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## How it Works

What kind of people do you work with?

We work with people who are serious about wanting to buy and own a house. We want people who will have pride of ownership and be good neighbors. We look for people who have a reliable income, financially responsible, and have a good tenant history. Having decent credit is preferred but not required. We look at every family on a case-by-case basis.

We will not work with "deadbeats", late payers, drug dealers, criminals, or anyone who is not prepared to take their home-buying seriously. There are simply too many good people that want the opportunity to own a good home.

What qualifications do you look for?

We generally have easy qualifications for our applicants. The three most important things we look for are:

1. All of your income (including centrelink payments and casual income)
2. Your living expenses (including loan and credit card payments)
3. Your reliability (past rentals job history etc)

We understand that you may have experienced repossessions, bankruptcy, overdue bills, or other credit challenges in your past. Good news! We not only understand those challenges but we also believe in giving people second chances! If you have the necessary deposit money and have a regular income with a good tenant history, we believe you will be a strong candidate for our Vendor Finance Homes. We invite you to print out an application and fax or send it to us.

How do I get started?

You must have visited the home first before we can accept any paperwork. Go to the section above called "view properties" and get the directions to visit the house you are interested in. (Click on the google map) . Then come back and click on this link and follow the instructions on the form. We will contact you after we have reviewed your application. You do not need to send any money at this time. You should also regularly come and visit the site to check for New Properties.

> [DOWNLOAD APPLICATION HERE](#) <

What paperwork will I be required to submit?

You will be required to completely fill out our application and submit photocopies of your Drivers Licence or birth certificate, proof of employment and income, copies of a bookman oldstyle