

Your Renter's *Break-up Plan*

Say "goodbye" to rent, and
"hello" to homeownership!



Step 1: Know Why You're Breaking Up

You've been loyal, but rent keeps taking and never gives back. Every payment builds your landlord's wealth, not yours.

Your "why" could be stability, space, equity, or freedom from rising rent.

Step 2: Check Your Readiness

Before ending things for good, see where you stand.

- Review your credit score
- Estimate your monthly budget
- Explore low-down-payment and down payment assistance options
- Talk to your loan officer to get pre-qualified

Step 3: Make Your Exit Strategy

Don't let your lease hold you hostage.

- If your lease ends soon: plan your timeline 60–90 days ahead.
- If you're part of a special lease-break offer: you may be able to move out penalty-free.
- If not, talk with an agent - they'll help negotiate the cleanest way out.

Step 4: Rebound With a Mortgage That Fits You

Let's find the right financing match:

- Explore FHA, conventional, or special first-time buyer programs
- Compare payments side by side with your rent
- Get your pre-approval letter so you can make strong offers fast

Step 5: Find "The One" (Your Perfect Home)

Work with your agent to:

- Identify your must-haves vs. nice-to-haves
- Get instant access to real-time MLS listings
- Schedule showings directly from your phone

Step 6: Move On & Move In

Congratulations - you're officially in a healthier relationship with your money, and you're building equity!

I'll guide you through closing day and stay with you long after the move, helping you manage your mortgage like a pro.

Contact me today to get started!



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