

Why Should You Rent to Own?

A main advantage of a rent-to-own agreement is that it gives the buyer a chance to "try out" the house with no obligation to purchase while progressively turning your rent into a downpayment. You can get to know your neighborhood while building a history of payments improving your credit rating and also your chances to qualify for a conventional mortgage.

Other reasons for considering renting-to-own a home:

- Allows a potential buyer who may not have the capital needed to buy a house
- If you find something seriously wrong with the house, you can walk away from the contract.
- During the rental period, the owner is still responsible for repairs, upgrades and regular maintenance of the home.
- A rent-to-own locks in the purchase price but you get to enjoy home appreciation right away.
- You can maintain privacy while renting since you're not listed as the purchaser on any public records until the closing takes place.
- Renting the home you eventually buy reduces the cost and inconvenience of moving after a few years.

How Rent to Own Works

Step 1: Formulate a realistic picture of your credit and finances

Step 2: Browse our lease-to-own home listings inventory online to find your dream home.

Step 3: Consult with the seller about the property and schedule a viewing.

Step 4: Do your research - look into the homeowner and property history.

Step 5: Get an independent professional home inspector to do a full inspection.

Step 6: Hire a qualified real estate attorney to explain the contract and help you understand your rights and obligations.

Step 7: Negotiate the terms of the lease option.

Step 8: Pay an option fee and sign the contract.

Properties Section:

RentOwnHomes Pro offers a variety of properties so you are sure to find your dream home. Detailed information is provided for thousands of listings. You are able to learn about the property history, neighborhood, the schools, crime index, and much more. Here are three new listings in your area:

Exquisite Single Family Home



1955 Magic Drive, Ogden UT 84444

Home is in a good school district. Open space, air conditioning, great floor plan! Spacious backyard with well maintained lawn.

\$1,895/month

1,350 sqft

3 bedrooms/2 baths/3-car garage

(Add More Details [hyperlink/button](#))

Spacious Home with Great Park Views



2013 Happy Lane, South Ogden, UT 84000

Paved walkways and wooden cabinetry. This home is located on a tree lined street in a quiet cul-de-sac. Lots of trees and plenty of space for your kids.

\$1,689/month

1,860 sqft

3 bedrooms/3 baths/2-car garage

(Add More Details [hyperlink/button](#))

Modern Home with All the Amenities



1994 Easy Street, North Ogden UT 84414

Updated kitchen and granite countertops perfect for entertaining your family and guests. Working fireplace and ceiling fans to save on electricity.

\$2,150/month

2,860 Sqft

4 Bedrooms/4 baths/2-car garage

(Add More Details [hyperlink/button](#))

Add button under three cards: See More Listings near [Ogden, UT]

Frequently Asked Questions:

The rent-to-own process can create many emotions and feelings. One of the best ways to ensure the process is not overwhelming is to be well educated and properly prepared for the process. Here are the top frequently asked questions about renting to own a home.

Can I rent to own with poor credit?

Having a less-than-stellar credit score can get in the way of many things, including home ownership. However, bad credit does not mean you can't get the home of your dreams. The good thing about a rent to own agreement is that you can move into a house right away, with several years to work on improving your credit score and/or saving for a down payment.

Can I rent to own without a down payment?

Typically, in a rent-to-own agreement, the tenant/potential buyer can move into a house right away. But It's not as simple as paying rent and then one day owning the home. There are different terms and conditions which must be met, in accordance with the negotiated agreement.

Will my down payment and monthly rent be credited back to me if I decide not to purchase the property at the end of the lease period?

No, unfortunately the down payment and monthly rent is nonrefundable.

Who pays the home insurance and real estate tax during the lease period?

The seller maintains full insurance and pays the property taxes, HOA dues and other necessary fees.

Do rent-to-own homes allow me to bring my pets?

Most properties will allow you to have pets, but is specified in the agreements. Sometimes sellers will ask for "pet rent" to be added to the monthly rent. "Pet rent" can vary from \$5-20 per month.

Do appliances and furniture usually come with a rent-to-own home?

Most of the time, furniture isn't included with a lease/option purchase.

Generally, the basic appliances are there – like a refrigerator, stove, oven, and sometimes extras, like a dishwasher, a washer and a dryer. Parts of a property that are installed or attached – like the heating system and air conditioning – are definitely included.

Add link/button to FAQ page: [See More Questions](#)

Testimonials Section

Hear from people around the globe about how satisfied they are with their RentHomesPro experience.

RentHomesPro.com helped me turn my rent payments into home ownership. I improved my credit rating and even qualified for a great mortgage! Eric Jones, Carlsbad NM

My husband and I have not been able to establish a good credit rating yet so we couldn't get a mortgage with a decent interest rate. Using this site, we found our dream home and were able to purchase it through monthly rental payments. Thank you!
Claire Young, Knoxville TN

I was so surprised to find that there were over 100 homes available in my area that had the rent-to-own option. The website made it easy to search for the homes right for my family. They'll even send new listings to you daily if you sign up to receive notifications. It only took me and my wife a week to find our dream home and we have RentHomesPro.com to thank for this.
Dameon Davis, Savannah GA

I love being able to rent a home and find out if I really like the house and the neighborhood before I decide to buy it. So far so good, but I have three years to make my decision. Amelia Gibson,
Milwaukee, WI