Dennis Kuty

June 2026

Real Estate Update™

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How Does a Rent-to-Own Home Work?

A rent-to-own home can be a viable option for some people if maybe a mortgage isn't right for them at this moment or wouldn't be available to them.

A rent-to-own home will have a lease. Then, with that lease, you'll have either an option or a requirement to buy at the end of a certain period of time. The rental payments that you're making will include not just the rent itself but also should be contributing to your future down payment. You can simultaneously build your credit score and down payment.

You might have to pay an option fee, anywhere from 2-7% of the home's value, to hold your option to buy it. This isn't always required. If you didn't buy the property when your lease is up, you would forfeit your extra payments. At the end of the lease, you can get a home loan and move forward with your purchase. The money that was collected as a down payment goes to your lender.

If you move into a rent-to-own home, you could lose money if you don't buy. You might not be able to buy the home at your lease's end if you can't qualify for a mortgage. The owner of the house can put the home up for rent again or sell it if you aren't able to get a loan.

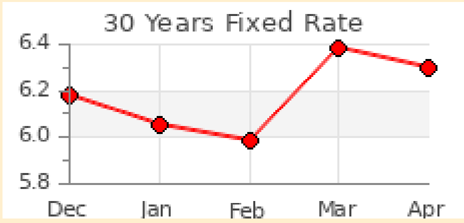
There are usually two types of legal agreements you can opt for with a rent-to-own home.

One is a lease agreement that has the option to purchase. In this contract, you have the right, yet you're not obligated to buy the home as the lease ends.

The second is a lease agreement with a purchase agreement. You might be legally required with this contract to buy the home when your lease ends.

Mortgage Rates
U.S. averages as of June 2026:

30 yr. fixed: 6.53%
15 yr. fixed: 5.87%
5/1 yr. adj: 6.24%



Preparing Yourself to Buy a New Home

Getting ready to buy a new home can be stressful and put unneeded strain on every aspect of your life.

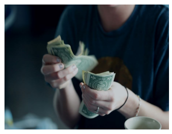
The first best thing that you can do, is figure out what you're looking for in the first place. Get a piece of paper or open up a word document and write down the things that you absolutely must have. The list shouldn't be super long, and you should keep in mind that you can change certain things about the house.

The next best thing that you should do is to set a budget. You don't have unlimited money when it comes to buying a house, and the last thing that you would want to do is put stress on your family because of the finances that come with buying a home.

Lastly, you should contact a real-estate agent. Talk with your agent and explain your plan, your budget, and what you absolutely need in the home.

Your home-buying experience should be less stressful than people assume it to be. Make sure that you have enough time and that you've made the necessary plans before you start.

Using 'Side Gig' Income to Help Qualify



Lots have been said about 'side gig' income these days. Maybe it's just a part time job somewhere or perhaps it's a bit of consulting work. Whatever the source, some might wonder if a lender will include it when qualifying for a home loan. The answer is probably not. Here's why.

First, lenders want to see some stability in income. The income must also show consistency. It needs to be in your bank account on a regular basis.

Lenders can use both stability and consistency when peeking into the future. They want to feel confident that your employment will continue into the future. By showing a history of both, a lender can make a reasonable determination that you'll keep your current job.

Side gig income still must meet the same qualifications. First, is there a history of this extra income? You can show recent tax returns to show a two year history of receipt. This extra income needs to show the same stability as your full time work. If this new side gig money is relatively recent, it won't fall into the category of consistency and can't be used to help qualify. A solid history? Yes. If not, then no.

Stability is a key ingredient. Has this extra income been coming in for a while? And if so, is it likely to continue? If it meets the same qualifications as regular income, then yes. Showing this stability indicates the income is likely to continue and can be used to pay the bills.

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How to Do DIY Work on Your Property Safely

Whether it's for a personal upgrade or to add value to your property for a sale, DIY work can be an enjoyable challenge that pushes you both physically and creatively. While it's easy to simply pick up the materials you need and get on the job, skimping on the necessary safety equipment is not worth the risk. Even the simplest jobs come with their safety risks. Understanding these risks and what measures you need to take to protect yourself can save you from some nasty injuries. In this post, we'll take a look at the proper safety procedures that come with using tools and clothing while doing DIY work at home.

Clothing

Protective clothing for homeowners has come a long way since the early days of DIY. These days you can pick up anything that you see in a construction site, from glasses and gloves to hardhats and safety harnesses. Assess the risks involved in your job and determine which clothing will be needed.

Gloves are a staple that should be worn at all times as your hands are always vulnerable. It's also great to have the added strength and grip that comes with wearing the right safety gloves. Other clothing needs to be tight-fitting with no hanging jewelry or other articles that could get snatched.

