

WEST VIRGINIA CODE: §46B-3-5

§46B-3-5. Consumer's right to ownership of the goods.

When the consumer has paid all periodic payments required by a rent-to-own transaction together with any other charges authorized by law which have been lawfully imposed in the transaction, he or she shall have exclusive ownership of the goods: Provided, That the consumer, after the initial payment, may obtain ownership before the scheduled end of the rent-to-own transaction by paying:

- (1) A portion of the periodic payments, which have not yet become payable, subject to any limitation provided by this chapter;
- (2) All periodic payments and other charges authorized by law which have already become due and which may be lawfully imposed in the transaction; and
- (3) The amount of any documentary or other fee charged by a governmental entity to transfer ownership or proof of ownership.