

Tired of wasting your money on rent... or living in a house which doesn't meet your needs?

Discover how to buy a new home NOW without bank qualifying.

Dear Homebuyer,

Some people are tenants by choice. But most people would prefer to enjoy all the benefits of owning a home if at all possible. It can be the single most important investment you ever make. A lot of people's personal wealth is made up mostly from equity they've built through years of responsible home ownership.

We are a group of investors and realtors who focus exclusively on helping people just like you own a new home without the hassles of going through traditional banks and mortgage lenders and ever-increasing underwriting requirements.

Even if your credit is less than perfect, you have self-employment income or insufficient time on a job to qualify for traditional lending, WE WANT TO WORK WITH YOU to help you own the home of your dreams. We can even help you easily qualify for a new Rent to Own home if you've had a recent bankruptcy or foreclosure. Regardless of your situation, we are here to help and provide a solution that meets your unique circumstances.

Rent to Own / Owner Financing Program Requirements

There are only a few requirements that we have to get you into a new easy-qualify Rent to Own or Owner Financing home.

First, you must be able to afford the home you are interested in buying. Makes sense, right? Often times market rental rates are slightly lower than payments on a traditional mortgage so keep that in mind. Since you're going to BUY a new home and start building equity in most cases immediately, understanding your financial situation and how much you can comfortably afford to pay monthly is a GREAT first step in getting ready to buy a new easy-qualify Rent to Own or Owner Financing home.

Second, you must have a reasonable down payment. Currently down payment requirements with most traditional lenders are 3.5% to 5% of the home's purchase price at a minimum, and often times as high as 10% or more of the home's purchase price. All things being equal the amount of financing and fast equity-building options available to you increase with the amount of money you can put down, especially if you want to own the home immediately through our easy-qualify Owner Financing Program.

However, don't be worried if you're not in a situation to put a larger amount of money down today to qualify for Owner Financing. With our easy-qualify Rent to Own Program usually if you can afford first and last month's rent and a security deposit we can get you into a new home now, while we work with you over time to build the equity you'll need to close with easy Owner Financing or through traditional lending. Since you're going to be buying the home, we have few concerns with pets or any improvements you'd like to make while you're in the easy-qualify Rent to Own Program.

Looking After Your Best Interests

It's an unfortunate fact that many unscrupulous investors and unknowledgeable homeowners create Rent to Own situations that are inherently designed to fail. Many times sellers do not go to great lengths to determine if a buyer can actually afford the home they want to purchase. Furthermore, if you're in a situation where you need to build up a down payment over time the manner in which your contract is drafted and the method by which you build your down payment must be carefully planned and properly documented. More often than not when Rent to Own buyers try to purchase the home they've worked so hard toward buying they are shocked to find out that they cannot meet lender underwriting requirements because of the way the deal was put together.

You must also be very careful to ensure that your contract is "locked up" so nothing can happen with the financing on the house while you work toward getting a new bank loan. It's a sad fact that many homeowners when faced with financial challenges will stop making payments on the mortgage and we've seen far too many Rent to Own home buyers lose their home to foreclosure when they had made on-time payments each and every month. Not to mention the fact that if your contract is not established correctly the homeowner could refinance the property, destroying any equity you've built in the home. And what happens if the homeowner changes their mind while you're in the home and decides to sell the house out from under you?

When working with us these are just some of the risks that we eliminate on your behalf.

No Reason to Wait

If you're serious about buying a new home quickly and easily we will do everything in our power to help you. Our most successful buyers start with a plan. If you would like to stop thinking about some far-off day when you can own your own home and you would like to experience ALL the benefits of owning a new home NOW, then we invite you to schedule a complimentary one-on-one meeting over the phone or in-person with one of our Flexible Home Buying Experts. Our commitment is to give you all of the tools and knowledge you need to BUY the new home of your dreams easily and quickly, within the next month or two.

Not sure you're ready to commit to owning a new home yet? We understand. Making the decision to own a home is a big commitment and shouldn't be taken lightly. BUT, if you're ready to find out what it takes to own a new home, you're tired of waiting, you're fed up with banks, mortgage lenders or Realtors telling you you're not good enough, or just sick of throwing your hard-earned money away on rent, then do yourself or your family a favor and contact us to arrange a complimentary one-on-one

consultation with one of our Flexible Home Buyer experts. Of course there is no obligation and any information we receive from you will be held in strict confidence.

I look forward to speaking with you soon!

To your success,

A handwritten signature in black ink, appearing to read 'Adam Loveridge', with a stylized flourish at the end.

Adam Loveridge

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