



WELCOME TO GREATRENTBUY.COM!

We're glad you've decided to stop by and learn more about our "Rent to Own" program. Our mission is to help people nationwide, just like you, achieve home ownership in the easiest and most enjoyable way possible. We've got it down to an amazing science now, and we believe you'll agree, that buying one of our homes, "Rent to Own" will be the best financial decision you'll ever make.

The following information is meant to be a brief guide to what a lease-Option ("Rent to Buy") is, and how it can benefit you now and in the future. In any major purchase, you should always seek legal and accounting advice prior to purchasing.

A LEASE-OPTION

A **lease Option** (more formally **Lease with the Option to Purchase**) is a type of contract used in both residential and commercial real estate. In a lease-Option, a property owner and tenant agree that, at the end of a specified rental period for a given property, the renter has the Option of purchasing the property.

A lease Option is different from a **lease purchase**, in that a lease *purchase* binds both parties to the sale, whereas in a lease-Option the buyer has the Option but the seller does not.

REAL ESTATE EXAMPLE:



The example below describes a typical lease-Option for residential properties; commercial lease-Options are typically more complicated.

The contract is typically between two parties: the tenant (also called the lessee or tenant-buyer), and the landlord (lessor), who owns or has the right to lease or dispose of the property.

In order to have a valid Option to buy, the tenant-buyer must in most cases provide "valuable consideration" (a fee) for the Option. Generally, sellers will ask for 3%-5% of the purchase price. The Option gives the tenant the right (but not the obligation) to purchase the property at a later date. The lease Option only binds the

seller to sell, it does not bind the buyer to buy. That makes it a "unilateral" or one-way agreement. In contrast, a lease-purchase is a bilateral, or two-way, agreement.

THE BASIC ELEMENTS OF A LEASE-OPTION

BASICS

1. **Buyer purchases the Option.** The parties agree to what the cost of the Option is. As noted above, it can range from 3% to 5% (or more) of the value of the property. The Option fee usually is non-refundable. That is, if the tenant-buyer fails to exercise the Option, the money remains with the seller. It is not refunded. The reason: The Option fee is not a deposit. The Option fee has been used to purchase something of value: the Option and all of the benefits and rights it contains.
2. **The parties agree to a purchase price.** It can be decided that the price will be the appraised value at the time the Option is exercised. Generally, however, the purchase price is agreed upon at the inception of the Option.

3. **The length in residential real estate is typically 1-5 years.** The tenant-buyer often is expecting that the property will appreciate in value, particularly if the agreed-upon purchase price is equal to or higher than the fair market value at the time of the inception of the Option. Perhaps even more important, often the tenant-buyer has credit or other financial issues preventing him/her from immediately purchasing. The Option period is used to strengthen the tenant-buyer's credit, amass rent credits, when applicable, and position him/herself to purchase. That often can take several years.

4. **As in most lease-Options, our properties require an initial, upfront down payment.** This down payment will almost always be applied to the purchase price, reducing the final amount owed with the Option is exercised.

5. Whether the tenant-buyer will occupy the property or **whether the tenant/buyer has the right to sub lease or the right to sell the Option.** In most cases, the tenant-buyer occupies the property. Sellers will generally seek to make that one of the terms of the agreement.

6. **Everything functions like a** lease except there is a schedule when the buyer can decide to purchase the property.

7. **The terms of the lease have to be negotiated also.** These include items typically found in leases: maintenance, utilities, taxes, pets, how many occupants, insurance, ability to make modifications to the property, and so on.

One note: Maintenance terms in a lease-Option often differ from those in a standard lease. In a typical lease, often the owner is responsible for all repairs, except--sometimes--for a \$50-\$100 per incident deductible. Basically, the owner is responsible for virtually all repairs. In a lease-Option, often a greater burden for repairs is shifted to the tenant-buyer in exchange for the right to control the home, lock in pricing in a lower priced market, perhaps, and, sometimes, for the right for the “end” tenant-buyer to make a future profit from a home they do not own.

