

FREE REPORT



How To

**RENT-TO-OWN
YOUR NEW HOME**

Legally And With Confidence!

This is a short report to help you understand the process and answer your questions about renting-to-own. Once you qualify, you really can rent-to-own (aka lease-to-own, lease-option, lease-purchase) your new home without needing good credit, without a big down payment & without bank qualifying.

This is not too good to be true. It is both 'good' and 'true' provided you're willing and able to make on-time monthly payments, afford your new home & get financed within 12-24 months.

Are you willing and able to commit? If so, please continue...

Renting-to-own your new home is a great opportunity for people with terrible to great credit. For people with damaged credit, renting-to-own allows you to enjoy your new home with a locked-in future purchase price and a plan for getting financed in a reasonable time period. For people with great credit, it allows them the flexibility of being able to buy if the market goes up or they really like the house, but being able to change your mind without large financial commitment if the market goes down or you don't like the neighborhood after all.

Convinced this is right for you? Please read to the bottom before you apply for one of our properties.

You are not obligated to exercise your purchase option!

For people with excellent credit who want to 'try-out' their new starter home without committing credit or huge piles of cash should take advantage of this unique buying opportunity. You receive the benefits of ownership without bank qualifying and spending tens of thousands of dollars.

However, please don't ask us to help you receive the keys to your nice home in a nice neighborhood without a past rental and/or payment history, no employment, no down payment, and no desire to improve your credit or care for your home. We only work with buyers who are serious.

ⓘ IMPORTANT

Do you have a strong desire to own your own home? If you have the desire and the responsibility, we want to work with you -- even if you have ugly credit.

However, we do not want to work with people who possess a permanent renter mentality or who do not want to maintain their homes as homeowners should.

We will not allow irresponsible people to destroy a home or the neighborhood by not caring for their new home.

If you do not have a strong desire to own your own home, cannot or will not make on-time monthly payments, and tend to run off when you are faced with challenges, please do not call or email us asking for our help. Instead, perhaps you are better matched with one of the many scammers out there.

Important warning: do not fall for the scams leading you to believe you can get the keys to your new home (of any price and in any neighborhood) with NO credit check, NO down payment, NO background check & NO anything....

Would you just hand over your child's \$20 scooter to a stranger? Of course you wouldn't! Do you think someone will let you into a house worth tens or hundreds of thousands of dollars without finding out who you are? NOPE.

Too many people desperate for home ownership fall victim to scams every day. Somehow, people believe that somebody will offer them home ownership with no credit check, no sizable down payment paid upfront or no application. This 'everybody qualifies' scam is what we hear daily from good (smart) people who fall victim to these fairy tales.

Step back, control your enthusiasm & think carefully--why would anyone make a "no credit check, everybody qualifies & no down payment" offer to you without knowing anything about you?

Common sense goes a long way when making important decisions.
We will help you...legally and ethically...

We will not set you up for failure with gimmicks, half-truths, and lies.

 **NOTE**

We also will not work with people not able or willing to make on-time monthly payments, take care of the house (inside & outside) & get financed.

Home Ownership Is Within Your Reach

If you can afford the monthly and down payments of the home you desire, we can help you with the keys to your new home and the time you need to take care of some special conditions keeping you from getting your own financing or to try-out your new home and neighborhood.

Right now is a fantastic buying opportunity. This is a buyer's market and sellers are conceding to buyers. No more selling a house in minutes...over its asking price...before it hits the Multiple Listing Service...with multiple offers and no contingencies.

I'm happy to say, those days are gone! You do not have to find your dream home from our Available Properties. Provided you are clear on who we are and who we are not, here is exactly how our program works.

90% of all the homes 'lease-optioned' by people we help are homes never appearing on our website. This is fantastic news, giving you incredible choice. And you do not pay us one penny.

So, what I'm saying is that you get to CHOOSE the area of town...the neighborhood...perhaps the very house...in which you want to live and we will send you (by email) all homes for sale in that area available to rent-to-own.

Convinced this is right for you? Like what you hear so far? Good. Please read the rest before calling us. Chances are, we will answer your initial questions in this report.

1. Get Your Questions Answered Before Applying.

Before you apply, please read to the bottom of this report. We don't believe in teasing you with an offer only to make you call us for the rest of the story. That's old-school sales. People hate those sneaky tactics, and we don't want to answer the same questions over and over again.

This report is thorough (aka it's long!), and it actually may answer your questions. Once you read to the bottom and you realize our program doesn't match what you're after, you don't waste a phone call. However, should you have questions or you know you want to move forward, please call us at the number in the email.

2. Receive Response.

You will receive a follow-up email or phone call within 24 hours, confirming we have received the information you have submitted. *If you do not receive or think you haven't received a prompt response to your request for home ownership, please call or email us.

