

ready.set.own.

Rent To Own Your Own Home in Vancouver, the Lower Mainland or Fraser Valley

Rent To Own Will Get You Into Your Own Home Today!

Hello, my name is Kristen White, I am a representative for GVC Property Solutions Inc (GVCPS) and our affiliate Company, Home Buying Center Inc (HBC). Our Companies work together to provide home ownership solutions for people who for various reasons aren't quite ready to get mortgage financing from the bank, but want to move into their own home today.

If you need time to improve your credit, establish your employment history, save for a larger down payment, build and establish your credit because you are new to the country, we will work with you and let you move into your new home while you do it. On average, our clients obtain their own financing within 24 months through our Rent To Own program.

Our Rent To Own program is designed to help you receive all the same benefits as a home owner. With a minimum down payment or zero down payment, you don't have to wait to own your own home or waste any more of your hard earned money paying rent. Each month you are building equity towards your property through your monthly payments.

Advantages of Rent to Own

- 1. *Credit problems are okay:*** You will be approved on the sole discretion of our Company's qualifications, not the bank's qualifications. We work with good, fair and bad credit, people who are self employed or have difficulties proving their income, single incomes, prior bankruptcies, people who are new to Canada, and people who have no credit history.
- 2. *Your down payment is credited 100% towards your purchase price:*** Through our Rent To Own program, your down payment will be credited 100% towards your purchase price when your transfer property title into your name. You can also provide your down payment in installments over the term of the Rent To Own agreement.
- 3. *A portion of your payment is working towards the purchase price each month:*** A portion of your monthly lease payments called credits, are credited towards your purchase price. This amount is included in your monthly lease payment and is credited 100% toward your purchase price when you obtain your own financing.

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4. **Guaranteed purchase price:** Your purchase price is established at the beginning of your Rent To Own term agreement. You can take comfort during your rent to own term to save for a larger down payment and establish or improve your credit while the purchase price of your home remains secure.

5. **Time:** The Rent To Own term allows you to save for a larger down payment or establish and improve your credit. We will work with you and let you move into your new home while you do it.

6. **You have faster equity growth:** Equity can accumulate exponentially faster than financing from a bank.

7. **Frequently no down payment at closing:** If you have already provided your down payment, plus you have been receiving large monthly lease credits, there will frequently be very little or nothing left to come up with for a down payment at closing.

8. **Increased buying power:** Your buying power is dramatically increased. You can Rent To Own your own home for as little as the first months lease payment, security deposit (half of your monthly lease payment), and a small or zero down payment. Compare that to the bank or a lender who requires up to 25% down payment plus closing costs and prepaids (property taxes, or maintenance fees that your notary or lawyer includes in the statement of adjustments).

9. **Minimum cash out of your pocket:** When you purchase a home through the bank, you must pay closing costs, prepaids (property taxes, or maintenance fees that your notary/lawyers include in the statement of adjustments), and a down payment. These costs can really add up. With our Rent To Own purchase, you pay only first months lease payment, security deposit (half of your monthly lease payment), and your down payment.

10. **Maximum leverage:** You are spending very little money to control a very expensive and very profitable investment.

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GVC Property Solutions Inc is an affiliate Company of Home Buying Center Inc