

NEW SERVICE FOR RENTERS

**Move Into Your Own Home TODAY as
One of Our Lease-to-Own Home Buyers!**

**We Have Middle Tennessee's Largest
Inventory of Lovely Homes That You
Can MOVE INTO TODAY!**

WARNING: Immediate Response Required

We can only work with 8 Lease to Own Buyers at any given time. In order for you to become one of our Lease to Own Buyers, you must respond immediately. Our Lease to Own Buyers are accepted on a first come basis. Call today!

Dear Home Buyer,

Let's face it; you have to have a very high credit score to be able to buy a home today. If you have ever called a lender to get a mortgage approval, you already know what I am talking about. It is hard these days to get approved. Or maybe you had a bigger problem. A lender may have told you that they could give you a loan and right before closing, they break the news to you that you don't qualify. Your dreams of home ownership gone! Many people who want to buy their own homes have had horror stories just like this one.

In fact, lenders look at several things before they will loan you money to buy your own home. They now look at job stability, debt ratios, reserves, and credit score. They want to see that you have been at your current job for at least two years. They look at your total monthly income and your monthly debts. If your monthly payments for credit cards, car payments are too high, you may not qualify. If you have any judgments or collections on your credit report, you may not qualify for a loan until they have been paid or settled.

This letter is to tell you that there really is a better way for you to get into your own home now. Imagine living in your own home. Sitting on your porch on a summer evening or enjoying a cozy fire in the cold winter months. Imagine having your friends over for picnics as you proudly present your home to them. Imagine walks on your quiet street and long after noon naps in your own home. This could be you!

Some of the benefits of our system are:

- ✓ **Your Credit Today Doesn't Matter. What does Matter is that we develop a clear path to conventional financing within two years.**

With our Lease to Own Home Hunter Service, you simply fill out our Lease to Own FAST Approval Form and send it to us. Once your Form is accepted and approved, you are now approved for any of our Lovely Lease to Own Homes as long as we can develop a two year plan to conventional financing. If you are more than two years out, we will assist you in finding a rental and together we will begin the work towards qualifying for a traditional home loan. As soon as we have a workable two year plan, we can choose a Lease to Own home.

- ✓ **You Don't Have to Have a Perfect Credit Score for Your Rent to Own Home**

This program was actually designed to help renters with credit issues to buy their own homes now. In fact, this program was designed to help you improve your credit score so that you can qualify for a mortgage loan at your bank. In most cases, your lease to own program will be for 1 to 2 years. During this time, you can pay your monthly bills on time. Most lenders want to see at least 12 months of on time bill payments. In most cases, paying your bills on time for one year increases your credit score a great deal. In addition, if you have any judgments or collections, you can use this time to have them completely removed from your credit report.

- ✓ **You Can Literally Pick Out Any Home You Want for Your Lease to Own Home**

For most renters, they have to wait until they finally come across a home that is being advertised on a Rent to Own Program. Now, if we accept you as one of our Lease to Own Home Buyers, you are approved for all of our homes. Not only do we have Middle Tennessee's largest inventory of beautiful lease to own homes, we also have proprietary systems to search the entire multiple listing service for home owners who will consider our Lease to Own Program. You could have your own home within the next week! It really happens that fast. You can get the keys and move in to your dream home. It is almost as if you were going out and buying your own from the thousands that are on the market right now.

- ✓ **You Don't Need to Have a 20% Down Payment for this Program.**

Many banks want you to have larger down payments to buy a home if you have a lower credit score. In fact, we have seen banks ask for a 20 to 30% down payment. On a \$130,000 house that could amount to \$30,000. How many years will you have to save in order to have a \$30,000 down payment? In most cases, you will only need

about 3 to 5% of the price of the home available upfront. On the same \$130,000 home this is would only be \$3,900, a \$26,100 savings.

✓ **You Get to Test Drive the Home Before You Actually Buy It**

The best part of the Lease to Own Program is that you get to live in the home and test-drive it for a year or two before you actually go to the bank to qualify for the mortgage. You get to meet the neighbors and check out the house. If you don't like the home, or the neighborhood, you don't have to buy the home. You choose whether or not you will buy the home during your rent to own program. You are not obligated in any way to buy the home. If you don't like the home, simply let us know at the end of your Rent to Own Program.

✓ **You Could Earn Credits Each Month For The Down Payment on the Home.**

Depending on the program you pick for your Rent to Own Home, you could be earning several hundred dollars each month towards the down payment of the home. In some cases, our Rent to Own Buyers have accumulated credits of \$7,800 in only two years. You may be able to use these credits to buy the home without having a down payment.

✓ **You Get Access to a FREE Credit Counseling Service by Our Lender**

Our experienced Mortgage Specialist will provide free counseling to you. They will help you fix mistakes in your credit report. They will help you negotiate your debt when necessary. They will help you make a few changes that will improve your credit score too! This is a Free Benefit to being accepted as one of our Lease to Own Home Buyers! Don't buy credit repair services. They are free with our program!

