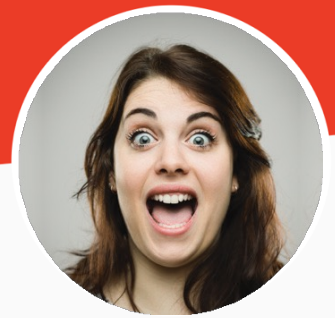


# Ownership Rocks Program

Welcome to the 6-Month Path to Home Ownership



## Why Ownership Rocks Program?

The 'Ownership Rocks' program allows you to move into the community as a renter and seamlessly transition to home ownership – with \$0 down payment required. This amazing program allows for a portion of your rent payment, during the first 6 months of living in the community, to apply to your down payment when you buy the home. And your security deposit will also be reserved for you and applied to your down payment. That's \$0 down payment\* required when you convert to ownership!

If you don't choose to convert to home ownership in 6 months, the reserved funds are forfeited. Your 6-month rental contract will end, and you will be refunded the rental security deposit if no damage has been done to the home.

In addition to pride of ownership once you purchase the home, you'll get more benefits:

- ✓ No more home inspections – it's yours!
- ✓ Build equity each month and pay off your home.
- ✓ Your home payment will be locked in for the length of your loan (financial security).

## Easy Process: Renter to Owner

Begin residency at the community by applying/signing your 6-month rental agreement for a beautiful new or pre-owned home.

At the end of that 6-month agreement, you'll convert to home ownership if conditions are met. You will work with First Choice, the lender who will help you buy. They will guide you through the quick paperwork. The process will be fully executed right at the community office. Seriously easy.

Conditions to convert to ownership at the end of your 6-month lease:

- ✓ You'll need to buy the home that you are currently renting.
- ✓ You'll have to pay all 6 rental payments on-time, no late payments.
- ✓ You'll have to abide by community rules without violations.
- ✓ You'll need to pass a satisfactory home inspection monthly, to make sure that the home is being taken care of while renting.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Questions? Contact Community Manager for Details.

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