



# RENT TO OWN MONTHLY SAVINGS

## RENT TO OWN – OPTION 1



## HOME FINANCE – R150 000 – R200 000

**Salary To Qualify = R6 000 – R15 000 After Deductions**

### Rent To Own Summary

Any Rent-To-Own program around the world demands a **deposit or down-payment** in order for the agreement to go through. It does not operate like the Banks whereby the two parties (Bank and its Client) enters in a Bond agreement and the two are equally owners of the property. But with Rent-To-Own program the seller or the owner of the property has full authority over the property until the owner enters in an agreement contract with the buyer. Then both parties has to follow the terms and conditions of a legal binding contract in order for the process to run smoothly. If one party violates the contract then there will be consequences according to terms and conditions therein the Rent-To-Own contract.



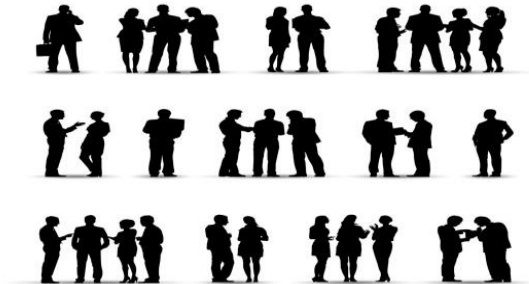
### R.P.I - Information

We Repholositswe Property Investment we assist people with **Home Finance** by buying them properties that are sold on the marketplace. We do not give home loans or personal loans but we just help individuals to own homes through Rent-To-Own program. We buy properties (**Houses and Lands**) and register them in the company name and the company will have full authority over the property. The company will bring forth the contract to enter in an agreement with the client and after signing a contract the client will move into the house and start paying the company in installments. After the installment is fully paid then the company

## RENT TO OWN PROCESS

will make change of ownership to the client and the client will become the new owner of the property.

In Rent-To-Own program we do not check a client's **credit record or credit score** to see if they qualify but we only check if they have the **Affordability**. We only need a client to pay a deposit or down-payment in order to be assisted by the company. Remember as stated from the beginning that this R.T.O program around the world demands a deposit or down-payment.



Now since many people do not have a **deposit or down-payment** well this option is created for them. People will be required to create themselves a deposit or down-payment in the **next 8-16 months** and whatever amount of deposit or down-payment they have saved or gathered will be used towards the house. Of course that means a person will have to wait and they will be listed on the waiting list among other people. Every month a client will have to save a required amount through the company and if they cannot afford it, they will not qualify to be assisted by the company since they have no deposit or down-payment. Only clients who can put something as a deposit will be helped.



**The company** assist people with home finance of **R150 000 to R200 000** in this option. People who qualify for this amounts must earn a salary of about **R6 000 to R15 000** after deductions and they are also allowed to combine or join salaries with family members if their salary is little. And we (RPI) buy a property that a client chooses for themselves everywhere around the province but the property get to be registered in the company name.

## **RENT TO OWN PROCESS**



The company helps people who qualify to **REGISTER** or **APPLY** at the office or **ONLINE** and once the client has registered on our system the client will go through the process of Monthly Savings. The client will first be listed on the waiting list with other clients until he/she will be assisted when it is their turn to be bought a house/land. When the client **Apply** or **Signs** up the contract, they will have to pay a once off contract fee (**legal fee**) of **R2000** which will activate their application to be registered. After paying registration/contract fee the client will be added on the waiting list with other applicants.

## CLIENT'S PROFILE

All new clients will be registered on the system (website) with old clients and be given **Login Details** to login to their profiles to observe the process as people are being assisted monthly with houses. After you have registered your application will be **Pending** until you pay the contract fee and it will not be **Activated**. Example below....

The screenshot displays the user interface of the 'REPHOLOSTHE PROPERTY INVESTMENT' website. At the top, there is a navigation bar with links for 'My Portal', 'Savings', 'Updates', 'Review', and 'Upload Docs', along with a user profile icon and a 'LOG OUT +' button. Below the navigation bar, there are three yellow action cards:

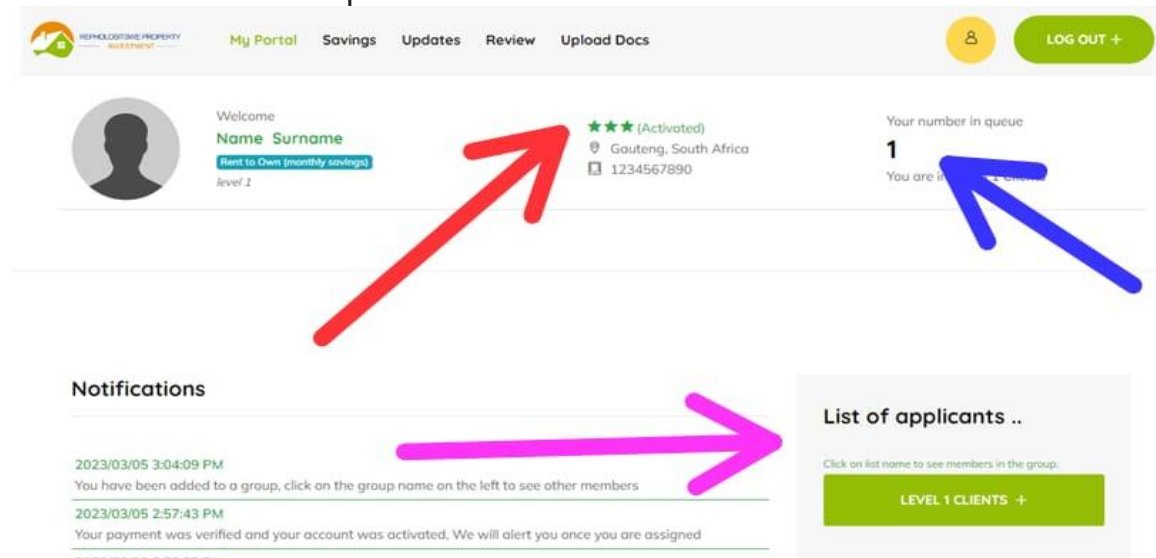
- Welcome email:** A welcome email was sent to [View](#) your email containing our [welcome](#) banking details for contract [email](#) fee payment.
- Activate Account:** A contract fee of 2000 is required to activate your account. click [Activate](#) Now to [Now](#) make a deposit. A pink arrow points to the status: **\*\*\* (Not Activated)**.
- View Signed Contracts:** [View / print signed contracts](#). This is the contract you digitally signed during the registration stage. [View](#) [Now](#). A red arrow points to the status: **pending**.

