



# FINALLY

*a Rent-to-Own program that puts you in control!*

With **Advanced Lending Solutions'** exclusive Rent-to-Own program, you can choose any home in any area! Enjoy a locked-in price, build equity as you go, and make predicable, stable payments.

- **Easy Qualification** - No credit score required or 580+, 1-day out of bankruptcy, high debt-to-income, inconsistent job history, etc. All ok!
- **Flexible Exit Strategy** - Assume the mortgage, refinance, or sell anytime.
- **Payments Have Benefits** - Every payment reduces your principle balance.
- **Business Owners/1099 Employees Welcome** - Tax returns not needed!
- **Only 3.5% Down Required**

## **RENTERS NEED MORE OPTIONS**

Qualify your renters with these guidelines to put them on the path to homeownership with **DreamBuilder**.

# What is DreamBuilder?

A unique **Homeownership Empowerment** program which enables an FHA-Eligible Government Entity to purchase a home that can ultimately be purchased by your customers, while providing housing stability and equity creation.



## Loan to Value (LTV)

- Eligible up to 96.5%



## Loan Amount

- FHA Standard Balance
- FHA High Balance considered, case-by-case



## Credit Score

- 580 Minimum
- <580 considered, case-by-case



## Credit

- One (1) tradeline with at least 12 months satisfactory history
- Alternative credit may be acceptable



## Qualifying Income

- FHA Full Documentation
- Assets as Income
- Bank Statement Only
- 1099s + Bank Statement



## Homebuyer Eligibility

- US Citizen(s)
- Permanent Resident Aliens
- Non-Permanent Resident Aliens, including ITIN & DACA

*Pay yourself, instead of your landlord!*

CALL US TODAY!

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