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Our advanced Rent to Own strategies allow you to become a homeowner today without the need to meet the requirements of a bank or other lending institution. Our strategies are designed to help Canadians who are having difficulty obtaining conventional financing to become homeowners. Using our advanced strategies, the day you move is the day you become a homeowner. You have all the rights of a homeowner, the right to renovate, the right to improve, the right to do what you want without getting permission from a landlord.

### Rent to Own – How does it work?

Our Rent To Own Strategy™ (also called “Lease Option” or “Lease to Own”) is the most common way our clients become homeowners and is designed for people who have some money for a down payment and for whatever reason, cannot get a conventional mortgage.

By using this strategy, your down payment is used as an Initial Deposit on the house that you have chosen from our listings. The purchase price of the home is established at the beginning of the lease term and guaranteed for one year. The guaranteed purchase price is based on the projected value of the home, one year from the day you move in.

Once you have made the deposit, which will be applied to the purchase price, you pay Advanced Home Strategies a monthly lease payment. Property taxes, structural (building) insurance, condo fees (if applicable), rent payments and Lease Option Credits are all included in your monthly payments are all inclusive. The Lease Option Credits are credited toward your down payment in addition to your initial deposit when you exercise your option to purchase the property. The Lease Option Credit amount varies depending on the property you select and will be available for the entire first year of your lease term.

After a year, you may exercise your Option to Purchase using your initial down payment and the lease option credits you have accumulated. In our experience, most Canadians typically are able to obtain their own financing after one or two years. Our program helps you build or repair your credit, which may be all you need to obtain conventional financing. With Advanced Home Strategies, it really can be that easy for you to own a home.

### What if we don't find the right home in your listings?

After having a look at our available properties, if you haven't found the home you were looking for, we can help you find that perfect home. It can be time consuming and exhausting to find that home on your own, but we can help you find just the right place for you. We look at a lot of properties every week (and most are NOT listed on the MLS or FSBO sites!), so once we know your criteria, we can be on the lookout for you, scouting for the right home that meets your needs.

In fact, we will commit to finding you the home of your dreams, but require a commitment from you as well. If you have a minimum down payment of \$15,000, and are willing to commit a \$2500 deposit, we will give you our **100% commitment** to find your dream home. Let us do the hard work of house-hunting for you!

Of course we will need to know what your criteria are: things like area, neighborhood, type and size of house, number of bedrooms/bathrooms and anything else your family requires. Plus, you will also have first option to purchase any of the other homes we are listing as soon as they become available.

You are not obligated to purchase any home we offer you; it's ultimately your choice. If we can't find you the home of your dreams after 3 months, we will offer you a **full refund**.

### We'd prefer to find our own home, can we still qualify?

Yes! If none of our available homes meet your criteria and if you would prefer to find your own home, we can still help you purchase the home of your dreams.

You will need a minimum down payment of \$25,000 and once your Rent to Own application is approved, you can search for your dream home and we will provide the financing. You will not need to deal with the bank!

You may already have found your dream home and been turned down by the bank because you do not match their profile, but we can help you get into your new home faster and get you into your home sooner than you thought. If this has happened to you, contact us right away and we will advise you of your options.

You have the benefit of choosing the home that meets all of your requirements, including:

- Area and neighbourhood of your choice
- Type and size of the home you desire
- Number of bedrooms and bathrooms you require
- Your garage preferences
- Possession date
- Any other requirements you and your family may have

Also, with this strategy, since you provide a larger down payment, you have **lower monthly payments** and you start building equity in your new home right away!

I have a poor or non-existent credit rating, can you still help?

Yes! If your credit rating is a problem, we can help you rebuild it! That's right. We will work with you to rebuild, repair or establish your credit rating so that you have more options open to you in the future.

After your Rent to Own application has been approved, a Credit Coach will meet with you and to look at your situation and develop a personalized plan for you to follow to build your credit rating as quickly as possible. Sometimes there are only a few simple things to change that will allow you to meet the bank's profile and get a conventional mortgage at the end of your lease term.

We are committed to do our best to help you, but of course you need your commitment to do your part too. A small investment in your future of \$297 will allow us to develop your personalized plan to get your credit back on track.

If you are already in our Rent to Own program, you may find that you are able to qualify for a conventional (bank) mortgage after only the first year, but don't quite have enough for the down payment. We know how important it is for you to own your own home sooner than later and WE CAN HELP!

## Additional Advanced Strategies

Advanced Home Strategies is proud to offer our clients several additional options designed to meet different needs. We offer far more flexibility than the banks and their rigid qualification rules and limited options. These options provide further choices to both existing clients and for those interested in purchasing a home through one of our programs.

### **Down Payment Helper Strategy™**

This strategy is simple: If you have made all your monthly Lease and Option payments on time we want to show our appreciation of your commitment and responsibility. We will give you an interest free loan for the extra money you need for your down payment to the bank.

That's right, an interest free loan to let you own your home even sooner! We will top up your down payment money with an interest free loan of up to 3% of the original purchase price of the home. That's \$7,797.00 on a \$259,900 home.

Even better, there are no monthly payments required for the first year of the term! That means no change to your debt service ratio from the bank's perspective.

So, NO interest and NO payments AND you own your home earlier than you even imagined!

If you are not quite ready to pay off your loan after the first year, you will only need to make monthly interest-only payments on the outstanding amount of the loan balance.

What could be easier?

Here's how it would work on a house with an original purchase price of \$275,000

Original Option Deposit

\$14,500.00

Lease Option Credits (12 months @ \$500 per month)

\$6,000.00

Total down payment accumulated

\$20,500.00

Bank requires 10% down

\$27,500.00

Down payment shortfall

\$7,000.00

Advanced Home Strategies will provide an **interest free** (1 year) loan for \$7,000.00

Now *that* is an Advanced Strategy that no bank will ever offer you!

### Home Trade Strategy™

Do you want to move into something bigger or better? Has the bank said no? Or is your home too big or expensive and you need something smaller or more economical? Maybe you would like to move into a condo or townhouse? Whatever the situation, you want to get FULL market value for your home, along with a quick and easy sale?

Our Advanced Home Trade Strategy™ gives you with the ability to choose the correct option. You can trade for something bigger, or something smaller. It's your choice. In any scenario, we will pay you full market value for your home, without fees or commissions!

And you get to retain ALL of your Equity!

Advanced Home Strategies' Home Trade program may be just what you are looking for!

### Buy Back Strategy™

If at the end of your lease term, you decide to move on, that's okay. Advanced Home Strategies has first option to purchase your home. And we will pay you full market price, without hassle and no agency fees or commissions. Yes, ***Full Market Price***.

We will appoint a third party certified appraiser to determine the market value of your home to ensure you are treated fairly. If Advanced Home Strategies does not choose to exercise the option to purchase your home from you, then you can sell the home to a buyer of your choice.

It's that simple!