

Lease now, buy when you are ready.

The program finances your new home like an auto lease finances your new car.

The program is a lease with an option to purchase that you can use to finance your new home. Instead of starting with a home mortgage, first qualifies you for a lease. That makes it easier to get financing up front.

The program has fixed monthly payments, a choice to finance from one to five years, and the option to purchase during or at the end of your lease. Sound familiar? It should. About one out of every three new cars is financed with a lease. This brings lease financing to the housing industry, providing access to flexible and secure financing for your new home.

There's Renting. There's Owning. Now There's Lease to own.

The Lease to own Advantage

Life Happens, Think Flexible

The program provides flexibility while you live in your new

home. We understand that life happens, whether it's a relocation for your job or change in your household – so, purchase your home, exchange it for another, or move-on, it's up to you. If you are on track to purchase, but not quite ready, we may be able to extend your lease to give you more time.

With lease to own, it doesn't cost much to get in and it's easier to get out. In contrast, with a conventional mortgage, it's best to be certain of your future before you commit because it costs a lot to get in and even more to get out.

Lease to own finances any newly built home or homes substantially remodeled within the last ten years in major markets across the U.S.

Use lease to own to finance either a move-in ready home or submit one of your own. If it meets the program guidelines,

Move-in ready homes are already approved by the program and are offered by leading homebuilders in many markets across America.

Think flexibility, security, and stability. That's Lease To Own.

Unlocks Homeownership

Meet the definition of 'moderate income'? Are you a veteran returning to the workforce? Or do you own your own business?* If so, you may be eligible.

The program Contributes 100% of the future home equity created during your lease towards your purchase. That means your option price is fixed at today's cost and you have three years to get qualified to buy.

To qualify, your household income can't be more than the median for your area. To find out how your income stacks up, see [this link](#) to the U.S. Department of Housing and Urban Development (HUD) and select the 'FY 2016 IL' link and then select your state and county.

The program is all about unlocking the door to homeownership for those who could use a helping hand. [Let us know](#) if you think you may qualify.

Living Lease To Own

Different than renting or owning. But it's similar to other lease

financing - for instance, for your car. A home warranty and maintenance support to help preserve and protect your home. It's your responsibility to maintain your home like it is your own and decide if and when you would like to buy it.

Home Care Guide is your key to ensuring your home is maintained. Healthy Home Checkups let the home care team help you maintain and protect your home. It's like bringing your car in for scheduled maintenance, but they come to you.

If maintenance is not your thing, consider upgrading to WhiteGlove*. For an additional fee, all of the required maintenance outlined in your Home Care Guide is included. Or for those of you who love a yard, but not the maintenance, consider upgrading to TurnKey* for complete exterior yard maintenance. Additional fees apply and vary depending on the size and location of your home.

At the end of the day, it's your home that the program is financing. Expected is two simple things. Maintain your home like it's your own and pay your payments on time. It's that simple.