

# RENT TO OWN: YOUR PATH TO HOMEOWNERSHIP

Are you ready to buy a home but having trouble saving up for the down payment? Or maybe you can't qualify for a mortgage? Divvy could be the perfect choice for you. We'll buy a home you pick out and rent it to you for three years. Plus, part of your monthly payments to Divvy will include **equity** savings that can later be used to buy the home back from us!

# **HOW IT WORKS**



## QUALIFY FOR DIVVY HOMES

Visit the Divvy Homes website to fill out a quick and easy prequalification form. This includes a soft credit check (does NOT affect your credit score) & takes less than 5-min to complete. It is free to apply & qualify! divvyhomes.com/a/agentbarbdeggans

### FIND YOUR DREAM HOME

Choose any eligible home for sale on the market and we'll buy it for you. Divvy takes care of the negotiating, home inspection, **closing** fees and most of the paperwork.

### BUILD TOWARDS YOUR MORTGAGE

Each month, you will make one payment where 75% of it goes to rent AND 25% goes to a "Home Savings" payment that goes directly towards your future down payment.