



# DREAM★AMERICA

HOMEOWNERSHIP ACCELERATED

PRESENTED BY

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# Dreaming of Buying Your Own Home?

Dream America's mission is to help turn renters into homeowners. **The Dream America Program** provides qualified individuals with a 12-month lease that allows them to pick and live in the home of their dreams today, with the option to buy it once they're mortgage-ready.

## How It Works



## STEP 1: How to Qualify

Applicants must meet the following minimum requirements to qualify for the Dream America Program:



- 500 credit score
- \$4,000 household pre-tax income (applicant + co-applicant)
- Monthly Rent Maximum 1/3 Of Household Income
- 45% maximum debt-to-income
- 12+ months of on-time rent payments
- Funds for option payment, onboarding fee and rent
- Commitment to becoming a homeowner

## STEP 2: Find Your Home

Dream America allows you to choose the home that's right for you.

Once you qualify for the program, you will work with the real estate agent of your choice to find the perfect home. You can choose from any available single-family house or townhouse that is listed for sale for \$150,000 up to the FHA limit in your region. The home must also have been built or renovated within the last 15 years. This helps mitigate the likelihood of you having to deal with large, unexpected repair bills.



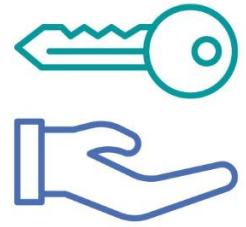
### Home Inspection



Except for new construction, **we order an inspection on all homes before we purchase them** and share the results of that inspection with you. We then ask the seller to make any necessary repairs. **You will be responsible for maintaining the home during the life of the lease;** however, we also ensure that all Dream homes come with a home warranty to cover HVAC, plumbing, electrical and appliances.

## STEP 3: Rent Your Home From Dream America

Once you select the home you want, Dream America will purchase it, and lease it to you **for 12 months**. Lease terms, including the amount for monthly rent, are determined by several factors including the house price, property taxes, HOA fees, and insurance costs. You can find a rent calculator on our website (<https://www.dreamamerica.com/rent>).



If for some reason you still aren't ready to buy at the end of the lease, don't worry! As long as you have been paying your rent on time each month, you can renew for another year.

*Please note that rent and option prices will increase by 5% at the time of the renewal.*

### Agreement to Buy Your Dream Home



When you sign your lease, you will also sign a purchase option agreement. This purchase agreement **guarantees your right to buy the home from Dream America at a fixed price** at any time during the life of the lease.

A typical agreement will provide two option prices at 6 months and 12 months. The longer you continue to rent from Dream America, the more you will pay when you buy your Dream home. If you buy it in 6 months, you will pay 6% more than Dream America's acquisition cost. If you wait 12 months, you will pay 10% more.

## STEP 4: Buy Your Dream Home

**At any time that you qualify for a mortgage, you can cancel your lease penalty-free and buy your home!**

The option to buy your Dream home requires an upfront payment equal to 3% of your 12-month option purchase price (e.g. \$4,950 on a \$150,000 home). ***This payment is not a fee.*** Your option payment will be credited back to you if you purchase your home from Dream America.

This is intended to ensure that you are committed to buying the home and as well as to ensure that you have funds available when you exercise your option to buy.

Additionally, **10% of the rent you paid is credited back to you for the purchase**, providing that all your rent payments have been paid on time.



## HAPPY HOMEOWNERS

"I am a disabled Army veteran and a single mother of two amazing children. **I know there are many rent-to-own companies out there, but Dream America is the real deal.** In addition to working with me every step of the way, they partnered with a bank for in-house financing and a credit restoration company to ensure the best possible outcome. I encourage anyone who's not quite ready to buy a home but is trying to create a better life for themselves to have the courage to reach out to Dream America!"

- Adrian

**"Working with Chris and the Dream Team was the most pleasant, professional and quickest home buying experience that we've ever had.** If you're out to purchase a home, this will be your best route. They help you raise your credit score so you can purchase the home you really want. Thanks again Dream America!!"

- Sonja

"Dream America helped us turn our dreams into reality. **Our realtor and the Dream Team were so informative and guided us through the process without a hitch.** Be ready to have your dreams become reality with Dream America"

- Kathy

"The comparison between renting and being a homeowner is very surreal. **It gives me a great sense of pride knowing that I own this home** and went through a great process to get it. I highly recommend Dream America!"

- Trina

## Ready to Take the First Step Toward Home Ownership?



DREAM★AMERICA

Learn more at

[www.DreamAmerica.com](http://www.DreamAmerica.com)



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