

FREE REPORT:

Tenant-First Rent-to-Own

If you're currently renting a home and would really rather own, there may be hope!

In today's real estate market, it's becoming increasingly difficult for many people to own their own home. The high cost of housing means it takes longer to save for a down-payment. Banks set the bar very high when checking your credit history. And to make matters worse, interest rates may be on the rise again.

The economic forecast for Alberta is currently unsettled. If recovery is on the horizon, that will eventually mean more jobs and more people. More people mean more competition for housing and, ultimately, higher prices. So, just when you feel you may be able to get ahead, prices go up, and again you have to wait to find a suitable home you can qualify for and afford.

If you've got great credit, but are a little short on down-payment, the bank will make you wait. If you've got lots of cash but bruised credit, you also get turned down.

If you're self-employed or have a job with hard-to-verify income, it can be very difficult to qualify for traditional mortgage financing.

If you're young and just starting out, even if you have cash for a down-payment, without a credit history, the banks will make you wait. If you've recently moved, or just started a new job, you'll run into the same problem.

And, probably most painful of all, is when you once owned your own home, but no longer do, because of an unexpected change in life circumstance – loss of job, business failure, divorce, health challenges, death in the family, or maybe just because you bought at the wrong time and got in over your head. It can be really, really hard to find the courage to rebuild.

All the while, payments that could be going toward home ownership seem to vanish into rent. Add the expense and nuisance of a few unexpected moves due to a landlord selling your house, raising your rent, or failing to maintain a property to your standards, and it can feel like you're going backwards!

But wait! I said there may be hope. What's with all the doom and gloom!?

Even when banks and real estate salespeople give you the cold shoulder, there is still hope! The goal of responsible home ownership is always a worthy one.

And the good news is that there are many ways of legitimately owning a home that you'll never see in expensive marketing campaigns designed to earn commissions for salespeople, and profits for brokerages and banking institutions. It's not that these people don't *want* to help you, it's just that *they don't know how*.

Solving special problems requires specialized knowledge and essential experience to find solutions by putting the pieces of the puzzle back together in a way that truly benefits everybody in the process.

Tenant-First Rent-to-Own is one such solution. The terms Rent-to-Own, Lease/Option, and Lease/Purchase all mean the same thing. And the concept is more common than you might expect!

Rent-to-Own enables a tenant to ultimately own a home they are renting.

Many responsible tenants, renting homes in neighbourhoods that provide a true sense of community, know they would really rather have purchased the house in the first place. The problem was, they couldn't because of their financial circumstances at the time. Years later, when they qualify, they may try to buy the house from their landlord. Sometimes this works. Most often it doesn't. And only very, very rarely is the landlord even legally able to offer some credit for all those years of faithful rental payments.

The secret is to negotiate the deal in advance!

Here's how this works. First, we work with you to help you discover what you need and how much you can realistically afford *both now and in the future*. Then we introduce you to an independent Realtor® who will treat you as a valued customer while you shop for a home – *any home* – that fits your needs and that you know you'll love.

Now here's the fun part, when you find that place, we negotiate the offer and buy it for you! You then become what we call a Tenant/Buyer. You are a Tenant now, and a Buyer in the future – with our commitment to you legally agreed to, in writing – ***in advance***.

Together, we work out all the details before you ever make a decision. We discuss and agree upon a fair monthly rental payment. We discuss and agree upon a fair future purchase price. You provide a deposit (also called an option), all of which gets credited toward your down-payment when title is ultimately transferred into your name. We also discuss and agree upon additional monthly instalments, all of which get credited to your eventual down-payment. With every payment you make, you build credit toward your purchase.

From the time we meet, until the day you qualify to purchase the house on your own usually takes between twelve and thirty-six months (depending on the size of your deposit and instalments, and your current credit situation). But *it's your home from the day you move in!*

If you need help putting your credit in order, we can introduce you to someone who will treat you with dignity and respect – as a valued client.

Tenant-First means that we put people before properties.

If you search online ads, you'll find plenty of properties offered as rent-to-own. If one works for you, *and* you can work out a deal as described above, you may be in luck. However, the problem is that these houses are often owned by inexperienced investors who need to off-load an unwanted rental property and have chosen to experiment with rent-to-own as a way to do so.

Rather than speculating on real estate, and then trying to stuff tenant/buyers into rental houses we need to get rid of, we have chosen to put people first. We make it possible for you to shop for and select the home of *your* choice. Then we negotiate and close the deal on your behalf.

(Investor Secret: Put people first, instead of focussing on potential profits to be found in flipping properties! Return on investment naturally flows to those who create the greatest value by serving others.)

The bottom-line is that, by simply taking time to understand your specific situation and the options available to you, it is often possible to become a homeowner sooner than you may have thought.

Tenant-First Rent-to-Own may be the break you've been waiting for! This approach to homeownership is ideal for responsible people who would rather own than rent, but have not yet saved a full down-payment, or for those who may not qualify through traditional means.

Does this sound like you? The first step is always to complete our [Tenant/Buyer Information Form](#), and then let's talk!

[GET AHEAD! START NOW!](#)

CAUTION:

Due to uncertainties in Alberta's current economic climate, now may not be an ideal time to pursue a rent-to-own strategy. Please consult qualified advisors. Renting a home may still be the wisest way to preserve capital while keeping ownership options open.

*Secret***Homes**
We Reveal Real Estate Secret!