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Minnesota Rent to Own Agreement

This Lease to Purchase Option Agreement ("Option to Purchase Agreement") is made on _____ (month, day, year) between _____ (the "Seller/Landlord") and _____ (the "Buyer/Tenant") Hereinafter known as the "Parties".

WHEREAS, Seller/Landlord is the fee owner of certain real property being, lying and situated in _____ County, _____, Minnesota such real property having a street address of _____ (the "Property").

WHEREAS, Seller/Landlord and Buyer/Tenant have together executed a prior lease agreement, the subject of which is the aforementioned Property (the "Lease Agreement").

NOW, THEREFORE, for and in consideration of the covenants and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Seller/ Landlord hereby grants to Buyer/Tenant an exclusive option to purchase the aforementioned "Property."

The parties hereto hereby agree as follows:

I. RENTAL PAYMENT SCHEDULE. Tenant shall pay Landlord the annual rent of _____ Dollars (\$) during said term, in monthly payments of _____ Dollars (\$ _____), each payable monthly on the _____ day of each month in advance at such place as we may from time to time specify by written notice to you. Tenant shall pay a security deposit of _____ Dollars (\$) to be returned upon termination of this Lease and the payment of all rents due and performance of all other obligations.

II. UTILITIES ASSIGNMENT. Tenant shall at its own expense provide the following utilities or services: _____



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LEASE OPTION AGREEMENT

This LEASE AGREEMENT WITH OPTION TO PURCHASE REAL ESTATE (hereinafter referred to as the "Lease/Option") is made on this _____ day of _____, 20____, by and between the following parties:

Address: _____ and or nominee. Phone: _____ Fax: _____ Email: _____ (hereinafter referred to as the "Tenant/Buyer").

Address: _____ (hereinafter referred to as the "Landlord/Seller"). Phone: _____ Fax: _____ Email: _____

In consideration of the mutual promises and covenants herein, the parties hereby agree as follows:

(1) DESCRIPTION: The Landlord/Seller agrees to lease, and the Tenant/Buyer agrees to rent the real Property and improvements, located at: _____ (hereinafter referred to as the "Property".)

(2) TERM: The term of this Lease/Option shall be for a period of _____ months commencing on _____, 20____, and ending on _____, 20____. The term will be automatically extended for _____ periods of _____ months, unless the Tenant/Buyer gives notice to the Landlord/Seller of its intent to terminate this Lease/Option, by mailing a written notice to the last provided address of the Landlord/Seller, or until such time as Tenant/Buyer exercises its option to purchase the Property. Liability for payment will not extend beyond notice to terminate this Lease/Option.

(3) ACCESS: The Tenant/Buyer will have access the Property on _____ to put signs, advertise, and show to other prospective Tenants/Buyers or Contractors. The Landlord/Seller also hereby grants the Tenant/Buyer permission to apply for all permits, zoning changes, grants, for the Property which the Tenant/Buyer deems necessary at the total expense to the Tenant/Buyer.

(4) RENT: Tenant/Buyer agrees to pay the lender of Landlord/Seller's current mortgage or trust deed, the sum of \$ _____ per month, with the first payment beginning _____, 20____, as rent for the Property, for the term of this Lease/Option, and during any extension thereof. All rental payments shall be due and payable in advance of the 1st day of each and every month. An amount equal to \$ _____ for each month in which rent was paid, shall be credited to the Tenant/Buyer and applied to the purchase price of the Property in the event that the Tenant/Buyer exercises its option hereunder.

(5) OPTION TO PURCHASE: The Tenant/Buyer, as part of the consideration herein, is hereby granted by the Landlord/Seller the exclusive right, option, and privilege of purchasing the Property at any time during the term of this Lease/Option or any extension thereof.

RENT TO OWN CONTRACT

This Contract of Lease with Option to Purchase (Rent-to-Own Contract) made and executed this ____ of _____, 20__ Manila, Philippines by and between.

_____, Filipino, of legal age, single/married to, with post address at _____, hereinafter referred to as the **LESSOR/SELLER**.

-AND -

_____, Filipino, of legal age, single/married to, with postal address _____, hereinafter referred to as the **LESSEE/BUYER**.

WITNESSETH:

THAT, for and in consideration of the payment of rent and the faithful compliance by the LESSEE/BUYER of all the stipulations and covenants hereinafter contained, the LESSOR/SELLER has agreed to lease unto the LESSEE /BUYER the premises located at _____, City of Manila under the following terms and conditions.

- PURPOSE:** That the premises hereby leased shall be used exclusively by the LESSEE/BUYER for residential purposes only and shall not be diverted to other uses. It is hereby expressly agreed upon that if at any time the premises are used for other purposes, the LESSOR/SELLER shall have the right to rescind this contract without prejudice to its other rights under the law.
- TERM:** The term of this non-renewable lease is for _____ months from _____ to _____ inclusive.
- RENTAL RATE:** The monthly rate for the leased premises shall be in PESOS: _____ [_____], Philippine currency. All rental payments shall be made payable to _____.
- TERM:** The term of this non-renewable lease is for _____ months from _____ to _____ inclusive.
- RENTAL RATE:** The monthly rate for the leased premises shall be in PESOS: _____ [_____], Philippine currency. All rental payments shall be made payable to _____.
- DEPOSIT:** That the LESSEE/BUYER shall deposit with the LESSOR/SELLER upon signing of this contract and prior to move in an amount equal to ten percent (10%) of

Rent-to-Own Contract



This agreement, entered into this _____ day of _____, 20____, establishes a rent-to-own contract between _____, hereinafter referred to as "homeowner", and _____, hereinafter referred to as "tenant", for the residential property located at _____, hereinafter referred to as "property".

