BRIDGER / A HOME WORTH WORKING TOWARD

Home is measured in years. Not months.

A front door you can come back to. A place to put down roots. A home that can become yours.

A FAIR DEAL. REAL RESPONSIBILITY.
A CLEAR PATH TO OWNING.

This guide explains a working model under study. No home, rental, financing, application, deposit or enrollment is being offered or accepted through it.



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YOUR EFFORT / OUR RESPONSIBILITY

You do your part. We do ours.

This working model is designed around a home you prepare to buy. BRIDGER would earn its living by building, renting and selling homes on clear terms.

01 **Your part**

Show what you earn. Pay on time. Save as agreed. Care for the home. Follow through on the steps needed to buy.

02 **Our standard**

Explain the full cost. Put the rules in writing. Build and maintain what we agree to. Give you direct answers and a clear purchase path.

03 **How we get paid**

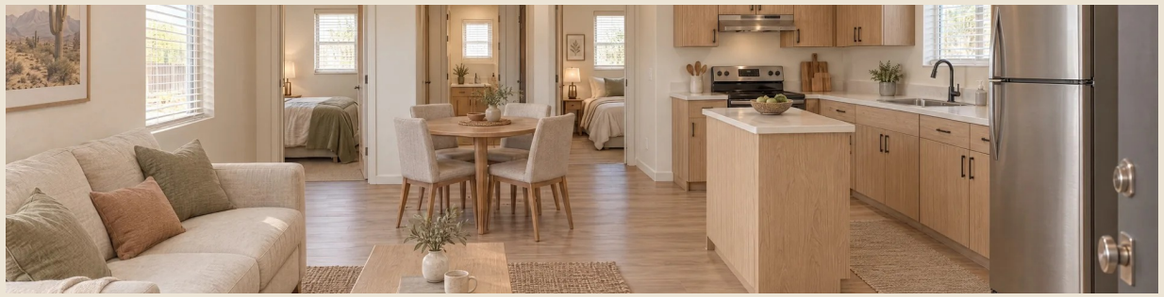
Rent pays for living in the home. We aim to make a profit when we sell it. If builder financing is offered, agreed interest would also pay us for lending money.

The goal is a completed sale to a prepared buyer. The terms must work for both sides.

START WITH THE DIFFERENCE THAT MATTERS

Rent first. Or buy with a loan.

These paths change when you become the owner. Any future offer must say exactly which agreement applies.



WORKING MODEL UNDER STUDY

Rent, prepare, then buy

— You rent while you get ready.

— Your purchase savings stay in your account.

— You own the home only when the sale closes.



A SEPARATE ROUTE BEING STUDIED

Buy with builder financing

— The seller lends part of the purchase price.

— Our intended structure transfers ownership at the sale.

— You repay the loan under a written payment plan.

Already able to buy with a suitable lender? Explore a direct purchase. There is no reason to rent first just to complete extra steps. Images are AI concepts.

THE PROPOSED RENT-FIRST PATH

Get ready here.
Buy when the plan works.

Renting gives you a place to live while you prepare. It does not turn you into the owner by itself.

01

Check the fit

Review income, bills, savings and payment history. Work out whether you can carry the home now and after you buy.

02

Agree the rules

Read the rent, purchase-price rule, savings plan, deadlines and exit choices. Sign only when you understand them.

03

Live and prepare

Pay rent. Save in your own account. Work on the agreed steps to qualify for a home loan. Review your progress.

04

Complete the purchase

Get the funds to buy. Complete the sale paperwork. The deed transfers ownership to you. This final sale is called closing.

You remain a renter until the purchase closes. Getting through the rental term does not guarantee a loan or a home purchase.

THREE JOBS / KEEP THEM SEPARATE

Every dollar needs a clear job.

Rent, savings and other bills are different. You should be able to point to each one.

01

Rent

PAID TO BRIDGER

Rent is not your down payment. In this proposal, paying rent does not buy a piece of the home. Rent you have already paid is not purchase savings.

02

Your savings

KEPT IN YOUR ACCOUNT

A down payment is the part of the price you pay upfront. Your savings can help cover that and the costs of completing the sale. BRIDGER does not hold this savings account.

