

# Making homeownership accessible to everyone.

Divvy's new take on the rent-to-own model offers people an alternative path to their dream home today.

## How it works

### 1 Your client chooses their dream home

Help your client find their dream home and Divvy will buy it in cash. Your client moves in and rents it from Divvy while saving to buy it back.

### 2 They make it their own

We want your client to feel like a homeowner from day one. They're encouraged to make it their own like painting the walls while building equity in the home.

### 3 They build towards their mortgage

Your client will make monthly payments consisting of rent + home savings. Their home savings goes directly towards their future down payment for a mortgage.

### 4 They can buy back the home or walk away with savings

They can either buy the home back within 3 years using their home savings for a mortgage down payment, or walk away and cash out their savings minus a re-listing fee.

## Who qualifies for Divvy?

- Minimum FICO score of **550**
- **3 months** of stable employment or have other steady income sources
- Debt-to-income ratio of up to 50%
- No evictions or bankruptcy in the past **12 months**

## Where we operate

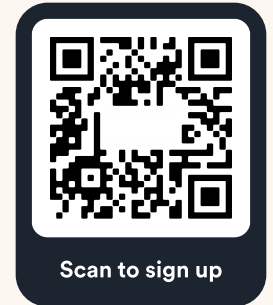
Atlanta	Houston	Phoenix
Cleveland	Jacksonville	San Antonio
Cincinnati	Memphis	St. Louis
Dallas	Miami	Tampa
Denver	Minneapolis	
Ft. Lauderdale	Orlando	

**Website** [www.divvyhomes.com](http://www.divvyhomes.com)

**Contact** [partners@divvyhomes.com](mailto:partners@divvyhomes.com)

# Why work with Divvy?

- ✓ **Cash offer** + 2 week close
- ✓ Earn your **full sales commission** when Divvy closes on the home
- ✓ Turns your unqualified buyer into a **cash buyer**
- ✓ **Help more people** get on the path to homeownership



## Get started

- 1 Sign up at [www.divvyhomes.com](http://www.divvyhomes.com)
- 2 Invite your client to apply for free
- 3 Once they're approved, take your client shopping for their dream home
- 4 Earn your full sales commission!



## Types of homes we buy

### Single family homes

- Move-in ready
- No more than 2 acres

### Townhomes

- Move-in ready
- Fee simple

### New constructions

- Must be complete within **90 days**

## Notes

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