

Bridge the Gap from Renting to Owning

FOR AS LOW AS 2% DOWN!

This brochure is your ultimate guide to understanding Requity Homes' rent-to-own program, including who we serve, qualification requirements, and everything you need to start your homeownership journey with us.






CLIENTS' GUIDE

YOUR GUIDE TO HOMEOWNERSHIP WITH REQUITY HOMES

Who we are?

Our mission at Requity Homes is to create a fair and flexible alternative path to homeownership through our modernized rent-to-own program.

We can help our clients:






-  Move-in today
-  Build credit & down payment
-  Buy back at guaranteed price

Who do we serve?

Our target customers are these aspiring home buyers who have the cash flow to afford a home but still cannot qualify for a mortgage. Some examples include:

- Newcomers lacking Canadian credit history
- Small business owners, contractors, or gig economy workers lacking two years of operating history
- Families with fair credit score needing a little boost

Who qualifies for Requity Homes?

-  Household income of at least \$50,000 annually
-  Credit score of at least 500
-  Current savings from as low as 2% of the initial home price
-  Income-to-debt ratio not more than 50%
-  Not in an active bankruptcy or consumer proposal



Where do we operate?

- Ontario: Thunder Bay, Sault Ste. Marie, Sudbury and North Bay
- Saskatchewan: Regina & Saskatoon
- Alberta: Edmonton
- Manitoba: Winnipeg



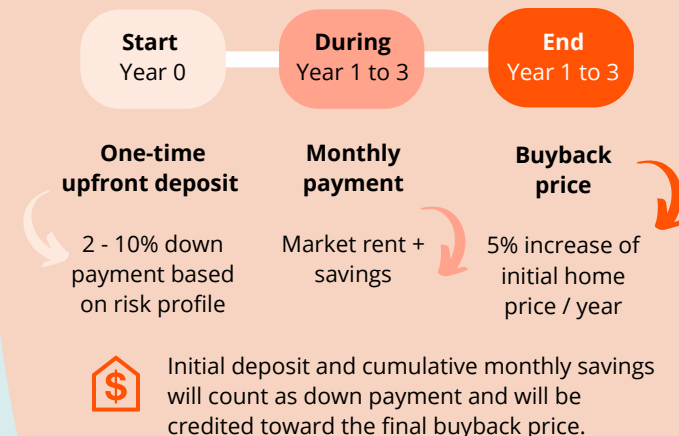
We're actively looking to expand to other cities throughout Canada.

What homes are eligible?

- 
 - Move-in ready homes
 - Freehold single-family homes and townhouses
 - Homes have to be on municipal water and sewerage
 - Located in areas with minimum 50k population
 - Homes priced between \$150,000 to \$600,000
- 
 - No rural properties
 - No leasehold or modular homes
 - No condominiums or cooperative housing
 - No homes with known hazardous materials (e.g. vermiculite insulation, asbestos etc.)
 - No homes with structural or foundation issues
 - No homes with an existing lease in-place where the lease date is beyond the closing date



How our rent-to-own program works?



HOW REQUITY HOMES PROGRAM WORKS?



1 Apply to Qualify

Find out your eligibility and home budget - it's free!



2 Find Your Dream Home

You pick the home you would like us to purchase. **We buy it for you!**



3 Move-In and Save Up

Rent your dream home and start saving more of your down payment every month.



4 Buy Your Home or Walk Away

When you're mortgage-ready, buy back the home or walk away and cash out your savings.

WE'RE FEATURED IN



“ Rent-to-own opens a new path for aspiring homeowners in northern Ontario.

FINANCIAL POST

“ Requity Homes raises \$1.2 million in pre-seed financing to create a new path to home ownership in Canada.



“ Requity aims to build a world where rent-to-own a home is as easy as lease-to-own a car by catering to a particular subset of prospective homebuyers that have been turned down by traditional lenders.

THE GLOBE AND MAIL

“ For Canadians on the brink of buying a home, rent-to-own can help seal the deal.

WHAT OUR CLIENTS TELL ABOUT US

"I would 100% recommend Requity Homes if you needed an alternative route to buy a house. So far, it has been the easiest house purchasing experience we have encountered."

Amanda & Brad
Sault Ste. Marie



"My husband and I arrived last January in Canada and without credit life, we found it hard to apply to buy our own home, with Requity Homes buy the house that we want for the future was not a problem."

Maria & Jose
Sault Ste. Marie



GET PRE-QUALIFIED WITH REQUITY HOMES TODAY!

APPLY NOW



KELSEY SMITH

KELSEY SMITH REGINA REALTOR

📞 1-306-552-7047
📍 bit.ly/rent-to-own-Kelsey-Smith