8. During the term of the lease Option, the tenant-buyer makes lease payments to the landlord for the use of the property with the terms mutually agreed. At the end of the contract, or before, the tenant has the Option to purchase the property outright. The tenant-buyer does so by going out and getting a mortgage in the traditional way.

REASONS WHY BUYERS ARE BUYING WITH A

LEASE OPTION

...IN TODAY'S LOW PRICED REAL ESTATE

MARKET



- 1.** Buyer is relocating and may need to sell a property in another area before the buyer can qualify to purchase the new home.
- 2.** Buyer may have had some serious credit issues that can be resolved during the Option period which is usually 1 to 5 years.
- 3.** Buyer may have started a new business and otherwise qualifies and can afford the payments.

4. Buyer may not have enough funds for a down payment.

5. Buyer is relocating and is unfamiliar with the new area. He/she wants to "get a feel" for the area--safety, school quality, convenience, etc.

6. Buyer may not have enough time on their job to qualify through traditional financing. For example, if they are self-employed having just one year in their profession, and their bank requires two years in that profession, buying, "rent to own" with a lease-Option is a smart move.

7. The lease-Option will require less money up front, while a mortgage will typically require a substantial down payment from a buyer.

8. Our homes are truly Great-Rent/BUYS and they sell fast. If you're serious about buying a home, and want to take advantage of record low prices in today's real estate market, please do not wait. Act now.

9. We do not check your credit, so do not worry if you have:

- A foreclosure
- A short sale
- A bankruptcy

- Or any other kind of bad credit

10. We do not sell useless memberships to lists of homes that are foreclosing and that need lots of work to make them livable. We only sell homes and these homes are in great condition and are located in great areas around the nation.

INSTRUCTIONS ON AVOIDING RENT TO OWN SCAMS ON CRAIGSLIST.ORG AND OTHER INTERNET SITES



1. You've heard it a million times, but the expression "if it sounds too good to be true, it probably is" definitely applies to rental housing for rent listed on Craigslist and other sites. If you find a three-bedroom rental property listed

for \$1,000 when other comparable rental houses in your area go for \$2000, be aware that it could be a scam.

2. If you see a rental home that you like on Craigslist, but you think it might be a scam, ask for more details about the property. Contact the owner by phone or via email using the "reply to" link at the top of the listing.
3. If you receive a reply email or phone call from the person claiming to be the owner, and they say they're living in another country and need someone to rent the home while they're gone, this is most likely a scam. These scam emails usually have poor spelling and grammar, and the "owner" will probably ask you to respond with information about yourself. Do not reply to these emails.
4. Never wire money or send checks to anyone that you haven't met who claims to be the property owner or rental property manager. Only deal with people that are local and you can meet with in person.
5. The key here is to meet the home owner, see the inside of the home (not just outside pictures which are easily taken off the Internet from anywhere around the world), check the public records to see who, in fact, is on Title and really owns the home. You may even want to hire a real estate attorney to review all of the contracts you'll be signing and to guide you through the process if you are unsure about how to safely buy a rent to own home.

6. At GreatRentBuy.com, we encourage our tenant/buyers to buy with a real estate attorney who understands these kinds of “Owner financing” transactions. Not every Realtor or attorney can help you, so if you plan on hiring an attorney, please take our advice and hire one who understands real estate laws in your area.
7. We always encourage our tenant/buyers to go and see the home they are about to rent/buy on the inside and to do their due diligence before buying the home.
8. GreatRentBuy.com is located in Los Angeles, California. The home you are renting/buying from us may be located out of state. If so, you will be asked to send either Option assignment fee or 1st rental payment to us to complete your purchase or rental. That said, you will ONLY be asked to do this once, and only once, you have performed all of the above recommendations first so you will know you are renting or renting/buying with confidence.
9. Once you have rented a home from us, or purchased one, rent to own, we also recommend you record the assignment agreements you’ve signed with us with your local county records office for additional protection. Doing so creates a “Cloud” in the Title which declares to the world that you have a legal stake in the home and that the home cannot be rented to sold to someone else for the duration of your pre-negotiated term.

