

Key points to keep in mind regarding our program and whether or not it will be a good fit for you.

1 First and foremost, we strive our best to make sure that you will be successful in purchasing a home down the road.

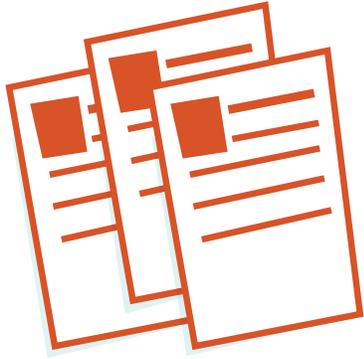
2 You will sign **two separate agreements**. A typical lease as well as a separate option agreement giving you the exclusive right to purchase the property at a predetermined price.

3 We do **require that you meet** with a lender (we have good resources for this) to determine what priced home you may be able to qualify for down the road. Again, we are doing this to help ensure that we are setting you up for success.



4 Typically, clients come to us because they have had some credit issues in the past and need help repairing their credit. Credit issues are **not a problem!**

If you have **felonies** on your record, sorry but we do not rent to felons.



You will be required to submit a list of **references** from past landlords. We only offer rent to own opportunities to great tenants with good rental history.

We do require an **option consideration payment**. This consideration money is non-refundable, so if you ever walk away from the property your consideration money will be lost. This consideration is your cost for receiving the exclusive right to purchase the property at a pre-determined price and term. When you successfully purchase the house from us that consideration payment will be applied toward the purchase price of the home. As of today's date that amount is a minimum of 6%.



Our **typical program** comes with an 12 month minimum rental period and goes for 3 years. After that if you aren't ready to qualify we have on

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occasion been able to give you the option to extend for \$350 per year up to 5 years.

Every year we factor in a 3% **appreciation rate**. Which in today's market is a fantastic deal for you! Right now we are experiencing 7% and higher.

3%

What this means for you is you may end up getting a great price on the property when you buy along with a good chunk of built in equity.



If you have at least 15% down **we will buy any listed house for you**. We ask for more money down in this scenario because the house may be a house we don't want to own.

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