

FAQ



I have bad credit, can I still qualify for Rent to Home Program?

Yes, if you have a low credit score you can still qualify for our program. Our Rent To Home Program approvals are not Credit Score driven and we have a full Credit Team to assist you to improve your credit throughout the term.

Would I qualify for the Rent to Home Program?

JAAG Properties only has two minimum criteria in order to be approved:

- Minimum Annual Combined Income greater than \$100,000
- Minimum Deposit greater than 3% of the Purchase Price

Who chooses the home?

One of the great benefits of our Rent to Home Program is that our clients get to choose their own homes. JAAG will approve a maximum purchase price and our clients are able to find any house that fits their needs within the approved purchase price. That's the way Home Ownership should be!

How is the future purchase price determined today?

Another great benefit of our Rent to Home Program is that our clients earn equity while in the program. JAAG uses a lower conservative annual appreciation rate, rather than the actual market appreciation. The future purchase price is predetermined and based on today's purchase price as well as the conservation appreciation rate.

Are there any hidden fees or rates?

JAAG does not charge any additional interest payments, application fees, monthly management fees or other fees. The only payments a client would ever make to JAAG would be the monthly payment.

What's included in the monthly payment?

The monthly payment is a collective payment of the following:

- Mortgage Payment
- Property Taxes
- Insurance
- Additional Monthly Credits required to increase your Down Payment