

## LTO program offers home ownership



Sunrise Family Resort's lease-to-own (LTO) program offers families the ability to purchase their own homes in as little as eight years.

There are several things that make the LTO program through SFR unique.

Unlike most places, lot rent and other costs are included in the eight year program. For the handyman/woman, homes in need of repairs or TLC have lowered cash down (some as low as \$200) and the rest of the down is paid based on receipts provided for work done on the home by buyer. We also realize that times are challenging economically and past credit history is not a big factor in being approved for the LTO program.

The LTO program is a win/win situation for the community as a whole. People who are buying their own home most often spend more time and work on home and property. It also gives a greater sense of family when everyone knows their neighbors, rather than having families moving in and out of the community.

Living the American dream of home ownership is one of the many benefits to living at Sunrise Family Resort.



## Watching out for our community

**Watch** At the meeting held last month, Kimberly Sims was voted as the new president of the SFR Neighborhood Watch committee.

Sims said she felt honored to be offered the position that recently became available.

The committee will be meeting again the latter part of January to discuss any concerns they might have and address ways to better serve the community.

In addition to providing the ongoing service of keeping an eye on the community,

watching homes when someone is out of town and keeping local law enforcement aware of any concerns, the neighborhood watch remains prepared for emergencies and natural disasters.

Several months ago, the neighborhood watch sponsored CPR classes with certification through the American Red Cross.

The group also signed the community up for the *Vial for Life* Program. Anyone with medical condition(s) who has not received one of these vials may pick one

up in the business office.

The committee has also been working on tornado preparedness within the community and due to the number of new tenants will be re-addressing those plans in the near future.

The date of the next meeting has not been scheduled yet but anyone interested in serving with these volunteers may contact Sims or management to be notified of the next meeting. All members *must* sign and follow a confidentiality statement to attend committee (non-public) meetings.

## Working out at SFR

The community center offers the opportunity to stay in shape, no matter the weather outside.

Tenants may request entry to the community center and arrange after-hour work outs if they prefer.

Children are not allowed on the equipment. Responsible teens may be allowed access with a note from parents including the statement that SFR is not responsible for accidents.

In addition to exercise equipment, Sunrise Family Resort is a great place to take a jog, walk or ride a bike around the community or park.

For those who enjoy sports there is a variety of equipment that can be checked out of the office. These include horse shoes, basketballs, softball equipment, soccer, football, Frisbees and badminton.

The community center also has games and books that families can borrow for those times they just want to relax.

*Please drive slowly and carefully for the protection of our children.*



## Reminder

**Do Not** pour grease, diaper wipes or hygiene products in water systems (don't flush, put down sinks etc.) as these things will stop up our septic system. This costs money, time and inconvenience. People are continuing to do this and are causing adverse effects to the septic system. If we find these things coming from a home, that home will be charged for time, damage/materials and work they have caused.

## Rent & LTO Payments

Due to the number of late payments for rent and Lease to Own, SFR is fully enforcing the late rent policies, including late fees and other actions as described in the lease agreements and contracts signed by everyone who lives here.

It is through these payments that we pay our expenses, including but not limited to, materials for work orders and home repairs, salaries and other costs of maintaining and bettering our community.

Unless there was an arrangement made and signed when moving in to SFR All payments are due on the first and will be considered late the fifth of each month—**no exceptions.**