

## New Construction

### Do You Qualify?

Determine your qualification for the Home Helper Program's Rent-to-Own program, by answering the following questions:

1. Am I comfortable with the payments described in this brochure?
2. Do I have the Down Payment money needed that is described in this brochure?
3. Will I commit to curbing my spending, managing my finances and making payments on time, during the lease period?
4. Will I commit to working with a credit coach, provided by the Home Helper Program, to better my credit report?
5. Do I want to start creating financial independence? Am I fed up with throwing money away on rent payments?

**Let the Home Helper Program direct you to home ownership.**



# Home Helper Program

# Rent To Own

## New Construction

Lease with Option to Purchase Program



# Home Helper Program

[www.HomeHelperProgram.com](http://www.HomeHelperProgram.com)

[help@HomeHelperProgram.com](mailto:help@HomeHelperProgram.com)



**A Future Home Owner Program**

# New Construction

## Using the Home Helper Program You Win!

The Home Helper Program puts you in your new home now! This is done in spite of obstacles in home buying, such as:

- ♦ Foreclosure
- ♦ Bankruptcy
- ♦ Credit Issues
- ♦ No credit history
- ♦ Difficult lender requirement
- ♦ Non-permanent resident alien



The Home Helper Program assists you in eliminating these obstacles by having one of our Home Helper's purchase your home for you and lease it to you, for up to 36 months, with an option to purchase your home, at the end of the lease, while you are correcting your credit challenges.

## Invest In Your Future.

With our unique lease-to-own program, each month brings you closer to your dream - HOME OWNERSHIP. At the end of the lease period, you have the option to purchase your home, which quite possibly could not have taken place without the Home Helper Program.

### Option A

Monthly Rent = Purchase Price X .0055	
Purchase Price	Down Payment
\$100K - \$200K	3.00%
\$201K - \$250K	3.25%
\$251K - \$300K	3.50%
\$301K - \$400K	3.75%
\$401K - \$500K	4.00%
\$501K+	5.00%

### Option B

Monthly Rent = Purchase Price X .006	
Purchase Price	Down Payment
\$100K - \$200K	2.50%
\$201K - \$250K	2.75%
\$251K - \$300K	3.00%
\$301K - \$400K	3.25%
\$401K - \$500K	3.50%
\$501K+	4.50%

### Option C

Monthly Rent = Purchase Price X .0065	
Purchase Price	Down Payment
\$100K - \$200K	2.00%
\$201K - \$250K	2.25%
\$251K - \$300K	2.50%
\$301K - \$400K	2.75%
\$401K - \$500K	3.00%
\$501K+	4.00%

\* Offer valid on select new construction homes. Call for details.

## How the Home Helper Program works

1. Fill out the Home Helper Program application and fax the application. Use the provided fax coversheet.
2. Approval typically happens within 3 business days.
3. Upon approval, you sign the Lease-with-Option-to-Purchase, and the down payment is collected.
4. Your new home is identified. Your Home Helper associate assists the Home Helper in the purchase of your home.
5. After the closing, you move in your new home. You begin your lease for at least 12 months, at the terms agreed upon, in your lease.
6. At the end of your lease period, you have the option to purchase your home at the sales price agreed upon in your lease.

## FREE Credit Enhancement Program included!