Below the action cards is a 'Your Subscriptions' section with a profile card for 'Name Surname' at 'level 1' and a 'Rent to Own (monthly savings)' button. The status '\*\*\* (Not Activated)' is associated with the location 'Gauteng, South Africa' and the ID number '1234567890'.

But when the client pays the contract fee the application will **be Activated** and a client will receive a number and will be able to see other people whom are on the

## RENT TO OWN PROCESS

waiting list as well. The client will be able to see who has **Benefited** and also who is in **Process of receiving assistance** and who hasn't been assisted yet. Look at another example below...



## MONEY BACK GUARANTEED

You can register on our system anytime but as long as you do not pay your contract fee your application will not be active. When you pay the contract fee, you will then start paying your Monthly Savings for the next 8-16 months depending on which number you will be on the waiting list. If you as a client decides to cancel the application you will be refunded all your money except the contract fee. Then within less than 90days as soon as a replacement is found who will continue on your behalf your money will be paid fully into your account.

## HOW LONG DOES IT TAKE TO PAY FOR THE PROPERTY???

Once the client moves into the house the company will give a client 6years to pay back the money in installments. Also if a client wishes to pay less than 6years all the money by paying double or more they are allowed since all the amounts of the property are fixed amounts and no interest is added. The company only adds **50% Markup price on the house/land** that was bought for a client which will be a fixed amount, unlike the bank's interests which always goes up every year.

### OPTION 1

Property cost = **R150 001 – R200 000**

Salary after Deductions = **R6 000 to R15 000**

Payment = **6 years**

Markup Price = **50%**

Contract Fee = **R2000**

Monthly Savings = **R1500 to R3000**

## RENT TO OWN PROCESS

## **STEP BY STEP PROCESS**

- The company register you on the system or you can register yourself online ([www.repholositswe.co.za](http://www.repholositswe.co.za))
- The company assist people with buying houses and lands from **R150 000 up to R2 000 000**
- Every client will be assisted with home finance according to the level they qualify for.
- When the client is on the waiting list he/she will start making **Monthly Savings** to create a **deposit or down-payment**. A deposit/down-payment that will go towards the value of the house when it is the client's turn to be assisted.
- The client will receive a house in the **next 8-16 months** depending on which number the client got when they have registered.
- We move according to the list and it is first come first serve and last come last serve.
- We give our clients **6 years to pay the company** and the house is **registered in the company name** until the client fully pay what they owe and then change of ownership will be made. If 6 years passes before the client finishes paying the house, the house will be repossessed
- The company adds **50% markup price** of any amount of the house that the client has chosen to buy from **R150 000 to R200 000** and **prices are fixed**.
- We help everyone even if their **credit record and credit score** are bad or not good.
- The client must pay a **contract fee of R2 000**
- Should a client decide to terminate the contract with us, they shall **be refunded all their money except the contract fee**. The money will be paid within less than 90days when the client or the company has found a replacement to continue on their behalf.

### **NB! Our Repayment term is 6 years (72 Months)**

**When the client has registered and is on the waiting list and has already made some savings towards the house as a down payment or deposit. That savings money will help a client to reduce the price of the house and the remaining balance will be paid in installments when the client is in the house during the term of 6 years.**

## **RENT TO OWN PROCESS**

**E.g. Savings Amount = R14 000 or R25 000**

**First Example**

**HOUSE R150 000 X 50%**  
**= R75 000**  
**R150 000 + R75 000**  
**= R225 000 – R14 000**  
**R211 000 ÷ 72 Months**  
**= R2 930 pm**

**Second Example**

**HOUSE R200 000 X 50%**  
**= R100 000**  
**R200 000 + R100 000**  
**= R300 000 – R25 000**  
**R275 000 ÷ 72 Months**  
**= R3 819 pm**

**UNFORSEEN EVENTS**

1, what would happen to the house should i not be able to pay due to:

A, Retrenchment

B, Fired from the job

C, Accident and Sickness and end up hospitalized etc

2. The company will give a client Three options to choose from whether to save or to lose the house

A, The company will give a client three months before repossession of the house (live free on first month and receive eviction letter on second month from the court and lastly repossession on last month).

B, The company will advise a client to RENT-OUT the house to other people (tenants) so it will pay itself and the company can assist with temporary shelter at the backyard (Readymade Shack or Wendy House) to live until payment is settled.

C, The Company allows a client to be assisted by Family members, Relatives etc. in paying the installments and change of ownership will then be made to the client after payment.

**DEATH**

Repholositwe Property Investment will make sure on the first month when the client receives a house, the client will have to take a **LIFE-COVER** with **LIBERTY Insurance**. Should the client pass away or dies the family can claim the LIFE-COVER money to settle the payment, so that they will not find themselves in trouble of paying the company. If the client already has a LIFE-COVER with other insurance companies then they will be no need to open another but will ask proof of existing LIFE-COVER.

**RENT TO OWN PROCESS**