

Lease to Own – Home Buyer’s Program

From Sure Fire Solutions, LLC

We can help you buy the perfect home for you and your family. We work with people who have less than perfect credit, but do have a good track record of employment, good rental history and do have a down payment of 3%-5% of the purchase price of the home. The homes that we offer are located in nice neighborhoods. The homes are in good to great condition and are move-in ready.

Some people say that owning your own home is the **Great American Dream!** Most of us know that owning your home is a great way to build wealth, reduce taxes and improve your credit. Our program will help you accomplish all of these things. Let me explain.

To get started in the **Lease to Own Home Buyer’s Program** with **Sure Fire Solutions, LLC** we begin by getting you qualified for our program. This process involves answering our questionnaire, filling out the necessary forms and allowing us to verify your information. The process is similar to what you will go through if you want to lease a property. It is not as demanding as applying for a mortgage with a bank, credit union or mortgage company. However, just like applying for loan to purchase a home, you must complete an application and meet requirements. What makes our program special is that we understand that poor credit history can be repaired. You simply need someone who can give you a chance.

The **Lease to Own Home Buyer’s Program** with **Sure Fire Solutions, LLC** allows you to build credit history and purchase your own home in 12 to 60 months. Once you have been approved for our program, we help you select a home that fits into your family budget. You place down a payment/option consideration on the home from our inventory. You enter into a lease agreement that allows you to “test drive” the home for a period of 12 to 60 months. During this time, you are proving to us, the banks and mortgage companies that you are a “Perfect Tenant” by making each and every payment on time. We keep detailed records of your payment history and provide this information to our finance company partners. Your credit score improves. You will be able to get Bank, Mortgage Company or Private Lender financing in 12 to 60 months.

If you have been denied financing by a bank, credit union or mortgage company, you can still be approved for our program. The advantages to working with **Lease to Own Home Buyer’s Program** with **Sure Fire Solutions, LLC** include:

- You can own your home instead of renting
- You can avoid expensive real estate commissions
- You can buy your own home with a low down payment
- You can “test-drive” the home
- You can build, improve or restore your credit
- You can buy the home of your dreams

With the **Lease to Own Home Buyer’s Program** with **Sure Fire Solutions, LLC** there are some minimum requirements to participate. These requirements include:

- You must have a checking account
- You must complete the necessary forms and paperwork in a timely manner
- You must be employed or have documented income
- You must return calls promptly and answer all questions honestly
- You must have down payment money in your checking account
- You must have acceptable rental history
- You must lease from Sure Fire Solutions for a minimum period of 12 months

Can you meet these requirements? Are you ready to buy your home?

To get started with the **Lease to Own Home Buyer's Program** with **Sure Fire Solutions, LLC** you simply need to begin the application process. The application process is simple. You may have answered these questions during our initial phone interview, but we must have these answers in writing to get you approved for this program. So get started on the path to home ownership by completing the questionnaire right now, don't put it off. We want to help you get the perfect home for you and your family!

Sure Fire Solutions, LLC - Lease to Own Home Buyer's Program

Frequently asked questions.

Can I see the home? Yes, you will get to look at the homes we have in inventory after you have completed the initial application and questionnaire. We have found that getting you approved for our program, establishing your budget and your home requirements (size, area, features) is the best way to get started. We have a number of homes in inventory. However, we want to show you homes that fit your budget, location and size requirements. You may look at a few of our current properties online at www.bawproperties.com. This can give you an idea of how homes in our program look.

Can I select the home of my choice? Yes. If you have a home in mind, but you have not been able to get approved for financing, tell us about the home. There have been cases where we were able to buy the home on your behalf and place that home into our program. We add homes to our program frequently.

Is there a warranty on the home I buy? It depends. Sometimes we have new homes in our program that have a warranty. Most older homes do not have a warranty. During the lease period, when you are building or restoring your credit, major home repairs over \$500 are paid for by Sure Fire Solutions. Since this is a home ownership program, you will be responsible for repairs under \$500 during the lease period.

What happens to my initial down payment/option consideration? Your down payment will be applied to the purchase price of the home at time of closing. If you fail to honor your lease agreement, the down payment is non-refundable.

What happens if I make a late payment during the lease agreement? You will face late payment penalties. Late payments can ruin your chance to obtain financing. Don't make this mistake.

Who is Sure Fire Solutions, LLC? We are a privately held real estate investment company organized in the state of Georgia since 2000. We own, manage and invest in residential and commercial real estate.

Can you provide references from people who use your lease to own program? Yes. We will allow you to speak directly with our clients and learn what they have to say about working with our company.

Will you check our credit for approval? We will verify all information you provide to us. Although credit history is a critical part of obtaining a home mortgage, this is not the most important part of being approved for our program. We only check credit if we have your permission and use the information to help you obtain a loan. We base approvals on a variety of factors including income, employment verification, down payment potential, criminal and rental history.

Please submit applications or questions via US mail, fax or e-mail.

Sure Fire Solutions, LLC * PO Box 6393 * Warner Robins, GA 31088 * 478-822-9706 phone * 478-822-9707 fax

Online Information: www.bawproperties.com Send email to Tony Bass, Manager : Tonyb@bawproperties.com

Tenant/Buyer Questionnaire
Lease to *Own Home Buyer's Program with Sure Fire Solutions, LLC*

Name/Address: _____

Email - _____

Good contact number(s) to reach you? _____

How did you hear about us? _____

Are you looking to rent or own a new home? _____

Why do you want to buy a home? _____

What area are you looking to live in? _____

Where are you living now (current address) & how long have you been there? _____

What are you paying monthly to live there? _____

How many people will be living with you? _____

How much money do you have for a down payment for your new home? _____

How much can you afford as a monthly payment to own your new home? _____

How long have you been at your current job? _____

What is your total monthly income (from all sources)? _____

How many bedrooms and bathrooms you looking for? _____

How soon were you looking to move into your new home? _____

Do you want a garage, if so for how many cars? _____

Do you have kids? _____ If yes, names & ages. _____

Have you ever been evicted? _____

Have you ever been convicted of a felony? _____ If yes, explain:

Do you have a school preference? _____ If yes, what schools? _____

What does your current credit history look like? _____

Have you applied for a mortgage or home loan and been denied? _____ If yes, what has the lender/banker told you about your application? _____

At Sure Fire Solutions we want to help you purchase the home of your dreams. Unlike dealing with a bank, credit history is not the most important part of getting approved for our home purchase program. However, we must get to know you and your current financial situation.

Why do you think you will be a good candidate for the ***Lease to Own Home Buyer's Program*** with ***Sure Fire Solutions, LLC?***

Have you ever attempted to purchase a home with a lease to own program? _____

Were you approved? _____ Explain what happened. _____

Have you borrowed "private lender money" in the past? Private lender money is money borrowed from friends, family members or business associates without a bank or mortgage company. _____ If yes, who loaned you the money?

_____ Have you paid them back the loan? _____ Tell me about the terms _____

What other information can you provide us that we can use to help get your approved for the ***Lease to Own Home Buyer's Program*** with ***Sure Fire Solutions, LLC?***

Please remember, this application is not complete without including a personal check for \$25.00 made payable to Sure Fire Solutions LLC. Also, you must complete the Residential Lease Application form to be approved for our program. All forms can be found at www.bawproperties.com . We will not approve applications submitted with cash or money orders. All information is kept strictly confidential.

Tony Bass, Manager

Sure Fire Solutions LLC PO Box 6393 Warner Robins, GA 31095

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