Here is how our program works:

You submit your Lease to Own FAST Approval Form to our team. This Approval Form has been enclosed in this letter. Once our team has accepted your form, we set up a 30-minute meeting with you in our office. It is at this meeting that we will decide if we'd like to work together towards home ownership. We will discuss your home goals and exactly how Lease to Own works.

If we decide that we'd like to work together, you will join our VIP Lease to Own membership. We will give you print-out's of all of our available homes so that you can drive by them and see which ones you'd like to see inside. We will also quickly build a personalized multiple listing search to make sure that we know all available Lease to Own homes meeting your criteria.

The next step will be to meet with our Mortgage Specialist to build our game plan and make sure we have a clear path to financing within 24 months. This is extremely important. We do not want you to lose your hard earned down

payment. If we are outside that 24 month time frame, we will help you find a rental and continue our work together in getting us to within 24 months of traditional financing. As soon as we are there, we can start shopping!

And now the fun really begins. While we have the largest inventory available of Lease to Own homes, these homes do sell quickly. So, we will be moving fast to make sure we've seen everything available. We can provide you with all of the information on each home and help you decide which home is best for you and your family!

Once you pick the home that you want, we take care of the simple agreement and give you the keys. It is that simple! You will now be on your way to home ownership! During the Lease to Own Program, you will have our Lender helping you improve your credit score so that you can buy the home at the end of the program!

I know what you are probably thinking. This sounds too good to be true. Well here are 5 reasons to believe what I say:

1. I am a real estate broker associated with a company that has helped hundreds of Renters get into their own home without having to qualify for a bank loan. In fact, we have several Lease to Own homes available for you right now. To see these homes go to our website at www.BuyerSolutions.com. My company's name is Buyer Solutions. You can check our credentials with the Tennessee Real Estate Commission. In addition to that you can check out the company I founded and was a part of for 25 years until I sold my ownership and formed our new company. The company I founded and grew to the 2nd largest Real Estate office in Middle Tennessee was Cumberland Real Estate in Lebanon, Tennessee. Please feel free to check their credentials as well.
2. During my tenure at Cumberland Real Estate, my focus was in helping First Time Buyers and Renters. I built homes and subdivisions for First Time Buyers and worked one-on-one with hundreds of people buying their first homes. This was my focus and my love.
3. During my tenure at Cumberland Real Estate I also served as President of the Eastern Middle Tennessee Association of Realtors. I was also a State director of the Tennessee Association of Realtors for two years. I also served as a board member of the Greater Nashville Development agency for two years.
4. Because we are licensed Realtors, we have literally helped over 500 homebuyers buy their own homes. During these home purchases, we have developed some key relationships with mortgage lenders. We have learned what these mortgage lenders look for in approving home buyer loans and we can help you improve your credit

score so that you can qualify for your own mortgage loan at the end of your rent to own program!

5. Our team focuses on a quality inventory of homes available for lease to own or owner financing. In the last year, we have helped dozens of renters get started with their Lease to Own homes. On the page below, you can see the types of homes that we can help you find for your Lease to Own Program. The homes below are some of the Lease to Own homes that our team put together for great people who wanted to own their homes but couldn't qualify at the bank.



Hidden Ridge, Mt. Juliet



Ridgefalls Way, Antioch



Lipton Place, Antioch



Hampton Drive, Lebanon



Edencrest, Antioch



Suzanne Court, Mt. Juliet



Harbour View, Nashville



Hickory Circle, Carthage



Beverly Drive, Madison



Kristen Drive, Lafayette



Curd Road, Mt, Juliet



Mt. View Road, Antioch



Stoney Brook, Antioch



Glenrose Drive, Columbia

As you can see from the homes above, **you can get into a beautiful Lease to Own Home right now.** You don't have to wait until you fix your credit score, or save \$30,000 for a down payment. And the best part is that you can choose from any of the homes we currently have available. One FAST approval form is good for any and all of our Lovely Homes.

Unfortunately, I'll tell you right upfront: **We are unable to accept every person who wants to become a Lease to Own Home Buyer.** Because of the amount of work that we do to help you find your dream home, we are only able to work with 8 Lease to Own Home Buyers at any one time. When you send in your completed Lease to Own FAST Approval Form, we will check our list of Lease to Own home buyers and determine if we have a space available for you. It is important to answer the questions on this application honestly and accurately, so that your time and ours isn't wasted. If your application is approved and we have an opening on our list of Lease to Own Home Buyers, we will set up a meeting with you and determine if we would like to work together. If the answer is yes, we will show you all of the homes we have available! It is very important to keep your appointment for this meeting because many more people request this service than we can work with at any one time. If you do not show up for your meeting or if you are late to your meeting, we will give your spot for our service to the next applicant.

As you could imagine, many people want to become a Lease to Own Home Buyer under this program. If your Lease to Own FAST Approval Form is sent to us at a time when we don't have any available openings, we will put you on our waiting list. To be considered for one of these spots, please complete and send us your Lease to Own Registration Form today.

