



## THE RENTAL PROCESS

WE DO A BRIEF PHONE INTERVIEW TO GET AN IDEA OF YOUR NEEDS AND CONFIRM THAT YOU HAVE NO HISTORY OF EVICTIONS OR FELONIES ON YOUR RECORD. AFTER THAT, WE DO THE FOLLOWING:

- SET YOU UP ON OUR FREE AUTOMATED RENTAL LISTING SERVICE.
- CONFIRM YOU HAVE ALL DOCUMENTATION NECESSARY TO TAKE HOME OFF THE MARKET.
- WE WILL SET UP APPT'S TO SEE THE PROPERTIES WITHIN 48 HRS.
- DELIVER ALL DOCUMENTS, NEGOTIATE AND TRY TO GET THE BEST PRICE AND TERMS WE CAN FOR YOU.

**AMERICAN PARADISE PROPERTIES CHARGES A FLAT FEE FOR OUR SERVICES. \$399 (REFUNDABLE AFTER LEASE IS SIGNED) WHICH IS DUE IMMEDIATELY TO START. IF YOU SERVED IN THE MILITARY THEN YOU RECEIVE A DISCOUNT OF \$50.00.**

WE WILL START THE PROCESS WITHIN 24 HOURS OF YOUR PAYMENT. WE SORT THROUGH THE THOUSANDS OF AVAILABLE HOMES TO FIND THE ONES THAT BEST FIT YOUR CRITERIA. ONCE YOU DECIDE ON YOUR TOP 3, WE WILL SET APPTS WITH OWNERS/LANDLORDS TO SEE THEM WITHIN 48 HOURS. IF YOU GET TO THIS POINT YOU STAND ABOUT A 99% CHANCE OF FINDING A HOME.

# EVERYTHING YOU'LL NEED TO RENT A HOME

Are you asking, "What do I need to rent a house / apartment?" Like a job application, filling out an application to rent a home requires you to attach additional documents. Simply filling out the form with your information and a list of past rentals isn't enough for the landlord to decide whether you're reliable as a tenant. As such, he or she will ask for more items that will show that you're on top of your game. **These are the same items we require before we see any homes.**

While you are home hunting, gather the documents listed below early on. Most landlords will ask if these items have already been collected at time I am making show appt, though some others will only ask for a couple, so being prepared for any situation is your best bet.

## **Pay stubs - Most recent last two pay stubs.**

Landlords ask to see your pay stubs, to make sure you're employed and make as much money as you say you do. (Remember, the landlord's first concern is whether you'll pay your rent). If you don't make enough money, letting you move in is a gamble they can't afford to make. ***Landlords typically only accept tenants for whom the rental price is 30% or less of their income.***

Most of the time, landlords will ask for your two most recent pay stubs. If you have direct deposit, you can likely still find your pay stub online, or ask your boss for a copy. If you do get a physical stub with your paycheck, only provide a copy, not the original.

## **Bank Statements – Most recent last two months**

Generally, you'll only need bank statements OR pay stubs, not both. They essentially do the same thing—they show you have money.

Bank statements also show regular paycheck deposits from your job. Print two months' worth from your online account, just to be safe. If you don't have a computer at home, go to a public library to access your bank account and print these out. Be sure to log out before you leave the library!

## **Driver's License (Or Passport)- Make a Copy**

Make a copy of your driver's license with you when you tour homes or when you sit down to fill out an application. You will need to provide it as part of the application we turn in.

The landlord will make a copy for his or her records. If you don't have a license, a state ID or passport works too.

## A Recommendation letter

A recommendation tells the manager that you were a good tenant in a previous rentals. A letter from the last landlord help a great deal if you can get it. Most landlords will accept basic information about your last apartments, such as the property manager's contact information, so that they can call. But a few managers might ask you to provide letters of recommendation so they don't have to do the work.

*It's a good idea to get one of these letters before moving from your current rental.* A referral letter that you were confident enough to ask for – and received – says a lot to a manager.

## Vehicle Registration and Proof of Insurance

Why would a landlord need your vehicle info? If apartments come with a parking space, the landlord needs to know which cars belong on the property fulltime. If a car appears to be abandoned, the manager needs to know which renter owns it.

Some buildings/ homes have a limited number of parking spaces per unit, so landlords want to make sure only the approved vehicles are in the lot or home.

## Social Security Number

Your parents may have warned you not to give out this precious eight-digit identification code, but you do have to provide it to a potential landlord. Property managers and Associations use this number to perform a credit and criminal background checks, to see whether or not you're a good tenant.

You shouldn't have to provide a copy of your social security card, so memorize your number instead.

**Hot Tip:** *Do not store it on your phone or leave it visible in your apartment.*

## Rental History

You will need to provide your rental history. This is a list of all the rentals you've lived in during your life as a renter, including their addresses, the phone number of the property manager, how long you were there, how much you paid, and why you left.

If you've rented in several locations, it might be a good idea to go ahead and create a file of this information for yourself, so that you can provide it with you when you apply. You can always update it with each move. That way, you can make your application quickly, by copying the information, or simply providing a copy of the document with your application, instead of filling out that section.

## References

Most applications have a section for references. You should have a mental list of both professional and personal references, in case the landlord wants both. Just make sure to ask the people you plan to use as references for their permission, since they'll be receiving a call.

Choose established and responsible adults as your references. These references can come from businesses where you've worked, non-profits where you've volunteered, even your church. Your 20-year-old college dormmate isn't as reliable in the eyes of a landlord as your 40-year-old boss.

## Job History

A job history is just like a rental history, but with information about where you worked. Include your current job and a few previous ones. Keep this information on hand so you can reference it when you apply for homes.

Many landlords want to see your employment history to determine that you can hold a job. If you leave every three months, your income isn't stable, and thus isn't reliable. If, however, you've had a job for five or more years, the 12 months you'll be at this apartment will likely be a financially stable time. If recently retired in the last 12 months you will still need to provide the info.

## Checkbook

Finally, **bring your checkbook when applying for homes/apartments.** You may have to pay an application fee and/or a fee to an association to take the unit off the market until you sign the lease. That way, no one else can swoop in and take your dream home while you're waiting for the OK.

We require these items and a check (\$399 refundable after you sign your lease) on hand before we go out to tour your top 3 places. In this way, we are prepared to take the home off the market on the spot.