



If your client is turned down for a loan, turn to us.

LeaseOptionProgram.comSM

Mortgage Brokers

Stop Losing Your Commissions!

New Purchases to 95% — Foreclosures to 80%

We can help! If your client has been turned down for financing, don't walk away or struggle to get them a loan. Refer them to us and we will assign an investor and the deal can still go through with an A-Paper borrower.

We will provide an investor who will buy the home and lease it back to your client at a payment that they can afford for two years while we repair and reestablish their credit. Rather than throw away a dead loan file, send it to us and you can write the loan for the investor today*.



We were going to lose our home in a foreclosure auction at the end of the month. We had been turned down by three different lenders and were out of options. LeaseOptionProgram.com was able to stop the foreclosure and keep us in our home at a payment that we could afford. We have been working on repairing our credit and look forward to buying our home back next year. Thank you, LeaseOptionProgram.com!

— James and Cindy, Tampa, FL

Foreclosure Bailout Example

Purchase Price		\$300,000
Payoff of First Mortgage	-\$180,000	
Payoff of Second Mortgage	-\$20,000	
Payoff of all other liens	-\$10,000	
Total Payoff of all Liens:		-\$210,000
Estimated Real Estate Closing Costs		-\$31,000
Seller Proceeds to be used for Bailout		\$59,000
Monthly Payment Year One	\$1,800	
Monthly Payment Year Two	\$1,890	
One-time Nonrefundable Payment Buy Down Fee		-\$29,000
Cash to Client at Closing		-\$5,000
First Monthly Payment		-\$1,800
Lease-Option Down Payment		\$23,200

In this example the client is in foreclosure and has less than 30% equity in the home. **Refinance is not an option.** Our investor will buy the home for \$300K and lease it back to the client for \$1,800/mo by using some of the client's equity to offset the negative cash flow. The remainder of the equity is used as the down payment when the client buys the home back in two years, and you get to write the investor's loan!

Getting started is simple, submit a referral on our website at www.LeaseOptionProgram.com. We'll need the client's name, address, market value, total of all payoffs, gross household income, and requested monthly payment. We will work up a scenario and send it right back to you.

Requirements: (we don't turn anyone down for bad credit)

New Purchases: 5% down payment, monthly payment not to exceed 1/3rd of gross income. No Criminal History.

Foreclosure Bailout: 20% equity, monthly payment not to exceed 1/3rd of gross income. No Criminal History.

**Once title work is completed and the payoffs are verified, we will assign the investor and provide investor's 1003 and required documentation. All investors are over 720 FICO. Maximum Broker compensation is limited to .75 origination and .75 YSP.*

For more information or to submit a referral please visit us at www.LeaseOptionProgram.com

Please contact us at **941-375-2721** or info@LeaseOptionProgram.com