

Easy to Own Homes, Inc.

We provide homes to buyers who have been turned down by banks. There are many reasons banks fail to qualify people who have a desire to own their own home. We can work with buyers with no credit, damaged credit, self-employed or most other barriers to traditional lending.

Our homes are generally in the suburbs. We specialize in affordable single family houses with yards for children and pets. Easy to Own Homes, Inc. works with people looking for ownership. We give you control over your life, time and guidance.

Are you tired of apartments and moving?

Would you like to own a home?

Is a mortgage currently out of reach?

Are you a first time homebuyer?

Do you need time before the bank says "yes"?

Want this to be your last move?

How would you like to move into the suburbs?

Looking for a new school system?

FAQ'S

Can you help explain the home buying process? We are very proud of our education program and focus. You will have access to us for financing advise. We have a seminar every six months to introduce the mortgage process, language and potential traps. In addition, we will reimburse you for the tuition to a homebuyers education course by a nonprofit organization.

How much are your option deposits? Depending on the home, the deposits are between \$1400 and \$3400. You keep that when you get financed.

What does the monthly payment include? Your payment includes taxes, fire insurance and \$50 a month credit for on time payments. The credit will return to you when get financed.

Will you get us financed? We can refer you to a mortgage broker who understands our program. There are down payment assistance grants, home ownership courses and credit counseling we recommend, too. Our program is more than just sales. We want you to succeed!

Can we paint, put up fences, or improve the home? Of course. We consider you a future buyer. You will be improving your house. The value goes up which benefits only you as long as you exercise your option to purchase.

Can we have pets? Yes, in most of our homes we allow pets. There is a deposit required which will be returned when you get financed by a bank.

How do we own the home? Once you move in, the price of the house will not change. At some point in the future, you will be ready to approach a mortgage lender. Once financed, you will gain title to the homes. We can not sell the house to anyone else during your option period.

What's next? If you are ready to move, have the funds, can afford the monthly payment, like the area, and the home meets your needs, drive by the house, and fill out a showing app online or call the office.

What happens to our deposit? The option deposit and monthly credits will be used as your down payment for the bank. We will help you to configure the mortgage to minimized up front costs.

How do I find out about your available properties? The website is www.easy-to-own-homes.com. It will have pictures and maps of our available homes. You can sign up for automatic email notification. Our office will have the most complete list at 458-7047.

Why don't you do a credit check? Credit scores can change dramatically as long as you use a disciplined approach to improvement. We believe you can position yourself within the option period. We do a judgment check to make sure our buyers don't have any surprises waiting for them at mortgage time. Small judgments are easy to work with but overwhelming amounts will have to be addressed individually.

Isn't this just renting? There is a lease allowing occupancy and an option to purchase. As long as you exercise your option to purchase, you can buy, sell, improve and enjoy the home during your option period of either one or three years.

Can you raise the price after we move in? The option/selling price is set when you enter the program. No matter how much you improve the property, the price is the same. You can confidently update or even add a pool before you are fully financed.

What kind of control do we have over the home?

You have the option to buy it, sell it, improve it or decide not to buy it and walk away. You simply get financing and exercise the option to purchase to get the title to the property. During the option period, we can't ask you to leave unless you stop paying, destroy the house or violate town laws.

How long can we stay in the program? It is in your best interest to get a traditional loan as soon as you can be qualified. We encourage our clients to wait until they can qualify for a low interest, fixed rate mortgage. We have a one year and a three year program.

What if we had a bankruptcy recently? This is what our program is designed for. A bankruptcy will wipe out most past issues and now you need a stable home, time to rebuild, and education to make the correct choices. Along with a mortgage broker and a non-profit counseling agency we can get you into your own home.

How long is the application process? About a day.

Who Needs this Program?

Buyers turned down by the banks

Buyers without established credit

First time homebuyers

Bankruptcy within the last two years

Self employed buyers just starting out

Divorced, and rebuilding personal credit

Credit damaged by job loss or medical

Buyers waiting for promotion

Clients expecting a settlement check

Buyers creating value by painting and updating their home

Office Location:

5122 W. Taft Road, Liverpool
Corner of Taft and Buckley Rd

315 458-7047

www.easy-to-own-homes.com



www.youtube.com/user/EasyToOwnHomesInc

Client Name: _____

Phone: _____

Referred by: _____

Brokerage: _____

Referral Phone: _____

Referring agent please fax to 546-2106

Donavan Pieterse

Associate Broker, RE/MAX Realty Plus

Office 634-4443



Lease Option Homes

*Fast and Easy

*Suburb Single Family Homes

*No Credit Checks

*Low Down Payments

*No Bank Qualifying Required

