

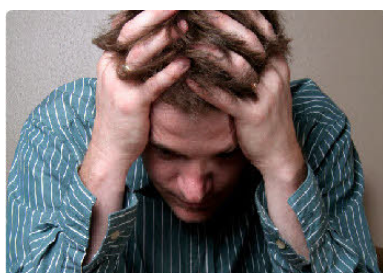


Home Owner Soon

Think you can't be a home owner? Think again!

When was the last time your rental dollars worked FOR you toward YOUR FUTURE?

Are you tired of paying rent? Struggling to make the transition from rental to home ownership? Exhausted from dealing with inflexible banks? You're not alone.



Banks and traditional lenders are tightening their belts when approving mortgage applications. This means many people are faced with circumstances that make it IMPOSSIBLE to receive conventional bank financing - circumstances such as:

- Having a lack of established credit history but good income
- Having poor credit but good income
- Lack sufficient down payment
- Are self-employed
- Are entrepreneurs
- Have credit challenges due to job loss, health issues, divorce or bankruptcy
- Are in consumer proposal

Do you deserve to be punished because of these circumstances? Is home ownership beyond your reach?

AT LAST! An option that works with you instead of against you!



Home Owner Soon is the **breakthrough program** designed to help you **realize your home ownership dreams** with rent to own. Rent to own gives you the time you need to correct the issues that are keeping you from getting financing from traditional lenders, be that fixing your credit or saving a sufficient down payment, **without wasting another dime** on traditional rent.

Chances are, you're renting right now, and chances are you feel like you're **FLUSHING YOUR RENTAL MONEY DOWN THE PROVERBIAL TOILET!** With Home Owner Soon's rent to own program, monthly option credits turn your rental dollars into **EXPLOSIVE PURCHASE POWER** at the end of your rental term (more on these powerful little credits below). While you rent, Home Owner Soon makes suggestions on **ways to solve your challenges** so you're ready to be a home owner at the end of your rental term!

Own the home YOU want with our Buyer Select Program!



The Buyer Selection program allows YOU to choose the home YOU want! That's right: you can Rent To Own any home that is currently listed on the Multiple Listing Service (MLS®) across Canada! Our savvy investors are standing by to purchase the home of your choice and rent the property to you for a duration of 1, 2 or 3 years, based on the solution to your current challenges. During the rental period, **20% of your rent is saved** as an option credit to be used **as part of your down payment** on your home at the end of the rental period. This, in addition to your original deposit and anything else you've saved over the rental period creates valuable **buying power** when your rental term comes to an end!

So, how does it work?

Your initial deposit, to be used toward your future down payment, is 2-3% of the purchase price. Your monthly rent is calculated at .85% of the purchase price. 20% of that rent is put into a monthly option credit, which rolls into your down payment at the end of your rental term. And finally, the final purchase price you will pay at the end of your rental term is 0.5% per month over the purchase price, which guarantees your purchasing power at the end of your rental term regardless of the markets! Wow, that's a lot of numbers, so here's an example:

Your dream home is selling for \$250,000 and you choose a two-year rent to own term. That means:

| | | |
|---|--------------------|--|
| Initial Down payment | \$7,500 | (3% of \$250,000) |
| Monthly Rent | \$2,125 | $(\$250,000 \times 0.0085 = \text{Monthly Rent, excluding utilities})$ |
| Monthly Option Credit | <u>\$425/month</u> | (20% of \$2,125 Monthly Rent, goes towards your down payment at end of your rental term) |
| Total monthly payment | \$2,125 | |
| Rental term | 2 years | (In this example, you chose a 2 year term, but we also offer 1 and 3 year terms – whichever works best for your situation) |
| Agreed upon Purchase Price after rental period | \$288,850 | 3% + 0.5% increase per month (based on purchase price) |
| Down payment saved over rental period | <u>\$10,200</u> | $(\$425 \times 24 \text{ months from your monthly option credit})$ |
| Total down payment | \$17,700 | \$10,200 (monthly option credits) + \$7,500 (initial down payment) |
| Amount owing to purchase house after 2 year rental term | \$271,150 | (This amount could be financed with a first mortgage from a bank or other lending company) |

It's a SIMPLE yet POWERFUL approach to home ownership –
don't waste another day renting for nothing!



If you're **SERIOUS** about HOME OWNERSHIP, you need to call us TODAY at 1-866-702-4334 to discuss how this program can help you realize your dreams of home-ownership. You can also visit our website at www.HomeOwnerSoon.com for more information or to apply via our secure online webform.

Don't believe what the banks tell you – yes,
you CAN be a home owner... soon!