



Alternative financing solution lets your clients move in today and buy tomorrow:

RENT TO OWN

Rent to own is an alternative method of financing that allows people who rent to access the property they want more quickly. How do we do it? We buy the property, rent it for a period of one to three years and sell it back at a fixed price. During this time, the customer rectifies his credit so that he can buy it back.

- We go above 75% loan-to-value ratio including fees
- We pay 100 bps of the purchase price to the mortgage broker
- We offer similar monthly payments at a rate of 5.99% * + taxes and insurance

HERE IS THE TYPE OF CUSTOMER WE ARE LOOKING FOR

- Clients refused by the bank for a purchase (credit score, bankruptcy or consumer proposal);
- Newcomers without a credit history;
- Growing young families;
- Possessing more than 11.5% down payment + 2% for expenses;
- Good income and serious candidates

WHY RENT TO OWN WITH BRENEKA REAL ESTATE SOLUTIONS?

- Because it costs less than the private loan!
- Because we have longer terms, no annual renewal fee!
- Accompanying future buyers in the pursuit of their goal through credit recovery
- The resale price is fixed at the beginning

CRITERIA :

- Clients with jobs;
- Clients under 60 years old;
- Self-employed with declared income (bank proof of six months of deposits)
- Areas with more than 10,000 inhabitants

OFFER A NEW SOLUTION TO YOUR CUSTOMERS!

Offer a new product and increase your business volume

This is our standard formula to estimate the monthly payment:

Ex : purchase price 300 000\$

80% of 300 000\$ = 240 000\$ x 5.99%/25 years = 1544.86\$

1544.86\$ + taxes (300\$) + insurance (125\$) = 1968.86\$/m total payment.

(The LTV for our standard calculation is not affected by the down payment made by the client)



*The monthly cost is calculated on a LTV of 80% of the purchase price at 5.99% / 25 years. We charge a rent and not a mortgage payment.



CONTACT

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