03

Other costs

PAID TO THE RIGHT PROVIDER

Utilities, insurance, deposits and any agreed fees need their own lines in your budget. Ask what is included, what you pay separately and what can be refunded.

Money saved in your name stays yours. That does not cancel unpaid rent, damage charges or other lawful debts.

A SERIOUS PATH NEEDS A SERIOUS PLAN

Ready to do the work?

Effort matters. The budget has to work too. A hopeful promise is not enough to carry a home.

01 **Income you can show**

Bring records of what you earn and what you owe. We need a clear picture, not a guess.

02 **A payment you can carry**

Leave room for food, transport, other bills and an emergency. The highest payment you can scrape together is not the goal.

03 **Savings you help build**

Put some of your own money toward the plan. The amount will be set from the real costs and written terms.

04 **Follow-through**

Pay on time, keep appointments, care for the home and complete the agreed steps. Tell us early when something changes.

Minimum savings, credit rules, income checks and other entry terms are still being set. No approval is promised.

BUILD A STRONGER PAYMENT RECORD

Work on the record. Know what can change.

Your credit report is a record of borrowing and paying bills. The plan is to understand it and work on real problems.

01 **Read it together**

Check the reports for wrong accounts, balances or late-payment records.

02 **Fix real errors**

You can dispute mistakes for free. Accurate, current negative records cannot simply be erased.

03 **Build better habits**

Pay bills by their due dates and work down debt. Progress takes time; nobody can promise a score increase.

04 **Know who is helping**

Any coach or service, what they do, what they cost and how to cancel must be clear before you agree.

BRIDGER's credit-readiness support is being designed. No provider, fee or credit-repair service has been launched.

A SEPARATE PATH / NOT OFFERED YET

The seller lends.
You buy and repay.

The structure we want to explore is a real sale: your name on the deed at closing, with a loan still to pay.

01

Prove it fits

Check your budget, the home's price and the loan terms. Builder financing still requires a real ability to repay.

02

Buy the home

If this route is approved, the intended sale transfers the home to you at closing. You also sign the promise to repay the seller.

03

Make payments

Payments cover the loan under its schedule. Interest is the price of borrowing money. Taxes, insurance and upkeep still have to be paid.

04

Pay it off

When the secured debt is paid in full and the lender's claim is released, that loan is finished. You still pay property taxes, insurance and ongoing home costs.

You would own after the sale closes, not only after the last loan payment. Missing loan payments can still put the home at risk.

THE FINISH LINE MUST BE CLEAR

Your name. On the deed.

The deed is the document that transfers the home to you. A key and a monthly payment do not tell you who owns it.

01 **If you rent first**

BRIDGER still owns the home during the lease. You become the owner only when you complete the purchase.

02 **If you buy with a loan**

In the structure we are studying, you own at the completed sale. You also owe the loan. The home secures it, so unpaid debt can lead to foreclosure: a legal process that can cost you the home.

03 **After the loan is paid**

The loan ends when it is fully paid and the lender's claim is released. Ownership still comes with taxes, insurance, upkeep and any other valid obligations.

BRIDGER's intended standard is a completed transfer of ownership, with your rights and duties written clearly.

BEFORE ANYONE ASKS YOU TO COMMIT

See the whole bill. Then decide.

These are the numbers any final offer must explain. They will be filled in only from real costs and approved terms.

While you rent

Cash needed to move in	To be set
Rent each month	To be set
Your savings each month	To be set

Add utilities, renters insurance and other agreed costs. A deposit is money held under the lease's refund rules; it is different from your personal savings.

When you buy

Highest agreed purchase price	To be set
Your share of the price upfront	To be set
Total cash needed to buy	To be set
Full monthly cost after buying	To be set

One price rule under study would use the lower of a written ceiling or an independent value check at purchase. Final documents must define the rule. A bank may still lend less than the purchase price.

