



# Making homeownership accessible to everyone.

This new take on rent-to-own offers Americans a safe alternative form of financing so they can get into their dream home today, even if they don't qualify for a mortgage or have money saved up for a down payment.

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## What are the requirements?

- Minimum FICO of 550
  - \$2500 minimum monthly income
  - Currently employed or have other steady income sources
  - No evictions in the previous year
  - No bankruptcy in the past year
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## How it works

1

### **The customer chooses their dream home**

The customer can choose any home on the market and the program provider buys it on their behalf, with just 1 - 2% due upfront and monthly payments that cover rent and Home Savings. The program provider takes care of the negotiating, inspection, closing fees and most of the paperwork.

2

### **The customer makes it their own**

The customer enjoys the benefits of ownership from day one. They're building equity in the home and the home is theirs - they can feel free to paint the walls or hang up family photos!

3

### **They build towards their mortgage**

Each month, the customer will make one monthly payment of which 75% is rent and 25% goes into a "Home Savings" account that goes directly towards their future down payment.

4

### **They buy back the home or walk away with savings**

The customer can buy the home at any point, using their savings to go towards their future down payment or they can walk away and receive a full refund (minus a 2% relisting fee).