



**RENT TO OWN
A HOME**

**Solutions for
Real Estate Agents
and Brokers**

If you've ever had a client that was denied a mortgage resulting in you losing the sale, our Rent-To-Own A Home Program might just be the tool you need.

Learn how to help your clients realize their dream of home ownership *and* protect your commissions by proposing a rent-to-own strategy. Just another professional tool to help you close the deal.

No Credit or New to the Country.

There are many clients who cannot qualify for a mortgage for one reason or another. Some simply have no credit history and need to learn how to build credit correctly. Immigrants to Canada know that their credit history does not follow them when they move to Ontario, and that they will have difficulties getting credit for the first few years until they establish a credit history. They need knowledge and guidance they can trust to help them understand how to build their credit properly.

Bad, Poor, Bruised or "Less than Desirable" Credit History.

If you have a client who has been through a bankruptcy, you'll know that most lenders require at least two years of steady payment history. Our Rent-To-Own A Home Program can bridge the gap between now and then AND help them save their down payment at the same time.

Some clients have had previous bad health issues and need a debt repayment plan. People who are recently divorced can find that their credit score has taken a beating and can also benefit from some credit repair techniques. Even victims of identity theft can find it very difficult to repair their damaged credit and get back on their feet. Whatever the reason, even if the client simply made some dumb decisions in the past, our Rent-to-Own A Home Program can be a great tool to help. As long as they are willing to correct past behaviours and follow a strict, detailed, two- or three-year recovery plan, we will be open to working with them.

Here's How our Rent-To-Own A Home Program Works:

1. When you learn that your client was denied a mortgage, let them know there might be another solution that helps them still choose and move into the house of their dreams today. Give us a call so that we know they are your clients, and then ask them to complete and submit our program application. If there are two applicants living in the home, both must submit an application.
2. We will assess their current situation and determine if they qualify for our Program. We will also determine the value of the home they can afford now, and ensure that they can qualify to purchase the home at the end of their rental term.
3. Once approved, we will enroll them in our Credit Repair Program. Aside from teaching the good habits required to build/improve their credit, a mentor will provide guidelines for the client to follow during their rental term. The credit building and repair techniques we recommend are personalized for each client to match their specific needs and rental term. The Credit Repair Program is designed to teach the client what they need to do in order to be able to qualify for a mortgage and successfully purchase the home at the end of their rental term.
4. You take them shopping for their dream home. Our assessment will determine how much they can handle in terms of associated monthly costs, and we will let them and you know how much they can spend on their new home.
5. Once you've helped them find a home, you let us know and we'll arrange a home inspection. If all goes well, we will submit the Offer to Purchase.
6. The deal closes and the client moves in, beginning their Rent-To-Own A Home rental term.

We currently offer our Rent To Own A Home Program in Barrie, Brantford, Burlington, Cambridge, Guelph, Hamilton, Kitchener, Sudbury, Waterloo. If you are interested in learning more about our Rent-To-Own A Home Program and how it can help you retain clients and earn extra commissions, please contact us today.

rent-to-own-a-home.ca is owned and operated by E & C Properties Inc.
Email us at info@rent-to-own-a-home.ca or call 416.720.4832 to learn more.