We apologize in advance if you must re-submit your request or call us again. However, your email spam filter may be working too well, sending to the trashcan email we previously have sent you. If you haven't heard from us within 48 hours of calling or submitting a form request, please check your spam folder for email from us.

3. Qualify for Future Home Ownership.

This step involves our approving your application on the following criteria:

1. Can you afford the monthly payment of the home you desire?
2. Can you afford the down payment of the home you desire?
3. Can you provide verification of employment?
4. Can you provide verification of past rental or mortgage history?

5. Can your income/debt ratio allow you to afford the home you desire?

4. Discuss Your Situation.

Once we've received your Application (preliminary or actual) we will call and email you. Many people apply and never return our calls. We realize technical difficulties occur with phones and email. If you do not hear from us with 24 hours of applying, please call us at the number on our email.

During our phone conversation, we will discuss what features and location you desire in a new home and what you can afford in monthly and down payments. Keep in mind the monthly payment amount you share is a dollar amount, i.e. \$1500.00, that will include taxes, insurance, and any applicable homeowner's association fees.

Q TIP

Our lease-to-own home ownership program does not include hidden fees or "gotchas" in our paperwork --- everything is fully disclosed.

📌 NOTE

We are not mind readers, so please don't assume that we will try to sell you on a more expensive home. We will NOT ever attempt to sell you on a more expensive home.

Real Story

Recently, a potential customer complained to us when the homes we showed her were not matching her vision of her dream home.

The nice homes we showed her matched the budget and the description of a new home she had shared with us.

However, she later disclosed that “we” should have known that she was willing to spend more monthly payment than she had shared with us and that “...good salespeople would have tried to ‘upsell’ [her] on a more expensive home....”

We respect her criticism but will not change our practice of taking the information our customers share with us and trying to match them with the exact home they desire and can afford.

If a “good” salesperson is one who sells a customer on more dream than the customer can afford, we prefer not to be termed “good” salespeople.

Reality Check

We expect people contacting us to be realistic and upfront about their budget. When we negotiate a locked-in purchase price on your new home at today’s market value for 12-24 months, this benefits you!

Do you see the power of the lease-option in today’s market in particular? If you want to buy, but you are not confident about market stability you can ‘hedge’ by lease-optioning.

What this means is that you pay your down payment (aka ‘option fee’) to ‘control’ your new home.

Should you decide at lease term you don’t like the house or the neighborhood, you walk away. Yes, you lose your option fee, but that’s a tiny price to pay if you don’t like the house or neighborhood.

How would you like to be all those people who bought the traditional way with a big down payment, closing costs & bank qualifying. They now know they overpaid...perhaps by as much as 10-20%.

They now need to sell...there’s been a job transfer or a job loss or some other situation.

They've already lost 10-20% (or \$30,000-\$60,000 off a \$300,000 home) and they still can't sell. They keep dropping the price and the noose around their necks tightens.

They cannot walk away even if they wanted. Their credit is at risk... they're upside down, meaning they owe more than the house is worth.

They would love to be able to walk away from an option fee...they would jump for joy to lose \$5,000-\$15,000 in option fee.

Now you know many homebuyers' 'secret' weapon--the Lease-Option is an insanely powerful buying (and selling) strategy!

Our Commitment to You

Once we commit to work together, we promise to provide you with all the real estate, mortgage, and credit repair knowledge and services necessary for you to succeed in owning your new home.

We also do not attempt to sell you on a particular home or on our program. We have no interest in "pushing" you into a home offered with a lease-option.

To repeat, we can help buyers to buy right now the traditional way or we can negotiate a lease-option on your behalf. We do not push customers toward buying right now or buying with a lease-option.

We also do not push you to a home in our inventory. In other words, we do not have a proverbial 'horse' in the race. Whatever is best for you is what we will recommend once we review your situation.

Whether we help you buy right now with financing or lease-option your new home, we will guide you throughout the process:

-  **Buying Your New Home** -- We understand inspections, contracts, lease-to-own paperwork, disclosures, comparable market value, and negotiating the lowest possible price.

-  **Determining Your New Home's "VALUE"** -- We advise you on property taxes, zoning, sinkholes, homeowner's insurance and the implications of considering a home in a region prone to higher property taxes, higher insurance rates, and higher overall cost of living.

-  **Improving Your Credit** -- If you prefer a DIY credit repair solution, start today at <http://www.creditboards.com>. If you cannot take the time to fix your own bad credit with our great step-by-step help, we will refer you to a company that will fix your damaged credit for you.

-  **Financing Your New Home** -- Our mortgage specialists are happy to work with you and will answer you questions while researching loans matching your interest.