In summary, here's what you get when you become a Lease to Own Buyer with our team:

You get to move into your dream home now, which includes:

- Once we have a workable two year plan to financing, You Are APPROVED for any of our homes.
- We will provide you with a print out of all of the homes that we have available for you. This includes pictures and details including room sizes.
- We will set you up a personalized multiple listing search to make sure that we have seen every home that meets your criteria that can be purchased on a Lease to Own basis.
- Weekly emails of new Rent to Own Homes. (This keeps you constantly up to date on the market).
- For the home that you choose as the best, we will walk through it together to make sure that you like its condition, size & layout.
- If this home is the home you decide on, we will design your Lease to Own program and complete all of the paperwork.
- You will get access to our special group of lenders to help you qualify to buy your lease to own home at the end of your program.

- You will also receive FREE Credit Counseling from our lender throughout your entire Lease to Own Program to make sure that you can qualify for a loan. They will help you with credit disputes, debt negotiation, and credit tips so that you are always moving towards conventional financing.
- Your BUYER SOLUTIONS advisor will coordinate your personalized plan and be with you every step of the way towards home ownership! You will have full access to all of our bi-weekly training that will cover credit tips, financing, home ownership, and wealth building.

I know that you are probably wondering what all of these services will cost you? As of right now, the fee for this service is just \$345. Please note that this fee will be increasing to \$495 in the next few weeks. If you would like to save \$150, send your FAST Approval form to us before the price increase. BUT, the best part is that your fee is completely **refunded** to you when you get your financing and buy your home through us! The second best part is that you are saving the high costs of credit repair, because our outstanding team of lenders will help you with that for **FREE!**

**During Your Meeting in our Office
(If We Decide to Work Together)
You Will Receive the following Special Value Items
For FREE...**

SPECIAL BONUS #1:

A complete list of all the homes on the market that you can Lease to Own RIGHT NOW. You can literally move into tomorrow.

SPECIAL BONUS #2:

The VIP LEASE TO OWN New Member Kit which includes the Ultimate Credit Fixing Credit System, Plus four lengthy special reports on Beating Debt, Bankruptcy, Increasing your Income, and Identity Theft. You can use the secrets in these special reports to dramatically improve your own credit score. Also included is Joe Vitale's Book: ***The Greatest Money Making Secret in History.***

SPECIAL BONUS #3:

A report entitled "How to Fix Your Credit and Buy Your Own Home." This report reveals the secrets you need to know to fix your credit score. You can use the secrets in this special report to dramatically improve your own credit score.

SPECIAL BONUS #4:

A CD Audio interview we had with a Lender which will show you step by step what you need to know to get a mortgage loan. This CD reveals little known secrets that will save you thousands of dollars!

SPECIAL BONUS #5:

A special report that details 3 legal mistakes to avoid when buying your own home.

SPECIAL BONUS #6:

An audio program entitled "*5 Dangerous & Costly Trends Home Buyers Should Beware of & How to Avoid Them.*"

Here's how to get started right now!

To be considered for our team's Lease to Own Buyer spots, fill out and send us the simple Lease to Own FAST Approval Form! Fax this form to us at (615) 754-6637 or mail this form to our office at:

**BUYER SOLUTIONS
541 North Mount Juliet Road
Suite 2202
Mount Juliet, TN 37122**

If we accept your form, we will call you to set up a time to meet to get started!

To your dream home,

John Hill
Broker/Owner
BUYER SOLUTIONS

PLEASE NOTE: The number of Lease to Own Home Buyers we can accept in any given month is severely limited. And at certain times, we cannot accept any new Lease to Own Home Buyers, as the majority of our time is dedicated to assisting existing Lease to Own Home Buyers. Also, the people referred to us by our existing Lease to Own Home Buyers take some of new openings we have each month. With this in mind, I can only encourage you to fax or send in your application immediately. Right now we have sent out this letter to you at a time when we have openings for new Lease to Own Home Buyers. However, should you delay, when you do respond there may be a waiting list and you may have to wait weeks or months for an opening. I look forward to receiving your completed form and working with you to find your new home!

BUYER SOLUTIONS

VIP LEASE to OWN Fast Approval Form

Buyer Name: _____

Address: _____

City: _____ Zip Code: _____

Home: _____ Work: _____

Cell/Pager: _____ Fax: _____

Email: _____

Co-Buyer Name(If Applicable): _____

Address: _____

City: _____ Zip Code: _____

Home: _____ Work: _____

Cell/Pager: _____ Fax: _____

E-Mail: _____

What are you able to afford for the following:

a) Monthly Rent for Your New Home: _____

b) Amount of Money You Have for a Down Payment: _____

c) When Would You Like to Move: _____

Please send your completed application for our team's review to:

1. PLEASE FAX YOUR APPLICATION TO US AT (615) 754-6637.

**2. MAIL TO OUR OFFICE AT: Buyer Solutions
541 North Mount Juliet Road
Suite 2202
Mount Juliet, TN 37122**

Approved: _____

Denied: _____