



OptionPlus Homes Lease-to-Own Program

Lease-to-Own is like an extended escrow period during which time the buyer helps pay a portion of the seller's mortgage payments in exchange for being allowed to live in the home until the sale closes. They treat the home as if it's theirs, because some day it probably will be. The typical buyer has stable income and rental payment history, but has some credit issues to work out or needs time to save up for a larger down payment.

OptionPlus Homes maintains a database of over 7,000 families who intend to purchase a home within 2 years. We are experts at:

- Locating families who are well qualified for a lease-to-own program
- Structuring pricing and terms on a win-win lease-to-own agreement
- Marketing properties to the target audience

We owe our 4 years of market success to presenting a simple solution for an otherwise complex transaction. Tenant/buyers trust our company because we know how to present the lease-to-own concept to them in a non-intimidating manner. Since the tenant/buyer pays our fees, you can achieve your financial objectives while avoiding the risk and inconvenience of a 'For Sale by Owner' transaction.

In our program, the tenant/buyer pays a low move-in cost that is credited back to them at the time of purchase. In addition, a portion of their monthly rent is credited back to them so at the time of sale they show a 3% - 5% down payment. This 'incubation' period enables people with strong rental and income history to improve their credit and save for a down payment to become successful homeowners. These credits are added to the purchase price you require, so they don't reduce your proceeds monthly or at the time of sale.

Property Marketing

- We will send an email introducing your property to the 7,000 families on our waiting list. We field all calls and emails from prospective tenant/buyers. To view a sample of this email, please see Appendix A.
- Your property will be featured on our website. The OptionPlus Homes web site is one of the most active lease-to-own real estate destinations with nearly 50,000 visits per month. In addition, we pay for links nationwide to attract relocating families who have not yet sold their previous residence but need to move now due to a job transfer. You can view our website at www.optionplushomes.com
- Craig's List and many other similar websites are also an effective way to reach our target audience. We will advertise your property on these sites in an attractive format which shows multiple pictures of the property, provides a description of the property, and clearly states the terms and conditions of the lease-option. We field all calls and emails from prospective tenant/buyers.

OptionPlus Homes Program

- OptionPlus Homes will obtain a lease-to-own option contract from you. We will photograph the property, advertise the opportunity, show the property, field all calls and inquiries concerning the property, screen all applicants, obtain a signed contract from the tenant/buyer, and collect and disperse all move-in costs which include your nonrefundable option fee and first month's rent.
- You have the right to review and approve the applicant.
- We send account details directly to an escrow company that will bill the tenant/buyer on a monthly basis and issue and collect late payment notices on your behalf. You are not charged for this service. Tenant/buyers can make payments by mail, automatic bank account deductions, on-line and via telephone. This company will make a direct deposit to you or your mortgage provider.
- You can also increase your monthly cash flow. Since this is like an extended escrow for the tenant/buyer, they are responsible for all utilities, landscape maintenance, and the first \$750 of any repair to the home after your warranty expires.
- After we have obtained all contracts, placed the tenant/buyer, collected and dispersed the initial funds, and set-up the automatic payment processing system, we turn the account over to your control. You are entitled to free consulting from OptionPlus Homes during the lease term.

- There is no cost for this program, as the tenant/buyer pays our profit. You will receive first month's rent and a non-refundable option fee prior to move-in.

Next Step

We can help you maximize the net proceeds on the sale of your home by paying no sales transaction costs and maximizing your monthly cash flow. If you have not already used our online system to set price & terms, we need to determine what price and rent will get the property filled quickly while providing you the financial return you require. This process can be done over the phone. Your local office manager will call you within 24 hours of submitting your online inquiry. Once you decide on terms, we can begin marketing the home within minutes.





**New Lease-to-Own Property Notification
4410 Quicksilver Ct, Hayward, CA 94542**



Property Summary: Beautiful executive home includes 5 bedrooms/3full baths, 3 car garage and 3,650s.f. of living space. Also includes kitchen island, corian countertops, 3 fireplaces and more. Huge 1/4 acre lot! Schedule to view today.

Monthly Payment: \$3,800
Rent Credit: \$ 800 per month
Option Term: 24 months
Net Price After Credits: \$899,999

[Click here](#) for more pictures and details on this property.