Pentvilla puts you the investor in control of both **money** and **stay**.
Renting and Mortgages put the *landlord* or *bank* in control of both.

The Three Models:

Who Controls Your Money, Who Controls Your Stay?

1. Renting

- **Money Control:** Landlord controls the money. You pay weekly to *use* the home. You build no equity, no financial benefit.
- **Stay Control:** Landlord controls your stay. Your right to stay exists only while you pay rent.
- **If you stop paying:** Eviction. No refund. No asset. No financial benefit.
- **Core truth:** *You pay to stay. Stop paying → lose stay + lose money.*

2. Mortgage (Traditional Homeownership)

- **Money Control:** Bank controls the money. You borrow money to stay in the home. You must repay the loan + interest.
- **Stay Control:** Bank controls your stay until the loan is fully repaid. You are technically "allowed to stay" as long as you meet repayment obligations.
- **If you stop paying:** Foreclosure. Forced sale. Stress. Financial losses. You can lose the home and still owe money.
- **Core truth:** *You borrow to stay. Stop paying → lose stay + lose money + possible debt.*

3. Pentvilla (Exclusive Occupancy Right)

- **Money Control:** You the Investor controls the money**.** You place units in trust. You do not pay ongoing costs. You do not pay rates, insurance, maintenance, gardening. You choose whether an Occupancy Fee applies.
- **Stay Control:** You control the stay**.** Your Exclusive Occupancy Right reflects the unitholding, not to weekly Occupancy fees.
- **If you stop paying:**
  - **If you chose an Occupancy Fee:** You can be evicted *only* for non-payment of that fee, but **you lose no money**. Your unitholding is untouched and are fully refunded with capital growth until you decide to terminate your Exclusive Occupancy Right.
  - **If you chose *no* Occupancy Fee:** You **cannot be evicted**, because there is nothing to pay weekly.
- **Core truth:** *You invest to stay. Stop paying → keep your money + keep your capital growth + stay (if no fee)*

Pentvilla for You the Investor
To Control Your Money and Stay!

Renting

- **Money:** Landlord
- **Stay:** Landlord
- **Outcome:** You have no control. You pay forever. You own nothing.

Mortgage

- **Money:** Bank
- **Stay:** Bank (until loan is fully repaid)
- **Outcome:** You carry risk, stress, and ongoing costs. Miss payments → lose home + lose money.

Pentvilla

- **Money:** You the Investor
- **Stay:** You the Investor
- **Outcome:**
  - No ongoing costs
  - No financial losses
  - Predictable capital growth
  - Stay is not dependent on weekly payments
  - Eviction risk only exists *if* you choose an Occupancy Fee
  - If you choose **no fee**, eviction is impossible because there is nothing to default on

Your "Money & Stay" Comparison

Model	Who Controls The Money	Who Controls The Stay	What Happens If You Stop Paying	Financial Outcome
Renting	Landlord	Landlord	Evicted	Lose all money paid
Mortgage	Bank	Bank – until loan repaid	Foreclosure	Lose home + possible debt
Pentvilla With occupancy fee	You Investor	You Investor	Evicted only for fee non-payment	No financial loss; units refunded with capital growth
Pentvilla With No occupancy fee	You Investor	You Investor	Cannot be evicted	No financial loss: capital growth continues

Pentvilla is the only housing model where:

- You control your money
- You control your stay
- You cannot suffer financial loss
- You can eliminate eviction risk entirely
- You can eliminate all ongoing costs for life.

This is why Pentvilla is not "renting" and not "ownership".
It is an **Exclusive Occupancy Right,** a category of its own.