

# Front Porch Rent 2 Own

Creating doors opportunity is waiting to knock on

## Rent to Own Program

Can't qualify for a mortgage? Good credit, bad credit, ugly credit  
or no credit? Are you self-employed? Filed for bankruptcy, gone through a divorce,  
No Problem!

### How can I own my home?

- ✓ By having little or bruised credit! (We help you repair it!)
- ✓ By having a minimum Initial Option Sum (\$5000 - \$10,000)
- ✓ Paying the Rent on time, every month!

### How the Rent to Own Process Works

1. **Provide the documents** to Front Porch (listed below) with a non-refundable \$250 start up fee
2. Meet with a Front Porch representative to **review your application**.
3. **Sign the Lease** on an agreed home, pay your Initial Option sum and first month's rent
4. Meet with Front Porch before you move in to go over your Home Owners Manual
5. **Get the keys**, move in and **pay rent every month** on time
6. At the end of the lease, you will have the option, and the money saved, to **purchase your home**

For more information, please see [www.frontporchrent2own.ca](http://www.frontporchrent2own.ca)



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(204) 202-3830

# Tenant Buyer Qualification

The following is a list of all material that will be required in order to qualify a suitable tenant buyer for the Front Porch Rent 2 Own Program.

☐ Employment Verification

- Letter from Employer showing permanent full time employment. A paystub may also be requested.

☐ Credit Check

- A credit report from either Equifax ([www.Equifax-canada.ca](http://www.Equifax-canada.ca)) or Transunion (<https://ocs.transunion.ca/ocs/home.html> ) will be accepted as long as it is no more than 1 month old. Choose the report that comes with the beacon score (\$50 report).\*

☐ Tax Notice of Assessment

- If last Notice of Assessment is unavailable then it can be requested from the CRA <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/ssmnt-eng.html?=-slnk>

☐ Identification Verification

- 2 pieces of government issued photo ID are required for all tenants listed on the lease with at least one showing a photo. Originals must be presented in person and copies will be taken and retained on file. Also, SIN and an Autopac Registration.

☐ Landlord Reference Check

- Positive references should be received from your current landlord as well as your previous. If there are any issues raised during back checks further references maybe required.

☐ Character Reference Check

- 2 references will be needed.

\* <https://www.transunion.ca/product/consumer-disclosure> for free mail-in request



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