Homeowner is the legal property owner of the property identified in the first paragraph of this contract and has the capacity and right to enter into this contract for the property located at the address listed in the first paragraph pursuant to the laws of the state under which this contract will be executed and the property is located. Tenant has the legal capacity to enter into a rent-to-own contract pursuant to the laws of the state under which this contract will be executed and the property is located.

Rights and Obligations

This contract gives tenant the right to occupy and homeowner the right to collect rent for the tenant's occupancy for the property. This contract is to last for a period of _____, and is renewable upon the expiration of that time upon the agreement of both parties and the execution of either another rent-to-own lease contract or addendum to this contract. This period of time is hereinafter referred to as the "tenancy period."

Tenant will occupy the property as of _____, 20____. Monthly rent for the property is _____ and is due to the homeowner no later than the first of every month in which the tenant intends to occupy the property. Tenant is depositing _____ with the landlord as a security deposit for occupying the property.

Upon execution of this contract, tenant has all the rights given to residential tenants and homeowner has all the rights given to residential landlords under the laws of the state in which the property is located. Some or all of these rights may be waived if agreed upon in writing between the parties to this contract.

Both parties are responsible for the obligations normally ascribed to them under the laws of the state in which the property is located.

Rent-to-Own Rights

In addition to the lease, the parties to this contract agree that this contract shall contain rent-to-own terms. These terms give tenant the right to purchase the property at the end of the tenancy period or as of _____ to begin on the date that this contract is executed. This contract does not constitute a contract for sale; a separate contract for sale will need to be entered into and executed pursuant to the laws of the state in which the property is located at the end of the tenancy period.

At the end of the tenancy period, tenant may agree to purchase the property for the price established by homeowner and has the right to have all rents and the security deposit paid during the period of this contract applied toward either the purchase price of the home or any required down payment or earnest money payment that the homeowner requires. Tenant is depositing _____ with homeowner for the right to exercise this option at the end of the lease term. This deposit is non-refundable and cannot be applied toward the purchase price of the home.

The purchase price of the home will be established solely by the homeowner at the end of the period. Homeowner must notify the tenant of the sale price of the home in writing no less than 30 days prior to the expiration of the tenancy period.

Tenant must send notification of intent to purchase the property according to the terms established in this agreement to the homeowner no later than the date of expiration of the tenancy period.

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The quickest way to buy a home is to pay all the cash for the property. Some banks can also willing to provide you with a letter that states youAAAe pre-approved for less than you really are. Photo Courtesy: Public DomainPxHere Whether youAAAe looking to buy your first house or moving into your dream home, buying a house always seems to take longer than expected. Photo Courtesy: Joe Raedle/Getty Images For example, you might decide to include a contingency that states your offer is dependent on your ability to sell your existing home. This can be helpful if youAAAe worried about the seller thinking they should ask for a bigger offer in response to your high pre-approval amount.Work With a Real Estate Agent to Find a HomeRegardless of whether you plan to pay cash for your home or need to take out a mortgage, a real estate agent can help you find a house you love as quickly as possible. That in turn can increase the length of time it takes for you to find a willing seller. TheyeAAAAll then find properties that meet your needs and set up times for you to view the homes that youAAAe interested in. They will also try to handle any issues that arise that may delay your closing date. If the lender is dealing with many homebuyers, this process can take even longer. While it might not be so bad if the wait only meant delaying moving into your new home, the drawn-out process can cause all sorts of other complications, from finding temporary housing to the ever-present possibility that the seller will back out at the last minute. They can expedite the offer process and any subsequent negotiations by providing guidance as to whether the seller is likely to accept your deal. It usually takes a few weeks just to look at prospective properties, followed by negotiations with the current owners that areneAAAAt guaranteed to succeed. They then determine how much you can borrow and provide you with a letter that states the amount youeAAAe pre-approved for. Photo Courtesy: Alex Wong/Getty Images The reason why buying a home Money is faster as it eliminates the need to contract a home loan, since the process of application and reception of approval by the bank can take a few weeks. While this contingency gives you financial protection, you can slow down the homebuying process, as some sellers can jump over the offers with this type of requirement. From that moment, it still takes 50 days to close the new home. There are some reasons why an All-Cash transaction accelerates the homebuying process. For example, if you are buying a home in a market with limited stocks, your real estate agent will probably encourage you to make your first offer. Your agent can continue to be a precious resource even after you entered a contract for a home, Assistants in inspection planning and evaluation. An all-cash transaction eliminates these passages. A cash offer is also interesting for sellers, as they know you won't have to worry about ensuring a mortgage. Usually the seller pays the agent of the buyer through a commission on sale. Photo Courtesy: Joe Raedle / Getty Images When you find a property you like, your agent will help you prepare a home offer and negotiate the details of the agreement with the seller. Otherwise, you run the risk of your old house slow down the purchase of your new home. home.

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