



# WELCOME to Your Path to Home Ownership®!

## A Membership Program with a Proven Plan

Over the next few months or years we look forward to helping you grow from being a renter into a home owner! This is an incredible opportunity for you, regardless of your past credit history. Here's our PTHO Membership Process... 6 easy steps:

**1 PRELIMINARY INFORMATION** . . . . Helps us determine the size, location and price point of property . . . *NO CHARGE*

**2 PTHO MEMBERSHIP APPLICATION** . . . . This step determines which program is right for you now . . . . *\$50/person*



We use your credit report from all three credit bureaus to determine which level of membership you qualify for. (This is free once a year and does not affect your credit score.) We do not use this to determine your ability to get into the program.

**3 CREDIT RESTORATION** (If Needed) . . . . .Suggested Program only *\$99.97 per month per couple (includes other services)*



If your credit analysis shows that Credit Restoration is needed, you start with the Protection Plan Membership which includes your credit restoration. Higher credit scores mean lower interest costs on housing, credit cards, auto loans, insurance rates and more. You'll typically see results within the first two months but can take up to a year or more to complete. *Credit Restoration is a requirement of the PTHO Program.* Anyone can sign up for this life changing program.

**4 APPLY FOR A HOUSE** . . . . . *\$35 per person 18 & over*



When we have a house that meets your needs and you like it, then you'll apply for that house. Everyone over the age of 18 who will be living in the home will apply. To qualify, you must meet our net income requirement and have a good rental history for a minimum of 2 years. We need clear copies of your W2's, 3 months of check stubs and other income letters, any debts you have or bills you pay, as well as your driver's license and/or social security card.

**5 MOVE UP THE STEPS TO HOME OWNERSHIP!** . . . . . *Option Fee or Down-Payment (amount varies)*



The amount you put down on your home (including grants and repair credits) will determine what membership level you start on: Bronze (Rent) – Silver (Lease Option/Rent to Own) – Gold (Our In-House Financing Plan) – Platinum (Home Owner). Bronze: The minimum requirement is your first full month of lease and the equivalent of that as your move-in fee (Lease). Silver: Qualify for Rent-to-Own/Lease Option/Lease-to-Own with only 3.7% down.\* Gold: Receive In-House Financing with a minimum of 10% Down.\*

\*Restrictions vary by state.

**6 QUALIFY TO PURCHASE** . . . . . *10% down or 3.7-10% and closing costs\**



Platinum Member: Once you have sufficient credit and down-payment, you can qualify for a traditional loan. If you are unable to qualify, no worries! We could help you buy your home using our "In-House" Seller Financing†. This is available once you put a minimum of 10% of the asking price as down-payment on the home. The owner will then finance the home to you! You then get all the benefits of being a home owner including tax write-offs and deductions, which can increase your take-home pay!

\* We have access to **grant money** programs to help you add to your down payment and/or closing costs! There are requirements to qualify. We will discuss the different options as they become available to you

†Not all homes are available for Seller Financing.

**7 TELL OTHERS!!** . . . . . *Referral Reward for you!*



Tell friends and family about this program and receive a referral reward when they move in to one of our homes! Help spread the joy of home ownership to everyone!!