10. Negotiate with the home owner to grant you “Bank Authorization” so you can inspect their mortgage payments to ensure the home owners are current with their mortgage. Then, negotiate that you be able to make your payments **DIRECTLY** to the bank yourself to ensure **ALL** of your rent payments go towards your rent and not towards the home owner’s Hawaii vacation fund. This is how smart buyers ensure they don’t come home to a foreclosure notice on their front door 3 months after buying or renting the home.

WHAT TO DO NOW...

To schedule a private showing, please call **Russell de la Pena** at 310.736.7173 or send an email to Support@GreatRentBuy.com. Please include the property address, the day(s) and time(s) you are available to come by and visit the home.

Thank you for learning more about how our “Rent to Own” program works. We’re excited for you and feel you’re close to achieving home ownership.

But that’s not all!

If you need help restoring your credit in order to buy

your new home...keep reading!



Stop trying to repair your credit the hard way!...

NOW YOU CAN RESTORE YOUR CREDIT
QUICKLY, EASILY, AND LEGALLY AND ALL IN
JUST 45 DAYS...*WITHOUT* SPENDING A
FORTUNE!"

Dear Future Home Owner,

Let's face it, maintain a good credit score is tough!

There's no doubt, it's probably the most difficult lesson for any borrower to learn.

Frankly, having good spending habits, staying out of debt, and maintaining good

FICO scores is the only subject you can't fake.

Of course, some people will tell you can do fine without an understanding of credit. **WRONG!** Just take a look at the United States government's spending habits and credit problems. Their results speak for themselves.

However, the big problem is most books on the subject are filled with outdated information, lots of hype, and some Guru's opinion how to restore your credit, but not enough actual content-rich, action steps that are easily understood by your "Average Joe" like you and me. You practically had to be a brain surgeon to figure it out.

Sound at all familiar?

BUT NOW THERE'S GOOD NEWS!...

Recently, I decided to share some very effective, quick, and easy-to-understand methods to restoring your good name, negotiating debt, stopping debt collectors from calling, knowing exactly what you should do if you're ever sued by a debt collector, how to get extremely affordable legal help (less than \$30), how to legally delete negative items from your credit report in just 45 days (no matter what's reporting on your report), and how to do it practically FREE!

Now you can discover...

THE RIGHT (AND THE WRONG) WAY TO LEARN

REBUILD YOUR FICO SCORES IN

...JUST 45 DAYS!

Inside this magnificent work you'll get 48 pages of content-rich, updated information that will blow your mind. Absolutely everything anyone wanting to buy a home, get a credit card, or simply understand how to deal with debt collectors would need.

The work is divided up into easy-to-follow, power-packed, comprehensive sections.

Here's a quick sneak-peak at what you'll find inside...

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As you can see this really is the ultimate resource for debt and credit restoration.

(Even if you're an expert in credit and debt, you'll surely know of someone who can benefit immensely from this powerful credit restoration course.

Just imagine being able to help yourself, your family, and friends restore their credit anytime, anyplace, almost anywhere...without the inconvenience of scouring the Net looking for a credit restoration company you can trust!

"OKAY! - SO WHAT'S THE COST FOR THIS INCREDIBLE RESOURCE?"

Frankly, I thought long and hard about delivering this exclusive information only as part of a high-priced webinar where I charged at least \$99 per person. In fact, for a while actually did do it that way. [Click here](#) to see last year's webinar website signup CreditRenew2012.com. We charged \$99 per person and people were happy to pay it. But instead of going to all the trouble of taking time out of my schedule - I settled on a quick and easy downloadable eBook that gives you the key bullet points you need to focus on for success as a perfect and convenient way to deliver this information (for you and me).

THAT'S WHY THE ENTIRE CONTENT-RICH, CREDIT RESTORATION EBOOK IS ONLY \$9.95.

(Don't worry downloading everything is a snap and it works for both PC and MAC users plus you still get all the bonuses listed below.)

There you have it - you couldn't ask for a better deal, unless I also throw in my...

100% "BETTER-THAN-RISK-FREE"

MONEY BACK GUARANTEE

Listen, if you don't agree that this is the most impactful, eye-opening and practical information you've ever received on the subject of credit restoration, simply email me and I'll issue you a 100% refund on the spot. No hard feelings and no questions asked. In fact, I'll extend this guarantee for an 45 days after you get everything! That's right, 45 days to use and profit from this unique information or else ask (and receive) an immediate refund.

