GUIDELINES FOR SEARCHING FOR A HOME TO BE PURCHASED BY HOME PARTNERS**

- Home must be located in an approved community
- Home price must be between \$100,000 and \$450,000*
- Minimum of two above grade bedrooms on a lot of three acres or less
- Single family home or fee-simple townhome
- No short sales, REO or auctions
- No material deficiencies (i.e. major structural issues, solid aluminum wiring, etc.)

BASIC REQUIREMENTS OF PROSPECTIVE RESIDENT**

- Annual household income of \$50,000+
- Stable employment
- No pending bankruptcy
- · No disqualifying criminal history

*Maximum may vary in select markets. **Subject to change.

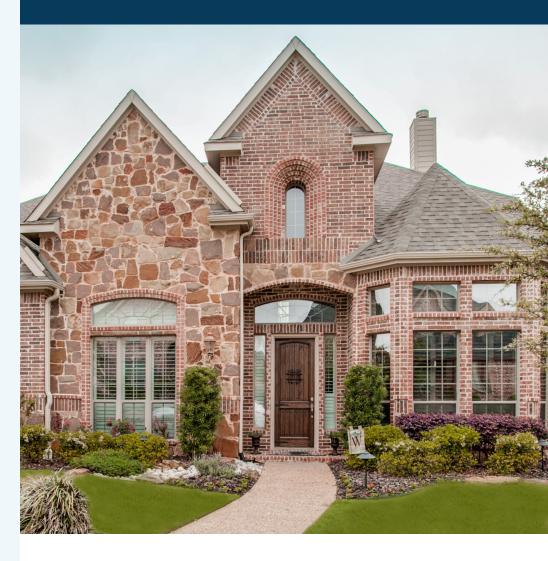
Visit www.HomePartners.com for more detail/exceptions.

For more information, contact us at 1-877-234-5155 or visit HomePartners.com/remax

The Lease Purchase Program ("Program") is offered and administered by Home Partners. Prospective resident and property must meet eligibility requirements, which are subject to change. Please see information about terms and conditions of Program at HomePartners. com. Resident must qualify for a mortgage from a third party lender to exercise the right to purchase a home. Home Partners' does not provide financing for resident to purchase a home. Home Partners' approval for resident to lease home does not mean that resident will later qualify for a mortgage. Home Partners is not affiliated with any real estate professional (e.g., a real estate broker or sales agent). Real estate professionals and Home Partners are not authorized to act on behalf of the other, and neither is responsible for the conduct of the other, with respect to residents in the Program. No real estate professional represents or warrants any terms, conditions or benefits of the Program. ©2018 Home Partners of America, Inc. All rights reserved. Home Partners, the Home Partners of America, Inc. logo and "A New Path to Homeownership" are pending or registered trademarks and service marks of Home Partners of America, Inc.

HOME PARTNERS OF AMERICA'S

LEASE PURCHASE PROGRAM







We believe even if it's not the right time to buy, people shouldn't have to settle. The dream of owning a home can be a reality with **Home Partners of America's Lease Purchase Program.**



Prospective household applies for approval.



Work with a RE/MAX® agent to find a Home Partners qualified home.



Home Partners buys the qualified home, approved household leases from Home Partners.



Approved household has the right to purchase the home.

WHO WE ARE AND WHAT WE STAND FOR

Our mission:

• Make homeownership a reality for more people

We are unwavering in our commitment to provide you with:

• Transparency, Choice, Value, Control and Flexibility

PROSPECTIVE CLIENTS WHO MIGHT BE RIGHT FOR OUR PROGRAM

- First-time homebuyers who are cautious about buying a home now, but want to be able to purchase a home in the future
- Potential homeowners who recently relocated and are unsure which neighborhood to live in
- Potential homeowners who cannot obtain a mortgage, but who want to live in a community with great schools

HOME PARTNERS - HOW WE ARE DIFFERENT

Benefits for Approved Clients

Transparency: Upon entering this program, clients are given the monthly lease and purchase price information each year for up to five years*, so they can plan for the future.

Choices: Home Partners provides access to the MLS listings in the communities we serve, expanding clients' selection to all qualifying homes for sale.

Value: Home Partners uses our skill to purchase the home the clients want, providing them with an affordable lease and a pre-set purchase price each year for up to five years*. Also, there are no hidden fees or non-refundable deposits.

Control and Flexibility: Clients have the right to purchase the home at any time during their residency, at the pre-set price. If the home value appreciates above this price each year, they realize a financial benefit. If the value of the home declines, they can choose not to renew their lease and walk away without penalty.

HOW IT WORKS:

Apply at HomePartners.com

 Prospective residents start the process by filling out a Pre-Qualification Application that checks key issues. If the Pre-Qualification Application is approved, the applicant will be required to submit a Full Application for a full credit and background check. If a Full Application is approved, Home Partners will outline the maximum Monthly Rent of the home for which the prospective resident qualifies.

Find a Home Partners qualified home

- Prospective residents will work with a RE/MAX® agent to find a Home Partners qualified home.
- Once a home is identified and approved by Home Partners, Home Partners will attempt to purchase the home- the outcome of which will depend on certain conditions being met such as agreeing on a purchase price with the seller, a satisfactory inspection, attorney review of the purchase contract, and other closing conditions being satisfied.

Home Partners purchases the qualified home

• Once Home Partners' offer for the home is accepted by the seller, prospective residents will be required to sign a one year Lease for the home as well as a Right to Purchase Agreement.

Right to Purchase

• The resident has the right to purchase the home at any time during their residency at the pre-set purchase price. If the resident chooses not to renew the lease, they can walk away without penalty.

^{*}This is a 3 year program in Texas