Where Rent to Own Fits into Your Real Estate Toolbox

This document provides real estate professionals with a side-by-side comparison of Rent to Own versus traditional financing options. By offering Rent to Own, you give clients another pathway to ownership — especially those who are struggling with mortgage approval or need time to get financially ready.

Feature	Traditional Insured Mortgage	B Lender	Private Lender	Rent to Own
Down Payment	5% or more	20% or more	20% or more	**4% or more**
Credit Score Requirement	High	Moderate	Low	**Flexible**
Interest Rates	Low	Moderate to High	High	**Rent Credits Toward Purchase**
Approval Time	Longer	Moderate	Short	**Short**
Flexibility	Low	Moderate	High	**High**
Qualification	Strict	Moderate	Flexible	**Flexible**
Ownership at End	Immediate	Immediate	Immediate	**Deferred**

Key Benefits of Rent to Own

- **Lower Initial Down Payment:** Minimum of 4% and no closing costs, allowing clients to save the rest within the program.
- **Flexible Credit Requirements:** Support for clients with bruised credit to rebuild and improve during the program.
- **Realistic Rents:** Based on our cost to hold the mortgage, not market rates.
- **Rent Credits Contribute to Purchase:** Flexible initial down payment and monthly payments help clients save needed amounts.
- **Short Approval Time:** Fast approvals by working directly with you.
- **Path to Homeownership:** Comprehensive support for clients unable to qualify for traditional mortgages.

Ideal Clients for Rent to Own

- Bruised Credit
- 4 Years Discharged from Bankruptcy
- Need More Time to Save Their Down Payment
- At Risk of Losing Their Home Due to Mortgage Not Renewing
- New to Canada
- Discharging from a Consumer Proposal
- Professional Investor Who Wants to Use Their Money on Renovations and Save on Private Lending Costs

Compensation

You keep your full buyer commission.
Our goal is to get your client mortgage-ready and send them back to you for the final purchase — with financing in place.
Just send us their info — we'll handle the Rent to Own process, and when they're ready to buy, they're yours.

Team@RentLiveOwn.ca
RentLiveOwn.ca