



Home Buyer Purchase Program – Program Overview

[!\[\]\(919a2cb85b99741a73c0c31a427236a8_img.jpg\) Play Video Explanation of Purchase Program](#)

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Home Buyer Purchase Program

Example: \$500k Home Value | Year 0



A Rental Situation (\$500k HV)

PAYING MORTGAGE OF OTHER OWNER

Annual Rent
\$25k

Home Buyer Objectives

- ✓ Get on property ladder
- ✓ Capital appreciation
- ✓ Long-term tenancy
- ✗ Ever-rising home prices
- ✗ Relocation if owner sells

B Bank Financing (\$500k HV)

Downpayment (20-30%)
\$100-150k

Mortgage (70-80%)
\$350-400k

Annual Payments
\$20-25k

Personal Income
\$60-80k
+ Track Record
+ Employment Profile

C Home Buyer Financing Program (\$500k HV)

Downpayment (10%)
\$50k (own 25%)

Equity Financing (25%)
\$125k (own 75%)

Annual Rent
\$25k

Bank Financing (65%)
\$325k

Home Buyer Financial Resources

- ✓ Downpayment (\$50k)
- ✓ Annual Rent (\$25k)

Financial Constraints

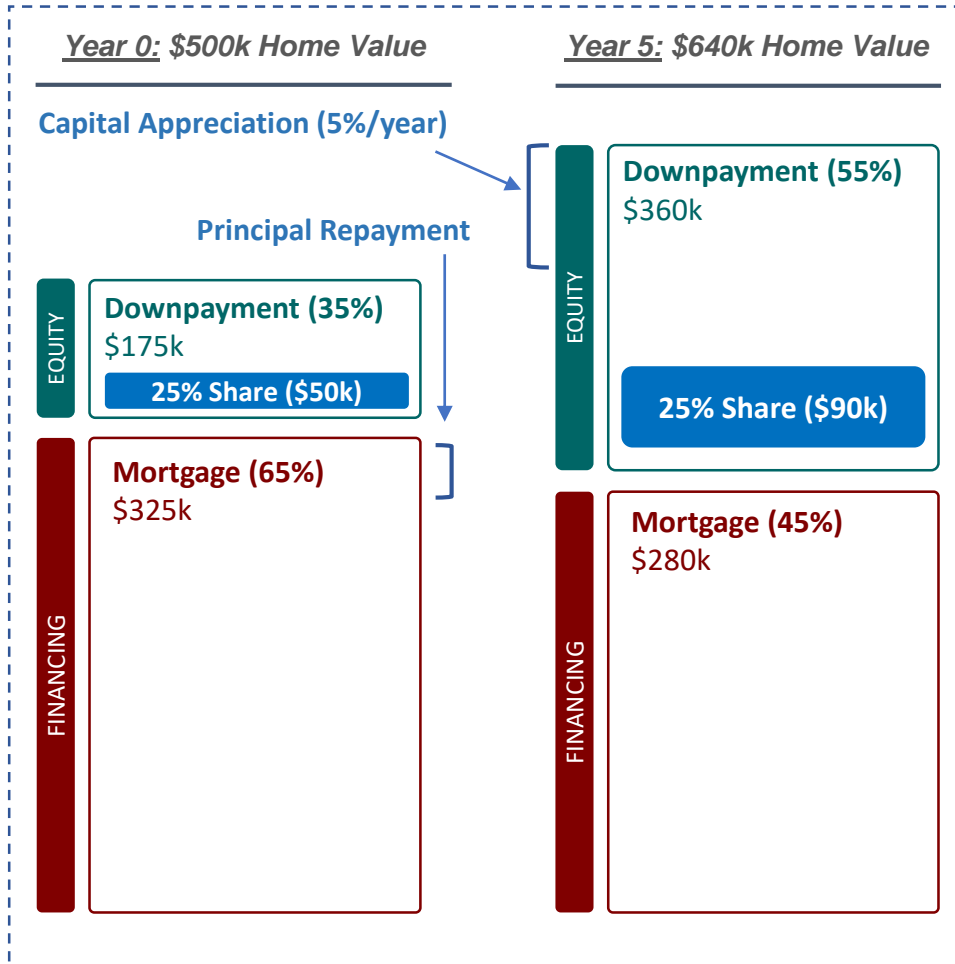
- ✗ High Downpayments
- ✗ Tight Mortgage Stress Tests

New Home Owner Privileges

- ✓ 25% of ownership, appreciation, principal repayment
- ✓ Right to purchase 100% in 5 years or sooner
- ✓ No loss in ownership if decide not to purchase
- ✓ Secure tenancy for 5 years / possibility to renew
- ✓ Long-term payment track record with lender

Outright Purchase or Sale Options

Example: \$640k Home Value | Year 5



Home Owner Options

- 1 Purchase Home in Full**
 - Increased ability to raise full financing:
 - ✓ Increased equity value (\$90k, ~15%)
 - ✓ Funds saved over 5 years
 - ✓ Payment track record
 - ✓ Increased income
 - ✓ Timing of financing environment
- 2 Sell Home and Take Profits**
 - ✓ Sell home at new market value
 - ✓ Receive share of equity (\$90k)
 - ✓ Buy cheaper home (\$450k, 20% down)
 - ✓ Appreciation potential much greater
- 3 Renew Home Purchase Program**
 - ✓ Renew lease term for 5 years
 - ✓ Reinvest 10% equity in deal (\$64k)
 - ✓ Payout remainder (\$26k)

Home Buyer Purchase Program

Facilitate Initial Purchase of Home | Give Home Owners Full Control Over Their Destiny

Please contact (778) 833-3391 or email info@pmbchomebuyers.ca