Oakbrook I am looking for a home (Oakbrook)

Location **Kentucky**
https://www.genclassifieds.com/x-629928-z

I have been looking for a home for 3 years. Tired of the rundown apartment life. Have been approved for loans. I want to live in the Oakbrook community close to work. I have been looking outside area per Rural Housing Loan because of no downpayment. I would like to find a home owner who possibly has their home paid for and or has multiple houses in this area or moving who would let me "buy" their home on a rent to own basis with credit from some of the rent going toward purchase price. While living in the home I would have to save at least 3.5% down to get a different loan to purchase. I know its a lot to ask but I am serious and need a clean place to live close to work. Needs to be a reasonable monthly payment. I can only pay first month payment going in. I need to keep some money in reserve. I know it's a lot to ask but can make payments till loan is secured. Sale price in high hundreds too high for.

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