Fair enough?

I urge you to take action right now and grab this material on how to restore your credit in just 45 days or less. Trust me, you won't want to miss out on this one.

[Grab your copy now!](#)

Sincerely,

Russell de la Pena

Author & Credit Repair Expert

P.S. You'll be amazed at how simple and easy it is to start restoring your credit with this never before seen manual. You won't need to pay a credit repair company again to when you simply follow the easy-to-understand tips and tricks found in the eBook.

CLICK BELOW TO ORDER YOUR COPY NOW!



WAYS TO GENERATE INCOME TO SAVE FOR YOUR DOWN PAYMENT



Fact: Most Americans could have avoided filing bankruptcy if they only had an additional \$300 per month of income.

In this section, I'd like to share a program that I personally use to this day to generate an extra couple of thousand dollars per month in my spare time.

And the best part...I love what I do.

Besides real estate, I personally invest in small Internet companies. One of which you can see by **clicking here**.

This particular business was introduced to me by some very influential income earners in the online world. In fact, they've made millions of dollars from the comfort of their own home, and now provide excellent training video series for a fraction of what it would cost elsewhere.

Working from home on the Internet, however, is not for everyone. It takes concentration, an entrepreneurial spirit, and dedication. To find out if you would be a fit...

ANSWER THIS SIMPLE QUIZ:

- 1. Would you be willing to work a few hours a week on a proven system guaranteed to bring you recurring streams of income?**
- 2. Do you enjoy working once and making money over and over again?**
- 3. Are you a leader that says "I can do it" instead of wishing things would get better?**

4. Do you have an open mind to listen to new opportunities before you discount them?

If you can honestly say "yes" to these 4 questions you'll find this letter extremely important to your future.

There are only 2 things required to achieving financial freedom.

The right attitude is the first part and you've already demonstrated you've got that. The other part of the puzzle is the right opportunity and that's what I'll be sharing with you in this section of the book.

I've spent years looking for legitimate business opportunities that the "average Joe" could profit from but I've always managed to come up short. I bought all kinds of tapes, distributorships, and plans with absolutely nothing to show for my effort. But one day while searching the Internet for new ways to generate additional income, I stumbled across a company that appeared to be legitimate, and seemed to be a leader in the online world.

To say I was skeptical would be an understatement but I finally decided to give them a shot and see what I could take away from their quick and easy courses.

What I found out completely blew me away!

I'd never seen a faster, simpler way to start generating immediate streams of income.

I tried it out and after just one hour (no kidding) I generated my first \$5 sale. That may not sound like a lot to you, but I couldn't believe how fast and easy it was. Over time, that same little business started to generate a couple of thousand dollars extra for me each month. The best part is it doesn't require much time, there's no selling and nearly zero risk. It's so simple, I believe almost anyone can do it.

Listen, I'm sure you're probably skeptical (just like I was) but after doing my doing my research, I finally decided to take a closer look into this incredible opportunity.

And I'd like to do the same for you...

They've got a informative video that you can watch by [clicking here](#) that explains everything in full detail.

Now I have the freedom to do what I want. To spend more time with my family. Travel. And just enjoy life.

There's no-obligation and I promise no one will bother you with annoying phone calls. To watch this important video now, simply [click here](#) and turn your speakers up.

Enjoy!

Russell de la Pena

P.S. One definition of insanity is doing the same thing over and over again and expecting different results. So unless you decide to do something different you will never achieve what you truly deserve. If you've been looking for a way to create an extra \$300 to \$500/month, achieve financial independence and finally get out of the 9 to 5 rut you owe it to yourself to watch this video now by [clicking here](#). I can guarantee you that if you put this aside to "think about it" you won't be any closer to your financial goals, such as buying your new home, and

getting out of debt. Of course, you can always look for another part time job, but...do you really want to do that when you can make more money right from the comfort of you very own home like I do?

CLICK BELOW TO PLAY THE VIDEO NOW



Enjoy!

