



# Rent to own

Rent to own is one of the fastest growing methods that enables everyday "Aussie Battlers" to achieve the great "Australian Dream" of home ownership without initially having a bank loan.

Contact us and ask about Rent to Own financing and how it will assist you  
House Buyer Solutions is a trading name of Banofi P/L, ACN 149 519 504  
Office: 02 9518 5776 | Sellers: 0437 553 866 | Buyers: 0437 533 163  
PO Box 340, Annandale NSW 2038 | Web: [www.Housebuyersolutions.com.au](http://www.Housebuyersolutions.com.au)



# How does it work?

- Low Startup payment or something of value.
- You pay super rent = mortgage + rates.
- The price is locked in at the start.
- You have a timeframe to buy the house.

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- 20-30% of your Super rent is the opportunity to buy at a locked in price and credited off the principal if you choose to buy.
- Your startup money comes of the principal if you choose to buy.
- In comparison to a bank loan you reduce more off the principal amount in the same timeframe.

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# Example

1. Rent to own

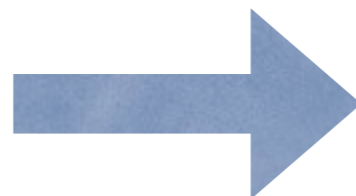
Price \$330K  
Startup \$10K

2.



Super rent \$600  
= Rent \$400  
+ Choice to buy \$200  
over time 24 months

3. You choose to buy



Rent credit \$120pw.  
 $\$120 \times 104 = \$12,480$

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# Example

4. Balance after 24 months
- \$330,000 Price.  
- \$10,000 Startup.  
- \$12,480 Rent credit.



= \$307,520 Balance to refinance.

dreamstime.com

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# Summary

- You have saved 7% regular deposit whilst you are living in the house.
- You have proven ability for credit.
- You keep the capital growth.
- You decorate and furnish to your taste.

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# FAQ's

Q. Does the whole process work like a normal sale?

A. No, the process works a whole lot faster than the usual bank method. Approval can usually be granted and delivered within a few days. From there, all that is needed is for you to pay the deposit (if any), sign the paperwork and move in - it's as simple as that...

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# FAQ's

Q. Can I sell my home?

A. With a rent to own agreement, in most cases you don't actually own the home. You are given the opportunity to buy the home in a given timeframe. So generally you won't be able to sell it.

On the other hand, after renting to own for a while, it's usually simple enough to procure financing for the balance owing and then you are able to do whatever you want.

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# FAQ's

Q. Can I renovate my home?

A. It depends on the agreement that you have drawn up. In most cases you'll likely be able to as long as the work is performed by qualified trade's people – but you should consult your paperwork before planning/starting anything.

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# Contact Us

- Contact us and ask about Rent to Own financing and how it will assist you to own your home today.
- Its easy, no hassles and obligation free.

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Buyers: 0437 533 163

Email: [info@housebuyersolutions.com.au](mailto:info@housebuyersolutions.com.au)

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