Clothing tends to be flammable, especially if you've drenched your shirt in deodorant. Keep this in mind when working with fire. If there are chemicals being used, ensure that there aren't any holes in your clothing where the chemicals can get to your skin.

Hand Tools

Screwdriver, hammer, pliers, utility knife - these are some of the carpenter's essentials that always come in handy - especially when the power is out. Be sure to equip yourself with basic alternatives to your power tools for areas where only hand tools will fit or where the use of gas tools is prohibited due to the lack of ventilation.

Inspect these tools before each use and repair or replace any defective parts before they cause an accident. When it comes to hand tools, safety procedures are pretty basic and we don't need to go much further into detail here. Simply stay vigilant and keep your equipment in order.

Power Tools

Here, the risk factor goes up quite significantly. Power tools derive their energy from a variety of sources, with the main one being electricity. This is where most accidents happen. Electric tools draw their power from high voltage outlets, making them highly dangerous around water.

Be sure to check up on your battery-powered tools as well. The cells can leak battery acid, and if the casing isn't properly closed, contact with water can be a shocking experience. Modern power tools have a number of different systems built-in to make them safer. Familiarize yourself with these safety mechanisms - they're there for a reason.

Once you have the right equipment, it all comes down to knowing the basic principles of safety when doing DIY work. Keep your body safe and ensure that anyone you're working with does the same.

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How to Solve an Ant Problem
By Dalia Rotrammel

Ants can be small in size and potentially harmless, but it can create a lot of problems in your house. They can invade your house if they find a good source of food and water in your house. You need to get rid of the ants to keep your home and foods safe. The ants always invade the house in the form of army and you need to stop this invasion before it becomes too much. If you want to know about how to solve an ant problem, then you can call for a professional ant elimination team to help you.

If you are interested to know about how you can get rid of ants naturally, then you are at the right place. Ants can be found anywhere and everywhere. You can see a trail of ant army in your kitchen. To successfully get rid of these ants, you need to try some of the best and most effective methods.

Tips to Get Rid of House Ants:

Homemade Ant Bait

Borax can be an excellent compound for killing house ants, and at the same time powdered sugar will attract them. To make a homemade ant bait, you need to mix one part of the borax thoroughly with 3 parts of powdered sugar. You can fill the bottle caps with this homemade ant bait and place these at the places where you suspect the invasion of ants.

Spraying Vinegar

You can take a little bit of white vinegar and spray it in the cracks and on the kitchen countertops. These are the places where the ants mainly travel through or walk around for the search of food. You need to allow the vinegar to dry on the surfaces or you can also wipe it with a clean cloth. This can eliminate any chemical trail.

Keep the Place Sanitized

One of the best ways to keep ants out of your house or kitchen is by practicing good sanitation practices. Do not let the bread crumbs and food spills to stay in the kitchen. Clean them immediately. Make sure to clean the garbage too on a regular basis. Keep the sweets in zip-lock bags or in air-tight containers so that the ants cannot get into them.

Peppermint Essential Oil

Another great method that can deter the ants from entering into your house is the peppermint essential oil. You can either spray it all over the places where it is infested by the ants including the cracks from where they enter. You can also put some drops of peppermint essential oil in a cotton ball and place them near the areas where ants move or crawl through. Make sure to find 100% pure essential oils.

Conclusion

So, these are some of the best prevention methods on how to solve an ant problem. You can try all these ways to effectively eliminate the ants from your house. All these steps can be effective, but if you still see ants in your house, it is better to call for professional help.

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Why Price Shouldn't Be the Only Driver in the Search for Your First Home
Jaymi Naciri

Buying your first house? You're likely driven mainly by budget, but there are some other important considerations you may not have thought of that can help you find the perfect place. Not only can these tips help you find a home that really suits your lifestyle, but also helps you afford to live there comfortably.

Can you afford to heat and cool it?

You may only be thinking of home size in terms of the number of rooms or square footage you want. But, in many cases, a larger home costs more to maintain. More space means more space to heat and cool. Although, a home that's newer or that has updated systems can help defray costs because it's more efficient. Your real estate agent may be able to get an idea of the monthly utility costs so you can have this information up front.

Who's going to mow the lawn?

If you've never had your own lawn or garden, you may not know if you have a green thumb or if you'll regard the time it takes to care for it as a pleasure or a bummer. Then again, if you're already dreading the idea of having to spend a couple hours out there each week, perhaps a single-family home isn't for you. Yeah, you could pay someone else to do it, but you're already stretching to buy your own place, right? Perhaps the lower-maintenance lifestyle offered by a condo or townhome is the best option for you.

What's good for resale?

