano appreciates in sound — your crypto appreciates in value.”



9 Termination

Either party may terminate this Agreement at any time:

- **Customer:** Return piano, settle any outstanding balance.
- **Pianos for Humanity:** May terminate if payments are more than 30 days past due or if the instrument is neglected or misused.

10 Acknowledgement

By signing below, you agree to the terms outlined above. This Agreement is not a credit sale but a **rental with an option to own**.

Customer Signature: _____ Date: _____

Pianos for Humanity Representative: _____ Date: _____