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How to Sell Your House by Lease Options

By Caterina Christakos

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Many people buy a house then have to move within a few years, due to divorce, relocation or financial difficulties. Without any equity though, it can be nearly impossible to find buyers and you still have realtor fees to contend with. There is a simple, easy way to have your payments taken care of for you and find a buyer, so that you can move onto your new life quickly and easily.

Homeowners can sell their homes by lease option.

What are the benefits of selling my house on a lease option?

When you lease option your house, you sell the right to purchase your home at a set price within a predetermined period of time. During that time, the purchaser of the lease option pays you a set monthly fee. They pay what amounts to their "rent" to you with the provision that they can purchase your house within a certain period of time and have part of the rent that they have paid you applied to their final purchase price.

Q What are the advantages of selling my home by lease option over listing it with a Realtor?

By selling your home in this way, you avoid realtor fees and some other closing costs. You also have a tenant who intends to purchase your property. They will take better care of the home than a renter would and may even fix it up a bit for you. You also, naturally, have your payments taken care of and keep the tax benefits of owning your home, until the final sale.

Q How long does it take before your tenant/buyer cashes me out?

A That depends on a number of different factors. Many people with less than perfect credit can rebuild their credit and receive a mortgage from a mortgage broker within 6 consecutive payments.

Q Why don't I just sell the house myself?

If you have little or no equity in your home, it will not be considered a good investment by most buyers.

Q What if my tenant/buyer doesn't buy the house?

A It is important to pre-screen buyers to make sure that they want to buy the house and are able to buy it at some point in the future. However, circumstances can change in someone's life, such as an unexpected job transfer, that make it necessary to move. In situations like that, a new tenant buyer would have to be found.

Caterina Christakos is an independent real estate investor and facilitator. For more information or help setting up your lease options and screening buyers email Caterina at

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Not all apartment leases are created equal

By dan the roommate man

Not all apartment leases are created equal by dan the roommate man

Before signing any lease:

- * Take a walk through the unit that you are renting to make sure it is in good repair.
- * Be sure to read the lease completely. All leases are not the same.

What should be included in your lease:

- * All verbal promises should be reduced to writing within the lease.
- * Are there provisions for a job transfer within the lease?
- * How and when do you give notice to move? Must you give notice even when the lease expires and you wish to move? Can you go month to month at the expiration of you lease?
- * How long does the landlord have to return your security deposit once you have moved.
- * Who is responsible for the repairs to the apartment? If you move into an apartment complex, there are usually maintenance people to take care of all needed repairs. On the other hand if you are renting from a private landlord, you may be responsible for part or all of the repairs.
- * Are late fees addressed in the lease?

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- * Who is responsible for the utilities?
- * What happens if you cause damage to the apartment?

If you want to make a change to the lease, cross out the clause in question. Then both you and the landlord must initial the change for it to be binding.

dan the roommate
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