

## What's Next?

- \* Your first step is to complete an **application form**. A **fee** is payable when the application is lodged.
- \* Ensure legal papers state the agreement reached for the Option to Buy the house and sign.
- \* Sign Residential Tenancy Agreement so you can start renting now..
- \* Look at the Contract For Sale - ready for the right time.
- \* Complete the periodic payment authority for direct debit of payments from your bank account.
- \* Pay the Option fee and two weeks rent.
- \* Move into your new home, pay your rent on time and make it your own.

**Now you are one step closer to a Home Owner!**

- \* At least 3 months before the end of your contract, tell the seller that you wish to **BUY** your House. Arrange a loan and a solicitor to handle the purchase on your behalf.
- \* Title is transferred to you the New Owner.

The "Rent to Own" program is designed to help get you into **your own home, right now!**

Even if you can't buy the traditional way today.

## Apply Now !

Call

**(07) 5479 3136**  
**0409 485 802**

Fill in an application

[www.positivehouses.com.au](http://www.positivehouses.com.au)

Or email

[positivehouses@ozemail.com.au](mailto:positivehouses@ozemail.com.au)

*Positive Houses*

*(07) 5479 3136*

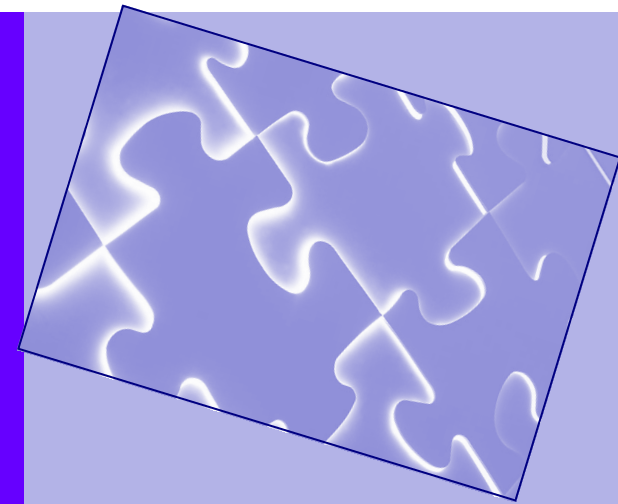
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Completing the Home Owner puzzle ...



Are YOU Ready  
**To Own Your  
Own Home?**



Do YOU Want to  
**Try Before  
You Buy?**



Have you heard of  
**Rent To  
Own?**

## Today -

With today's inflated real estate prices, many hopeful home owners are stuck renting as they experience difficulties securing home finance. Many cannot pass the bank's strict lending criteria or they have been unable to save the large cash deposit.

**Rent to Own** is a long established technique for helping people purchase property and it's becoming increasingly popular as house prices spiral upwards.

**Rent to Own** allows you to rent your home while you are also paying it off.

### For example:-

You rent a house for one year. The rental payment is slightly higher than normal to cover rent plus some towards the house deposit. After a year, you arrange a loan for the agreed price of the house less your deposit.

**It is YOURS!**

## Rent to Own

is an *agreement* where You

**Rent Now**

and

**Buy Later.**

**Are You ready** to get into the  
Property Market?

### Advantages of Rent to Own:

- \* **Try Before You Buy.** If you are unsure you really want to buy or are unsure that this is the best house or suburb for you, you can change your mind about buying.
- \* **No bank qualifications** are required until you decide you are ready to get a loan to buy the house.
- \* Purchase **price is fixed** when you sign the contract.
- \* **No Penalty** if you buy the house before the end of the contract.
- \* Establish or improve **good credit** with regular payments from Rent to Own as proof of stability.
- \* **It can happen fast.**

## Some Great Reasons to Rent to Own are:-

- \* **Rent to Own** - any accrued equity in the house belongs to you, which isn't the case for people who rent - it is the landlord who benefits from increasing house prices.
- \* **Rent to Own** plans are started with smaller deposits than most traditional lenders.
- \* As a **Rent to Own** purchaser, you are able to improve the value of the house without waiting for owner's action.
- \* Self-employed people, new citizens to Australia, those who do not have a valid savings record and those with past credit issues are able to become home owners through **Rent to Own**.
- \* **Rent to Own** and **STOP** paying dead rent money.
- \* You now have a savings plan for

**Your Own Home.**