A builder loan

Amount borrowed from the seller	To be set
Interest rate	To be set
Yearly borrowing cost including certain fees (APR)	To be set
Monthly loan payment	To be set
Years to repay the loan	To be set

Also show what payments can change, any fee for paying early, and any large final payment. A large final payment is called a balloon. Never assume a new loan will be available to cover it.

Amounts and loan terms are not set. These are open fields, not a price quote, approval or financing offer.

STRAIGHT ANSWERS / REAL CONSEQUENCES

Payments matter. Talk early.

This is not free housing. If you do not pay, you can lose the right to stay or, after buying, lose the home.

01 What happens while I rent?

Unpaid rent can lead to the lease ending and eviction through the required legal process. Notices and rights still apply. BRIDGER cannot simply change the locks.

02 What happens after I buy with a loan?

Unpaid loan payments can lead to foreclosure. The payment agreement and law control the steps. Owning a home does not erase the debt.

03 What should I do first?

Contact us or the company that handles your loan payments as soon as you see a problem. Explain what changed. Any payment change must be agreed in writing; asking for help does not erase the bill.

The final agreements must clearly explain due dates, late charges, notices and any time allowed to fix a missed payment.

KNOW THE EXIT BEFORE YOU ENTER

A clear answer. Even when plans change.

Any final program must explain the deadline and your choices before you move in.

01 **Can I have more time?**

Only if you qualify for an extension under the written terms. The working plan studies one possible 12-month extension. Extra time is not automatic, and final rules are still being set.

02 **Do I lose my savings if I leave?**

The money in your own savings account stays yours. It is not a BRIDGER-held account. Paid rent does not come back, and you may still owe unpaid rent, damage charges or other lawful debts.

03 **What about the deposit or a fee?**

Those are separate from your savings. The agreement must say what is refundable, when it is returned and what can be deducted. No option or program fee has been set.

04 **What if I still cannot qualify to buy?**

You do not automatically become the owner. Follow the lease's notice and move-out rules unless a written extension applies. The point of early reviews is to spot that risk before the deadline.

No automatic purchase, extension, forgiveness of debt or refund of paid rent is promised.

TAKE THE TIME TO UNDERSTAND YOUR DEAL

Ask us to show you. In writing.

You should be able to explain the agreement back in your own words. If you cannot, we need to explain it better.

01 **When does the home become mine?**

Point to the exact purchase step and the deed transfer. Ask a title or closing professional to check the ownership papers and any claims against the home.

02 **What is the full cost?**

List rent or the loan payment, savings, taxes, insurance, utilities, repairs, deposits and fees. Show what can change and any large payment due later.

03 **Who fixes what?**

One rent-first structure under study would keep owner duties and major repairs with BRIDGER. Your care duties would be written too. After buying, review the warranty and the costs you take on as owner.

04 **What if life changes?**

Read the missed-payment, exit, deposit and extension rules. Know what you owe and what remains yours.

05 **Can someone check it with me?**

Yes. Bring a trusted person and use an independent qualified reviewer. Compare financing options. Ask what each adviser does and how they are paid.

You do not need to learn every industry term. You do need clear answers about your money, your duties and your ownership.

THE AMERICAN DREAM IS NOT LOST

A place to build your years.

If you are willing to put in the work, we want that effort to lead somewhere real: a home you own, and a future you can build there.

Contact us

Talk directly with the builder

This is a model under study, not a live program. Ask questions and follow its progress. No application, deposit or enrollment is being accepted.



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THE DETAIL BEHIND THE PLAIN LANGUAGE

Clear words. Checkable sources.

Independent reference material. These sources explain general rules; they do not approve or endorse the BRIDGER proposal.

01 **FTC / Fixing your credit**

Open the official reference

02 **FTC / Rent-to-own home deals**

Open the official reference

03 **CFPB / Understand the full cost**

Open the official reference

04 **CFPB / When ownership changes hands**

Open the official reference

05 **Arizona courts / Rent and responsibilities**

Open the official reference

06 **CFPB / Seller-financing rules**

Open the official reference

This working model remains under development and is not a live offer. Before committing to any future program, review the actual price, full costs, ownership documents, deadlines and exit rules. Ask for an independent review. Last reviewed: 2 October 2026.