5. Talk Terms.

A. The down payment typically is 3-10% of the home's purchase price, which is applied 100% toward the purchase price of your new home. This is negotiable with the seller, as customers of \$500,000+ homes average \$15,000 'option' payment.

Clearly, the down payment is an "insurance policy" for the seller as it

provides some comfort knowing the buyer is serious about buying and not damaging the property.

B. The **monthly payment is a reasonable payment including taxes, insurance & applicable homeowner's association (HOA) dues.** The monthly payment may or may not include a 'rent credit' -- this is a negotiable line item.

C. Without doubt, we are taking advantage of this buyer's market on your behalf when negotiating your **future purchase price.** We typically negotiate and 'lock-in' today's realistic price 12-14 months from now. Should the property appraise for more at the end of the lease term, you will gain equity and lower your loan-to-value (LTV) on your re-fi.

You don't have to overpay for the opportunity to 'buy' your home with a small down payment and no bank qualifying.

 **NOTE**

Are you clear now why many people with good credit and sufficient down payment money are choosing to lease-option their new homes. In a soft real estate market, they pay a small option fee (down payment) to 'control' and 'try-out' a property without the risk?

D. Length of **lease term** depends on YOUR situation. In our experience, people serious about owning their own homes require between 6-14 months to get financed.

Early in the process, we refer you to a mortgage specialist, who will review

your application and determine a realistic lease term.

We also provide free credit repair, if applicable. For others who don't have the time to repair their credit, we will refer you to a company providing credit repair.

Q TIP

We agree with the Federal Trade Commission when they say that you can do for yourself all that a credit repair company will claim to do. . Either way, we offer you the tools to be successful.

6. Meet to Discuss Your New Home.

Once we receive and review your application, we will arrange to meet. At this point, please understand that we receive numerous requests each day for assistance with home ownership. We try to help as many families as possible; therefore, we have chosen to work with people in a 60-day timeframe.

If you are not in a 60-day window, we understand and will answer your questions by phone or email. However, we will not be able to meet with you unless you are in a 60-day timeframe. We know that not all people move forward at the same pace. For that reason, we will always respond to your questions for as long as you have questions. Please understand that with only so many hours in the day and with many families requesting future home ownership, we will not deviate from this policy.

7. Pursue Your New Home.

Once we meet, we will create a search of your desired area within the Multiple Listing Service (MLS), our own list of sellers, and/or advertise in

the target areas in which you are interested. If you happen to point us to the exact home you desire, we will get a showing appointment mutually convenient. Throughout, we will help you according to your schedule.

8. Review Listings.

If you are not pointing us to the exact home you desire or you are not choosing a home from our existing inventory, please review the listings sent to your email account. At any time, we can modify the search according to your requests.

9. Secure Your New Home.

Once you have visited the home you desire and have confirmed the home is exactly what you desire, we will negotiate as aggressively as possible to get you the best terms if it is not a great deal we already have under contract.

Q TIP

We strongly suggest a quality home warranty to protect you from unexpected and costly repair issues naturally occurring even with nice homes in nice neighborhoods.

10. Provide Down Payment.

The normal down payment for a home with rent-to-own terms is 3-10% of the home's purchase usually not exceeding \$15,000. The seller typically will request your down payment + the first month's payment before providing possession (keys).

11. Prepare to Get Financed.

We are glad to refer you to mortgage specialists every familiar with lease-option contracts.

 **NOTE**

We do not profit from a referral to any affiliate services provider. Should we stand to profit from a referral, we will fully disclose it. By providing you with quality service and referring you to competent mortgage and credit repair specialists, we believe you will refer us to your friends, family & colleagues to help them with their real estate needs.

During the lease term, your personal mortgage specialist will answer your questions, educate you on mortgage financing options & research loan programs matching your situation. This education costs you nothing! **I repeat, you do NOT pay for the education and work offered you by your personal mortgage specialist specializing in lease-options.**

12. Ask “What If...” Questions.

One other frequently asked question pertains to attaining financing at the end of the lease term.

***Question:** “What happens if I am not able to get financed at the end of the lease term?”*

***Answer:** First, it’s important for you to know that our rent-to-own program will not abandon you. In the contract, we provide in writing the following information:*

“ In the event Buyer is unable to obtain financing at the end of the (x)-month lease term, Seller may extend this Purchase Option agreement for an additional term provided Tenant has paid all rents on time, maintained the property according to HOA and lease agreement, complied with this Agreement as signed & and worked to resolve

financing issues.”

Whether by choice or by necessity, you see the lease-option as the best buying strategy for you. We specialize in the lease-option and are happy to work with you to find and secure your new home.

Convinced this is right for you?

[Apply Now!](#)