

They Told Me We Couldn't Buy a House **But...**

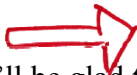
Like you, we are hard workers. We found a way to buy a house and we want to share it with you. You see, we made a vow to ourselves that at some time in the future we would pay this knowledge forward when we were able to do so. We are now in that position...

Hi, I'm Roberta Eastman, my partner Keith Boley and I control several lovely homes which are available for Rent to Own. Since we control the homes, many times (depending on circumstances) we are able to work with the investors who provide the funding for the homes and we can be very creative with the financing, structuring it to fit your needs.

If we have a home you like and you have something we can work with, you can be in a home in less than 30 days. If you have very, very bad credit, less than a 400-credit score and no money – unfortunately we probably can't help you.

If you have just poor credit, a score over 500 but below 740, or NO credit and a minimum Lease Option Fee – or if you have a good sum of money but have lost your credit through bankruptcy, we can probably help you get into a home. You can buy later, with a bank. Please let us look at all the facts before you decide that you can't qualify. Fill in the Your Next Step form and submit it to us.

Remember, we control the homes. You can't imagine [how many folks are now in a home of their own](#) because they let us work our magic. Most thought they couldn't qualify and could never buy a home. They were wrong! Keep reading to see some of our most frequently asked questions.



You Have Damaged Credit – Can You Buy A Home?

You'll be glad to learn that you actually can buy a home with damaged credit. In fact, it's quite common. To do so often requires work to be done on your part to get your credit to where it needs to be. You see, there are a lot of lenders who specialize in financing homes for folks with credit problems. To reduce their risk, they may simply reduce the amount they loan. This means the buyer should go in with a lease option fee, already in hand. That's why we require people to put a lease option fee down at the time they lease the home. This fee then goes toward the purchase of the home when you execute your option to purchase. We only want serious tenants, if you don't purchase the home, the lease option fee is non-refundable. You getting a loan is generally not a problem, if you do what you say you are going to do. We also work with you to ensure you have free resources to clean your credit score to get you qualified for a loan and at a better rate.



Just How Much Home Can You Afford?

You may be surprised to learn how much of a home you can afford. Generally accepted standards say your new house payment added to all your other monthly payments, should not exceed 33% of your gross (that's before income tax) for you and your spouse. Keep in mind, that does not include items like insurance, clothing, food, utilities, entertainment, etc. You should add only those items with fixed payments such as cars, credit cards, mortgage, student loans, etc. If an item doesn't show on your credit report, it probably won't count against you as a debt.



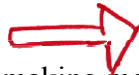
If You Can't Easily Verify Your Income, What Options Are Available?

If you feel you can't buy a home, because you can't verify your income, think again. Some of our happy customers felt the same way before contacting us, but they found themselves in the home of their dreams within 30 days. There are several little-known ways to verify income. In fact, income verification is one of the easiest problems to fix



If You Have Nothing To Put Down, Can You Really Get Financed?

Frankly, if you have no money and very, very bad credit, there's nothing we can do for you. However, if your credit is somewhat poor and you have income, we have a Rent to Own available for you now.



What About Our Lease Option Program?

Are you tired of making monthly rental payments? Think of all the money you've wasted in rent over the last few years. What do you have to show for it? Homeownership may seem too many to be an impossible dream. Paying rent or trying to secure a mortgage with a low paying job or bad credit history, are only a few of the obstacles that make buying a home seem so difficult.

With our unique "Rent to Own Home" program you can realize your dreams. The "Rent to Own Home" program allows you to lease and occupy a home – while at the same time count the number of months until you no longer have to pay rent. The sales price is set the day you sign the "Lease Option" agreement. This way, you enjoy guaranteed pricing even though you won't actually purchase the home until later. Plus, you also know that the work you do in the home will not be wasted when the lease is over.

Best of all, through our Rent to Own Home Program, while you're living in your home of the future, you are improving your credit, and putting yourself in a position where home ownership is not only possible, but easy. And the best part is, you are the only person who can purchase the home during the term.

This unique program truly makes homeownership a possibility for anyone with something to work with.



Do You Have A Lease Option Fee, And Want to Lower the Monthly Rent?

We have several people who want a lower rent. One of the creative ways we can help is to have you come in with more money up front. The money above and beyond the lease option fee gets spread out over your monthly rent, thereby lowering your monthly rent. This is regardless of the purchase price, regardless of your credit, debt ratio, income verification, and other factors that prevent deserving folks from getting bank financing. However, this will require a larger amount up front, to make it possible.

Simply put, the more you have to work with, the easier it will be to get you in the home quickly, sometimes in just a couple of days, and under great terms. If you have a good Lease Option Fee, the best thing to do is contact us now or call us to discuss your needs. Even if we don't have a house available that you like, we'll add your name to our VIP list and notify you when we have more homes.

If you're serious about buying now, your best option is to start now. It costs nothing and there's no obligation. Just submit the Your Next Step form you see here or call **1-(330) 406-9464** if you don't see one.

Remember, regardless of whatever kept you from buying a home in the past; don't let it stop you now!

Instructions

You can return your questionnaire to us three ways.

1. Fax to us at **1-866-848-4236** (No cover sheet needed and if you do not have a fax, use a grocery store)
2. Email it to us at homebuyersinventory@gmail.com
3. Call 1-330-406-9464

**FREE RECORDED
MESSAGE**

ACT NOW Your Next Step – AND GET THIS

Be one of the **first 10** to return your questionnaire and **receive a FREE consultation** to learn How YOU CAN too, get into a home you can buy rent now and buy later.

If you've seen one of our homes tell us below:

- ☐ Yes, I like this home!
- ☐ No, I'm not interested in this home. I'm forwarding this form. Please call me with other homes you have available.

To get an answer today, we need to have the below information:

Your Name _____ Your Best Phone # _____

Street Address _____ City _____ State _____ Zip Code _____

Your Best Email _____

1. How much money do you have as a Lease Option Fee today? \$ _____
(We can work with tax refunds, equity in other homes, bonuses, future settlements, retirement funds, 401K, etc.)
2. What additional Lease Option Fee funds will you have available throughout the year?
\$ _____
(i.e. tax refunds, bonus checks, 2nd job commission, insurance claims, lawsuit settlements, etc.)
3. What date do you want to move in? _____
4. What do you need your monthly payment to stay under (minimum \$750)? _____
5. Is your credit _____ Good _____ Fair _____ Ugly _____ Credit Score (if you know) _____
6. What area do you want? _____
7. How many bedrooms and bathrooms? _____
8. Is garage mandatory? _____
9. When are you ready to buy? _____
10. Other requirements _____

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