



REQUIREMENTS & APPLICATION INFORMATION

NO CREDIT REQUIREMENTS

WHO MUST APPLY

All applicants 18 years or older must submit an application.

REQUIRED FEES AND DOCUMENTS

- Non-refundable application fee and admin fee
- Copy of valid Driver's License or State ID
- Copies of 2 most recent pay stubs

BACKGROUND REQUIREMENTS

- All applicants must pass a background check and meet the following within the last 7 years:
- No outstanding balances, collections, judgments, or charge-offs related to prior rental housing
- No evictions
- No criminal convictions
- No pattern of non-payment, lease violations, or housing-related lawsuits

AUTOMATIC DENIAL

- Active Chapter 7 or Chapter 13 bankruptcy
- Applications will only be considered if bankruptcy is dismissed or discharged.
- Outstanding balance owed to a previous landlord or property management company

MINIMUM QUALIFICATIONS

AT LEAST **ONE APPLICANT** MUST MEET THESE REQUIREMENTS.; ALL APPLICANTS ARE SUBJECT TO SCREENING

Employment:

- 1 year of current job (must be W-2)
- If not W-2: 6 months of bank statements required

Rental History:

- Minimum of 12 months of verifiable rental or mortgage history
- Must be verified through a third-party landlord, property management company, or mortgage records
- Living with family or friends does not qualify as rental history

Income Requirement:

- Combined gross household income must be at least 3x the monthly rent
- Income must be verifiable and consistent
- Income requirements do NOT apply to **Section 8** voucher holders

Current Rent:

- Current housing payment must be within \$300 of the proposed rent amount
- Exceptions may be considered with strong compensating factors

CONDITIONAL APPROVAL

IF YOU DO NOT MEET STANDARD REQUIREMENTS, YOU MAY STILL QUALIFY IF:

- Approved with a co-signer or guarantor
- Second Chance Program (additional deposit required)
- Strong compensating factors (as determined by management)



VERIFICATION & APPROVAL PROCESS

WHAT HAPPENS AFTER YOU APPLY?

APPLICATION REVIEW

- Processing time: 48–72 hours
- Applications are reviewed once all documents are submitted

VERIFICATION PROCESS

- Employment, rental history, and references are verified
- If verification cannot be completed within 72 hours: application may be placed on hold until completed

APPROVAL

ONCE APPROVED YOU HAVE **48 HOURS** TO:

- Pay the security deposit (certified funds)
- Sign the lease
- **Your approval is valid for 30 days**

SKIP THE DEPOSIT WITH OBLIGO

Once approved, qualify and provide a payment method through **Obligo** to move in without a cash security deposit. Ask for more info!

MOVE-IN REQUIREMENTS

MOVE-IN MUST OCCUR WITHIN 45 DAYS OF APPROVAL, NO EXCEPTIONS

- **Move-In Charges** must be paid at least 5 days prior to the lease start date.
- All **utilities** must be in the tenants name within 3 days of occupancy.
- \$100,000 minimum **Renters Liability Insurance** must be active and documented within 3 days of move-in.

SECOND CHANCE PROGRAM

This program offers an alternative approval option for applicants who may not meet standard leasing criteria. It requires an additional liability deposit paid prior to move-in, providing added financial assurance to the property owner.

If the resident remains in good standing throughout the lease term and fulfills all lease obligations, including proper move-out, the added liability deposit is fully refundable.

ONGOING SHOWINGS

The home will continue to be shown, until there is an approval and a deposit placed on the unit.



RESPONSIBILITIES & POLICIES

LEASE REQUIREMENT SUMMARY

UTILITIES AND INSURANCE

- Utilities must be placed in tenant's name within 3 days of occupancy
- Tenant is responsible for all utility costs
- Renters insurance is required:
- Minimum \$100,000 liability coverage
- Proof due within 3 days of move-in

TENANT RESPONSIBILITIES

- Maintain a clean and safe home
- Replace HVAC filters every 30 days
- Handle minor maintenance (light bulbs, breakers, clogs)
- Maintain lawn and exterior (unless otherwise stated)
- Maintain regular pest control service
- Report maintenance issues immediately

PAYMENT POLICIES

- Rent due on the 1st of each month
- Late after the 5th day
- 10% late fee applied
- Returned payments subject to \$55 fee
- Multiple returned payments may result in lease violation.

PET POLICY

- Pet approval is dependent on owner discretion
- \$200 non-refundable deposit per pet
- \$35 monthly pet rent per pet
- No pets on the vicious breed list allowed at any property

SMOKING POLICY

- No smoking or vaping inside the property
- Violations may result in:
 - Full deposit forfeiture
 - Cleaning and repair charges

MAINTENANCE AND SERVICE CALLS

- Tenant responsible for damage caused by misuse or neglect
- Missed vendor appointments may result in service fees
- Non-emergency after-hours calls may be charged to tenant
- Prompt reporting of issues is required

MOVE-OUT

- Property must be returned in original condition (normal wear excluded)
- All keys and access devices must be returned
- Failure to comply may result in additional charges