

# Turn your unqualified leads into home buyers

#### **EARN COMMISSION**

As soon as your client moves in!

This brochure will guide you through our referral process, program qualification and provide you with all the information you need to become a successful partner agent in our network.



# YOUR GUIDE TO REQUITY HOMES PARTNERSHIP



#### 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 your 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 quality 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



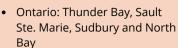
Income-to-debt ratio not more than 50%



Not in an active bankruptcy or consumer proposal



#### Where do we operate?





 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?

**Start** Year 0 **During** Year 1 to 3 **End** Year 1 to 3

One-time upfront deposit

Monthly payment

Buyback price

2 - 10% down payment based on risk profile Market rent + savings

5% increase of initial home price / year



Initial deposit and cumulative monthly savings will count as down payment and will be credited toward the final buyback price.

## HOW REQUITY HOMES REFERRAL WORKS?



## Invite your clients through our portal

Sign up on our partner portal to invite your clients to apply for our rent-to-own program.



## Get your clients fully approved

Track all referrals and support your clients throughout our partner portal.



### Find your clients'

Shortlist homes that are move-in ready and have no known structural issues.



#### Make an offer

Once your clients sign the commitment letter and pay for the application fee, we can make offers on their behalf.



#### Closing & move in

Once clients satisfy all financing & inspection conditions, assist clients with key pick-up & walk-throughs.



#### Earn full commission

Get paid within 10 business days after Requity Homes closes on the home.

#### **WE'RE FEATURED IN**

#### **© CBC**NEWS

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, rentto-own can help seal the deal.

## WHAT OUR PARTNERS TELL ABOUT US

Requity Homes has been an excellent business partner to work with. The fact they are looking out for the buyer and wanting to help everyone get into their first home and become homeowners is fantastic! They are filling the gap for first time homebuyers

#### **Dave Kadun**

eXp Realty Saskatchewan





I was very open-minded to give their service a try. Over the course of a few months, we referred some people to them and we also got some referrals from Requity Homes. And in about three months' time, we added six transactions to our business portfolio that we wouldn't have otherwise done. Not only were we able to help more people get into a home but improved our bottom line as well. As a real estate broker, I highly recommend that you give this a shot. Give Requity Homes an opportunity to be in your toolkit.

#### **Norm Fisher**

Royal LePage Vidorra Saskatoon





#### NEED A GROUP OR ONE-ON-ONE ONBOARDING SESSION?

Contact us directly at (855) 952-6492 or partnerships@requityhomes.com



# PARTNER WITH REQUITY HOMES TODAY!



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