

# HOW OUR RENT-TO-OWN PROGRAM WORKS

## Step 1: Apply & Get Approved ✓

- ◆ Fill out our easy online application
- ◆ We review your income, credit, and financials
- ◆ Get pre-approved and know your home-buying budget

💡 Tip: The stronger your financial profile, the better homes you qualify for!

APPLY NOW



## Step 2: Choose Your Home 🏠

- ◆ Work with our team to find a home that fits your needs
- ◆ We buy the home for you and set up the rent-to-own agreement
- ◆ You pay an initial deposit (typically 4% of the home price)

💡 Tip: Choose a home in a neighborhood you love! This will be your future home!

## Step 3: Move In & Rent While You Build Credit 🏠

- ◆ Live in the home as a tenant while you work on your finances
- ◆ A portion of your rent builds your future home equity
- ◆ Get support to improve your credit and qualify for a mortgage

💡 Tip: Pay rent on time! We report your payments to help boost your credit score!



*Congratulations!*

## Step 4: Buy Your Home! 🎉

- ◆ Once mortgage-ready, you buy the home at a pre-agreed price
- ◆ Use your accumulated option credits as part of your down payment
- ◆ Congratulations—you're now a homeowner!

💡 Tip: The better your credit and savings, the easier it is to get the best mortgage rates!

## Why Choose Rent To Home Now?

- ✓ Flexible Approval Process
- ✓ Credit & Mortgage Support
- ✓ Fixed Home Purchase Price
- ✓ Grow Future Equity While Renting

💬 Have Questions? We're Here to Help!  
 📧 Contact us at [mitch@renttohome.ca](mailto:mitch@renttohome.ca)  
 🌐 Visit [www.renttohome.ca](http://www.renttohome.ca)