

What if we had a bankruptcy recently? This is what our program is designed for. A bankruptcy will wipe out 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 nonprofit counseling agency we can get you into your own home.

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 three and five year program.

What kind of control do we have over the home?

You can sell it, buy it, improve it or decide not to buy it and walk away. We consider this a sale with a delayed closing until you get financed. The only way to lose the home is to decide to relocate, stop paying the monthly payment or break some local laws. We bend over backwards to give you the education and support to buy your home.

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 a promotion

Clients expecting a settlement check

Buyers creating value by painting and

updating their home

Office Location:
5122 W Taft Rd, Liverpool
Corner of Taft and Buckley Rd

315 458-7047

www.easy-to-own-homes.com

Client Name _____

Phone _____

Referred by _____

Company _____

Referral Phone _____

Referring broker/officer, please fax to: 546-2106

Donavan Pieterse

Associate Broker, REMAX Realty Plus

Office 634-4443



Rent to Own Homes

***Fast and Easy**

***Suburb Single Family Homes**

***No Credit Checks**

***Low Down Payments**

***No Bank Qualifying Required**



Easy to Own Homes, Inc.

Rent To Own Homes

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 do not offer our homes to just renters, only buyers committed to their home for the future. We give you control, time and guidance.

Are you tired of landlords, apartments and moving?

Would you like to own your own home?

Is a mortgage currently out of reach?

Are you a first time homebuyer?

Do you need more 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?

Stop throwing **your** money out the window.

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 advice. We have a seminar every six weeks to introduce the mortgage process, language and potential traps. In addition, we will reimburse you for the tuition to a home-buyer education course by a nonprofit organization.

How much are your down payments? Depending on the home, the down payments are between \$1400-3400. You keep that as equity when you get financed.

What does the monthly payment include? Your payment includes taxes, fire insurance and a monthly credit back to you. You will only have to get renters insurance to cover your belongings for about \$10-15 per month.

Will you help us get 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!

How long is the application process? About a day.

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 and equity goes up which benefits only you.

Can we have pets? Yes, in most of our homes we allow pets. There is a \$500 extra down payment 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 home 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 home. You will not have to move again since you have the control rights using a lease option agreement. We cannot sell the house to anyone else.

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

What happens to our down payment? The down payment and monthly credits will be used as your down payment for the bank. We will help you to configure the mortgage to minimize upfront 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. Our office will have the most complete list at 458-7047. We also buy specific homes for buyers in certain circumstances.

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 three or five year option period. We do a judgment check for you 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? Definitely not. We are giving you control of a property for three years. You can buy, sell, improve and gain equity. The price does not change, no matter how much you improve the home. We have had buyers paint and update the house to increase the appraised value, then refinance it and buy with cash coming back at closing. Try that with a rental. We consider this a sale with unconventional and temporary financing.

Is it like a rent to own bedroom set? This sale requires the bank loan which is different than a furniture rent to own program. We educate you on this process and will help you get that bank loan. It is closer to a car lease in which you can choose to buy the car at the end of the lease period.

Can you raise the price after we move in? The 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. Your equity will increase but not the price.