**WHEN WILL I HEAR FROM YOU?**

Thank you for providing your information on the Request for Showing form.

*Please note that if you have not filled out the form in its entirety this will delay your inquiry, as we only accept completed forms.

**Should you qualify, we will contact you during business hours in the order of which your request was received. We try to get back with everyone within 48 business hours, but it can take longer depending on the property and time of year. We realize that you are anxious to move forward and appreciate your patience as we process all requests timely. We receive a lot of inquiries on our properties and are not always able to get back with everyone if there is a long list and/or we already have a pending application.

Below, we have provided information regarding our rental process and qualifications.

ASSURED
PROPERTY
MANAGEMENT

# RENTER QUALIFICATIONS

**LENGTH OF LEASES:**

- ASSURED Property Management handles long-term rentals only - MINIMUM 1 yr lease.
- We do not manage "rent to own" properties and our properties are not "for sale".

**WHEN TO APPLY:**

- Applications will be accepted ONLY after showing. This is to ensure that the property is a good fit and that your likelihood of qualifying is high. You will have 24 hrs to submit / fully complete the application upon invitation to apply.
- To be fair, we only accept one application at a time so that prospects are not wasting money on application fees. Application fees are nonrefundable.
    - In a circumstance where multiple applications are received, they will be processed in the order in which they were appropriately invited/received, first come/first served.

**COSTS FOR MOVE IN:**

- Application fees are $65/per adult. All adults over 18 yrs of age must fill out a separate application and be listed on the lease.
- A holding deposit (equal to one month's rent) and pet fees (n/a for service/support animals) are due within 48 hours of approval to secure the rental, or we may move on to the next qualified applicant. The holding deposit converts to your security deposit upon move-in, but if your lease is canceled or you do not move in when planned, the holding deposit is forfeited for taking the property off the market and losing income.

- Sometimes an additional deposit is required if credit history is marginal. This will be due at the same time as the regular deposit and cannot be split into payments after move in.

- The first month's rent is due any time before your move-in date. If moving in any day other than the 1st, rent will be pro-rated.
  - Move-ins after the 15th are also required to pay the following month in full.

**PETS/ANIMALS:**

- We are a very pet/animal friendly rental company and would love to accommodate all of your family members.
- If the listing says no pets, sadly no pets are allowed per the owner or HOA (n/a to service/support animals).
- For pet friendly properties, pets are subject to owner approval (two max) and associated pet fees (noted on the listing).
- ALL PETS MUST BE SPAYED/NEUTERED. No new puppies or breeding allowed.
- Please note that our properties do not allow fish tanks, reptiles, or wild/exotic animals due to liabilities.
- Additionally, we require APPLICANTS (regardless of whether you have an animal) to complete an animal profile on PetScreening.

**OCCUPANCY:**

- Maximum of 2 persons per bedroom.

**RENTER QUALIFICATIONS / MINIMUMS**

We take special care in the placement of our tenants. Our application will ask you to complete information on your previous rental history, income, references, pet(s)/animal(s), whom else will be living with you, etc. ASSURED performs a FULL credit (TransUnion), criminal, and rental history screening. If you are concerned about your history, please discuss with us *prior* to submitting an application.

**RENTER HISTORY:**

- Past evictions and/or unsettled landlord/tenant disputes = automatic decline, no exceptions.
- We require at least two rental references from previous places of residence and will verify your renter history with past landlords. (If you do not have this, please discuss up front so we can go over options).

**EMPLOYMENT:**

- You must have verifiable employment (local, transfer, or remote at time of occupancy).
- Income must be a minimum of 2 1/2 times the rent (combined for lease holders, not including cosigners).
- Income and employment status will be verified with your current or future employer.
- Proof of income can include 30 days of pay stubs, past 3 bank statements, recent tax filings, award/designation letters, and/or an acceptance offer letter for new employer.

**CREDIT:**

- We will review your credit history collectively for several factors, including, but not limited to
    - debt/income ratios
    - history of payments
    - types of accounts / longevity / any in derogatory standing
    - minimum score of 550

• We can *sometimes* approve applicants with marginal or limited credit history with a co-signer and double deposit.

- We reserve the use of co-signers for individuals lacking in renter history or having new credit, not for poor credit history.
- Co-signers must be able to prove 5 times the rent in income.

• High likelihood of denial:

- not meeting the minimum score of 550
- lots of delinquencies / excessive unpaid charge offs and/or collections
- money owed to past landlords or utilities (insurance, cell phones, household utilities, etc)
- bankruptcies (ch7 being worse, but will review on case)
- tax liens, judgments, and other financial red flags

**CRIMINAL / BACKGROUND:**

- We cannot approve applications with convictions on file for violent crimes, sexual crimes, or the illegal manufacture and/or distribution of a controlled substance.
- If an applicant is listed on the sex offender registry, this would result in an automatic decline.

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EQUAL HOUSING OPPORTUNITY STATEMENT: ASSURED Property Management is committed to compliance with all federal, state, and local fair housing laws. We will not discriminate against any person because of race, color, religion, national origin, sex, familial status, disability, or any other specific classes protected by applicable laws. ASSURED's leasing process will allow any reasonable accommodation or reasonable modification based upon a disability-related need. The person requesting any reasonable modification may be responsible for the related expenses.