



Divvy's new twist on rent-to-own offers Americans an alternative form of financing so they can get into their dream home today, even if they don't qualify for a mortgage or have money saved up for a down payment.

<https://www.divvyhomes.com/a/bob-sumien>

### Customer Requirements

- ✓ \$0 Application fee
- ✓ Minimum 550 FICO
- ✓ Minimum monthly household income of \$2,500
- ✓ Employed at least 3 months
- ✓ No bankruptcy or eviction in the past 12 months
- ✓ DTI of up to 50%

### Home Eligibility

- ✓ Priced between \$60-\$450k\*  
\* Purchase price varies by market
- ✓ Single family or fee simple townhome
- ✗ Cannot be a mobile or modular home
- ✗ No structural, foundational or material issues
- ✓ Move-in-ready!



**Making homeownership  
accessible to everyone.**



**Bob Sumien**

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# How it works

## 1 Customer chooses their dream home

The customer can choose any home on the market and Divvy buys it on their behalf, with just 2% due upfront and monthly payments that cover rent and Home Savings. Divvy takes care of the negotiating, home inspection, closing fees, and most of the paperwork.

## 2 The customer makes it their own

The customer enjoys the benefits of ownership from day one. They're building equity in the home and the home is theirs—they can feel free to paint the walls or hang up family photos!

## 3 They build towards their mortgage

Each month, the customer will make one monthly payment—of which ~75% is rent and ~25% goes into a “Home Savings” account that goes directly towards their future down payment.

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

The customer can buy back the home at any point, using their savings to go towards their future down payment or they can walk away and we will cash them out (minus a 2% relisting fee).



**Above 650 FICO**

**1% down → build to 5% down payment**

**Above 600 FICO**

**2% down → build to 5% down payment**

**Below 600 FICO**

**2% down → build to 10% down payment**

Divvy provides a path to homeownership, with the flexibility of renting. Rent your dream home while we help you save for a down payment.

You can buy the home from us whenever you're ready, or walk away and cash out your savings.