

Buy 114 North Brock Street for \$82,000

-reduced for quick sale-

(or Rent-to-Own for \$87,000 – see below)

Call 1-800-216-8313...Ask for Bruce or Trish

Only \$850.00 per month (plus utilities)

**2 bedrooms with new carpet, 1 bathroom,
eat-in-kitchen, living-room with hard wood floor,
and an unfinished basement with Laundry hook-up.
Heating – Natural Gas Air Circulation Forced Air,
Private Yard, partially fenced.**

We will give you tips on how to improve your credit rating, to help prepare you to get a mortgage. *Even if you went bankrupt recently, we can help you.*

Our plan....

When you rent-to-own 114 North Brock Street, \$150.00 of your monthly payments go towards your down payment for a house.

You act like an owner right away... **no landlord**... you are your own landlord, because you are working towards owning your house right away.

You take care of the grounds, **treat it like your own house**. You pay the utilities, and anything that needs repair under \$500.00.

Any **repairs over \$500.00 we take care of**. (i.e. new roof, new furnace, etc.)

We pay the property taxes and house insurance (you still need to buy your own content insurance)

We take the fair market value of the house and increase the value by 6% a year. The current rate of property appreciation in Sarnia is approximately 17% a year. (Canadian average appreciation is 8%) That means, when you are ready to finalize your purchase, you will be buying a house below market value, and **you will have equity in your home immediately**.

SPECIAL DEAL FOR 114 NORTH BROCK STREET ONLY

Unbelievable – but we will freeze the price for one year at today's fair market value! The 6% a year increase will not start until 1 year after you move in. Today's fair market value for 114 North Brock Street is 87,000.00. That means, next year at this time, you can finish your purchase at today's Fair Market Value, appraised by a Real Estate Agent with comparable houses on Brock Street North. Or you can choose to take more time to finalize your purchase of 114 North Brock Street with only a 6% increase per year.

What's in it for you?

- You get in the market sooner, with equity in your home.
- We help you **save up for your down payment**
- We give you excellent credit advice
- You act like an owner, and can **settle down, without worrying if the owner will sell the house you are renting.**
- You don't pay any property taxes or house insurance until you finalize the deal.
- You can **renovate** your house to be as you like it.

What's in it for us?

- We have **quality people** taking care of our homes, who are getting ready to buy.
- We can rest assured that our homes are in good hands until the deal is finalized.
- You, the buyer, are ready to purchase our home between 1 to 3 years.
- No Real Estate Fees. Lawyers take care of all the closing details.

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