

Lease-to-Own, Reimagined: A Smarter, Safer Path to Homeownership

If you've heard horror stories about rent-to-own housing, you're not alone. Stories of families losing thousands, living in neglected homes, or being misled by unclear agreements have understandably given traditional Lease-to-Own (LTO) programs a bad name.

But the truth is, Lease-to-Own has evolved—and our modern, financially-sound approach is built to protect and empower buyers, not exploit them.

At Burson Home Advisors, we work with trusted national partners who provide equity- and wealth-building LTO options with protections and perks never seen in the outdated models of the past. If you've been hesitant to consider Lease-to-Own because of what you've heard before, we invite you to take another look.

What Makes Our Program Different?

Unlike the risky models of the past, our Lease-to-Own programs are built on transparency, flexibility, and long-term financial benefit.

Here's how our modern approach stands apart:

✓ You build equity or wealth from day one

Each monthly payment contributes toward your equity or appreciation—not your landlord's pocket.

✓ You're never locked in

You have the right, but not the obligation to purchase. If your life changes, you can choose to cash out or even transfer your earned value to another home in the program.

✔ **No closing costs, no mortgage approval needed upfront**

You can move in with just 2% or 5% down, depending on the program—far less than a traditional mortgage—and you avoid thousands in upfront fees.

✔ **The home is inspected, move-in ready, and in excellent condition**

No run-down rentals or legal gray areas. All homes are professionally inspected and must meet high standards before purchase.

✔ **Monthly payments are stable and predictable**

Many participants enjoy lower payments than a mortgage—with the added benefit of financial growth.

✔ **Major maintenance, property taxes, and insurance are covered**

In most cases, you won't have to worry about surprise expenses eating into your budget.

Who Is This Program For?

These Lease-to-Own solutions are ideal for:

- **Self-employed professionals** who need time to build a qualifying income history
- **Relocating families** who want to settle into their next home before committing long-term
- **First-time buyers** who need a flexible, affordable path to ownership
- **Current homeowners** who want to avoid closing costs and maximize their wealth when upsizing or downsizing

Risk-Free. Stress-Free. Shockingly Smart.

This is not the type of program where you “rent” for years and walk away with nothing. In fact, you always come out ahead.

Depending on the program and how long you stay, you can:

- Purchase the home and apply your built equity
- Cash out if you decide not to buy
- Transfer your built value to a different property if you relocate

Real Story. Real Results.

When Paula and her husband Darren relocated from Phoenix to North Carolina for a job promotion, they were eager to find a home but didn't want to rush into a mortgage in a new city. Our Lease-to-Own program offered them the perfect solution:

They moved into a beautiful new-construction home, started building equity with fixed monthly payments, and gained the peace of mind to focus on their transition—all without paying traditional closing costs or taking on a high-interest loan.

Why We Do What We Do

Our founders, Tamera and Jerry, started Burson Home Advisors after seeing too many families burned by traditional LTO models. One couple came to them after losing \$90,000 on a rent-to-own deal that wasn't properly recorded. With eviction looming, Burson Home Advisors stepped in, helped them secure an LTO home they could afford, and ultimately guided them to ownership.

Today, we make it our mission to replace outdated, risky models with equity-positive, financially sound solutions.

Ready to Learn More?

We're not here to pressure or sell. We're here to guide.

If you're curious about whether Lease-to-Own is right for you, let's talk.

Explore more about earning equity faster than a mortgage with our Lease-to-Own Options.

<https://www.bursonhomeadvisors.com/low-down-payment-homeownership/>