

# RentToOwnYourHome.ca

## Purchase Lease Option Program

### Stittsville Area

### Investment Proposal

Contact

Jim Pellerin

[wealth@jimpellerin.com](mailto:wealth@jimpellerin.com)

613-291-6454

Business Proposal



# Program Summary



1. RentToOwnYourHome.ca finds and qualifies Tenant/Buyer.
2. Tenant/Buyer finds a property they like, anyplace, anywhere.
3. Investor purchases property.
4. Investor leases property to Tenant/Buyer for 3 years with Option to Purchase.

## Option A – Self Management

4. Investor manages property for 3 years. Full control & responsibility.
5. Tenant/Buyer purchases property within 3 years.

## Option B – Joint Venture

4. PRI manages property for 3 years. **Incurs all expenses due to tenant problems.**
5. Tenant/Buyer purchases property within 3 years.

# Investor Proposal Summary

|                          |                        |
|--------------------------|------------------------|
| Future Option Price      | \$ 306,626.51          |
| Investor Purchase Price  | <u>\$ (270,000.00)</u> |
| <b>Gross Return</b>      | <b>\$ 36,626.51</b>    |
| CMHC Fees incl Sales Tax | \$ (13,515.66)         |
| Closing & Setup Costs    | <u>\$ (12,150.00)</u>  |
| <b>Return after Fees</b> | <b>\$ 10,960.85</b>    |

|                            |     |                       |
|----------------------------|-----|-----------------------|
| Amount financed            | 90% | \$ 243,000.00         |
| CHMC Fee (minus Sales Tax) |     | \$ 12,514.50          |
| Mortgage Balance           |     | <u>\$(243,565.37)</u> |
|                            |     | \$ 11,949.13          |

\$343  
Monthly  
Cash  
Flow

|                        |                     |
|------------------------|---------------------|
| Principal Pay Down     | \$ 11,949.13        |
| Other Fees             | <u>\$ -</u>         |
| <b>Total Return</b>    | <b>\$ 22,909.98</b> |
| <b>Cash Investment</b> | <b>\$ 37,151.16</b> |

| A. Self Managed | Percentage | Total ROI | Annual ROI |
|-----------------|------------|-----------|------------|
| Investor ROI    | 100%       | 62%       | 20.56%     |

| B. Joint Venture | Percentage Split | Total ROI | Annual ROI |
|------------------|------------------|-----------|------------|
| Investor ROI     | 50% (protected)  | 31%       | 10.28%     |
| PRI ROI          | 50%              | 31%       | 10.28%     |

# Benefits



- High Cash on Cash Returns
- High positive Cash Flow
- 100% ownership
- Low Property Management - Tenants are responsible for their own maintenance
- No Realtor fees at end of contract
- Experienced Rent To Own Team - realtor, mortgage broker, lawyers
- Includes tenant qualification, negotiations, offer, lease agreement, option to purchase agreement

