Tenant Buyer Process

Benefits to Rent to Home

- ✓ Build Equity While Living in Your Home
- ✓ Free Credit Education Program
- ✓ Pre-Determined Future Purchase Price
- ✓ Buy Out Options

Do You Qualify

- ✓ Combined Income > $100,000
- ✓ Deposit > 3% of Purchase Price

Your Responsibilities

- ✓ Make Monthly Payments
- ✓ Pay All Utility Bills
- ✓ Maintain Property
- ✓ Credit Education

JAAG Properties offer solutions for individuals who may not currently qualify for a traditional mortgage — the self-employed, those repairing their credit, the upstart professionals, new Canadians — get on track to owning a home of their choice.

JAAG has helped a growing number of people and families across Ontario experience the dream of homeownership. One by one, JAAG has worked with hundreds of clients to find and purchase their home by providing financial solutions customized to each client's specific situation.

- [ ] **Submit Application:**
Complete and send your application along with supporting documents to info@JAAGproperties.com.

- [ ] **Pre-Approval Call:**
Schedule a pre-approval phone call with our Client Relations Manager.

- [ ] **Credit Assessment:**
Your application is forwarded to our credit team to assess your current credit and approval price.

- [ ] **Rent to Home Approval:**
If pre-approved, receive a Rent to Home Approval package.

- [ ] **Approval Call:**
Schedule an approval call to review and sign the approval document.

- [ ] **Find Your Home:**
Begin your house-hunting journey with your chosen realtor or one of JAAG's approved realtors.

- [ ] **Offer and Deposit:**
JAAG puts in an offer to purchase, and coordinates your deposit payment upon acceptance.

- [ ] **Inspection and Contracts:**
JAAG coordinates the scheduled house inspection and ensures all necessary contracts are signed.

- [ ] **Move In:**
Receive keys and move into your chosen home.

- [ ] **Monthly Payments:**
Make monthly payments on the 1st of every month.

- [ ] **Save & Build For Your Future:**
Work with our team to improve your credit throughout the term.

- [ ] **Prepare for Mortgage:**
Collaborate with the credit team over the three-year program to prepare for mortgage qualification.

- [ ] **Regular Check-Ins:**
Client Relations team visits three times a year to assist and review the property.

- [ ] **Transition Support:**
As the Rent to Home term concludes, JAAG provides support and resources for a smooth transition to homeownership.

- [ ] **Become A Homeowner:**
Qualify for a mortgage, purchase the house, and officially become a homeowner!