

# Who We Are

We are a team of young professionals helping individuals, families and new immigrants get into their first home and also creating a plan to help you build generational wealth. We have made it our passion and purpose to help out other people just like us, individuals who find it intimidating to reach out to suited-up professionals. We connect you to our seasoned strategists to help you invest.

With the increase on mortgage interest rates and home purchase price, we understand the stress and difficulty when attempting to purchase a home.

Our Rent-to-own program offers a personalized strategy to assist you and your family into becoming a successful homeowner.



Making families wealthy

## Contact Us

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## What is Rent-To-Own

Rent-to-own is a lease rental, with a built in purchase option to buy a home at a predetermined price at the end of the lease option.

This is a 2-4 year program that helps families and individuals who have trouble obtaining traditional lending, whether through A,B or C lenders. This is usually due to low/no credit or lack of down payment.

A home of your choice will be purchased for you and a portion of the rent is accrued in a trust account, which will be credited back to you for your future home purchase.

# Benefits of Rent-To-Own

- Experience the pride of being a homeowner before purchasing the house.
- Buy with bruised/no credit, while taking the necessary time to repair and build your credit.
- Test drive your home now, minimal out of pocket expenses.
- No rent increases throughout the term.
- Purchase price of home is negotiated and locked-in, reduces the uncertainty of the real estate market. No appreciation.
- Take the time you need to build equity and accumulate down payment.
- No taxes and less liabilities.

NO RESTRICTIONS

## PETS ALLOWED

THEY ARE FAMILY TOO, CUTE AND UGLY ALIKE



## Requirements & Eligibility

- Annual Household Income >\$60,000
- Canadian resident (PR INCLUDED)
- Initial deposit \$15,000 or 3% of home price
- Your dedication & commitment in becoming a successful homeowner

**Working with you in a program that has helped hundreds of families save towards the purchase of their home. We provide you with assistance every step of the way.**

## Step by Step into your new HOME now

### 1. Initial Phone Consultation

This will provide us with an overview of your current financial situation in order to develop an action plan best suited for you.

### 2. Financial planning and action steps

We meet in person to discuss your financial overview including a detailed credit report and also application process for the program. Agreements and terms.

### 3. Mortgage Application

Time to meet the lending team. In this process we figure out potentially how much you can qualify and afford on a property.

### 4. Property Hunting

The best part of the program for all! Time to go shopping . You get to select your property on the market with our Realtor team.

### 5. We buy the property for you

### 6. Signing agreements and Terms

The most boring part of the program. Residential lease agreement and Option to Purchase agreement. We strongly recommend having your lawyer with you for this process.