Are you thinking about how easy it will be to sell your home when you're just about to buy it? Maybe not, but, the truth it it's always a good idea to think like a seller when buying. Chances are, this starter home won't be your forever home, and the same questions you have about the floorplan or location are likely the questions would-be buyers will be asking when you go to sell.

As it relates to the floorplan, it's a good idea to think beyond what you think you might want and consider what's popular in the area. If homes with downstairs master suites sell especially well and you haven't considered that plan, this info may make you rethink your strategy.

How close are the schools?

Dying to walk your kids to and from school every day? That's the dream for many a parent. But what you might not be envisioning is being able to watch—and hear—every kid in the school walk by twice a day, every day. What seems like a super-convenient location right on the walking path to the elementary school may just turn out to be too much of a good thing if it impacts your privacy and peace of mind.

Did anything weird happen there?

Yes, the seller will be required to disclose physical defects and also defects that create the potential for stigmatization. "What you're talking about is the issue of 'psychological damage' to a property, to be distinguished from 'physical damage,'" said NOLO. "In some cases, the psychological damage is so great—such as after a violent or highly publicized murder or suicide, or widespread reports of haunting—that the house is considered 'stigmatized' and therefore less valuable. In most states, the owner would indeed be expected to disclose a defect causing the house to be stigmatized, so that buyers could adjust their expectations and purchase price accordingly."

A natural death in the home, however, is not generally something that needs to be disclosed. If that's the type of thing that could keep you from wanting to live there you, just ask. "If a prospective home buyer asks you outright about whether anyone has died in the home, you cannot lie (unless you want to risk being later sued for fraud)," they said. "Also, be prepared for any buyer who is interested in this issue (or shall we say obsessed by it?) to find out the information online, at a site like DiedinHouse.com."

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Comparing a Pre-Approval and Pre-Underwriting
Ashley Sutphin

When you're shopping for a new home, there are a lot of steps in what can be an overwhelming and frustrating process. Much of that frustration comes from getting mortgage financing.

Before you start to look for a home, you might decide to get pre-qualified or pre-approved. There's also the option to go through pre-underwriting. When the housing market remains competitive and bidding wars are common, there are some benefits to pre-underwriting, which we detail below.

What is Pre-Qualification?

Pre-qualifying for a loan is a single step on your way to a pre-approval. Pre-qualifying is part of a process when you work with a lender, and they decide the type of guarantee they will give you. Then, once you get pre-qualified, you would move on to get pre-approved or pre-underwritten.

You don't have to pre-qualify to do either of the next possible steps, but some people like to do it as their first step because they learn more about what they can afford.

It's a soft pull when you do a pre-qualification before your pre-approval. The pre-qualification won't hurt your credit score, which is important for your interest rate and whether you're approved at all. A lender needs a few basic things for a pre-qualification—your monthly income, estimated monthly debts, and the down payment you can make.

The figure a lender gives you as a pre-qualification amount is estimated and based on assumptions of your financial situation. The number indicates a figure that a lender might be willing to give you, but it's not definite. You'll probably need an actual pre-approval letter to start working with a real estate agent.

Getting a Pre-Approval

While a pre-qualification is a figure the lender would likely lend you, a pre-approval has the terms detailed for their theoretical offer. The details in a pre-approval will include your allowable purchase price, interest rate, and lending fees.

It would be best if you went into the process to shop for a mortgage with a pre-approval in hand. This is what a real estate agent wants to see to work with you to ensure you're not wasting anyone's time..

The pre-approval letter is a tentative amount of money that a lender says they would loan to you.

Your lender will probably ask for quite a bit when doing a loan pre-approval. They'll want to see all your financial information, including your tax returns and bank statements for at least the past 60 days. They'll want retirement and brokerage statements for the past 60 days, totals for your monthly debt payments, and documents related to any foreclosures or bankruptcies.

Then, There's Underwriting

Underwriting is the last step to actually getting financing to buy a home. After submitting everything to get approved for a loan, your loan goes through underwriting. This is a time when the lender will closely assess all of your finances to determine their risk level in extending you a mortgage. This is where you'll probably run into most of the delays.

Pre-underwriting is when you can go through this step before you're under contract for a house. An underwriter can do everything on their end that would otherwise come after your offer is accepted before you start looking at properties. With pre-underwriting, sellers know you're someone they can have confidence in. You're showing them there are limited opportunities for surprises or things to go wrong. In a competitive market, pre-underwriting can be a tool that makes you a very strong candidate, and it can help you win a bidding war, even more so than offering more money.

Pre-underwriting is a somewhat new option, so your lender may not offer it, but if so, it can take some of the stress off of you and make it more likely you will get the home of your dreams.

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