



What we look for when we process an application:

We look at four things when we process your application

1. **We run a credit report:** We do not expect perfect credit. We use the credit report to verify address(es), sometimes employment and of course we do look at your pay history. If there is anything that you know about that is going to show up on your credit report you should tell us about it on the back of the application – space is provided for just this kind of information.
2. **We try to talk to current and past landlords:** If you have not rented before that is not a problem – tell us on the application where it asks. If you have rented before try and provide the most up to date information on your landlords so we can contact them for a referral. If there is anything we need to know about your current or previous rental history please tell us about it on the back of the application.
3. **We verify your source of income:** It helps a lot if you can submit proof of employment/income with your application (pay stubs, proof of income from SSI, etc.) Make sure you give us a number for your current employer so we can call and verify the information you've given us. Again if there is anything we need to know about your income or additional income please tell us on the back of the application.
4. **We do a criminal/eviction history check:** We use the local courts public records search to look for any history of eviction or criminal activity. We understand sometimes similar names may cause confusion so make sure to use your FULL name with MIDDLE INITIAL and provide a FULL DATE OF BIRTH and SS# where asked for it so we can make sure the records we are seeing are yours. If you've been evicted in the last three years it may be difficult to approve your application but there are circumstances and conditions which can help us get past that. The most important thing is to tell us about these situations before we find out about them – on the back of the application.

If you have any other questions or concerns about the application process please email or call us. Click on the contact us link on the home page.