

THE RENTAL PROCESS

With Asset Management Real Estate

1. QUALIFY

The following factors are looked at on your application, but the application is assessed as a whole, not on one item. If your application falls outside of qualifying standards, you might be asked for additional deposit, a Cosigner/Guarantor or denied tenancy.

- ID: We have to do a background check so you will need a social security number and a valid form of photo identification such as a drivers license or government issued photo ID card.
- Verifiable Income and Employment: 50% Debt to Income Ratio —this means that your monthly income is twice the amount of your monthly expenses which might include rent, projected utilities, monthly revolving debt such as car loans, credit card payments, alimony, mortgages, and child support.
- Credit: We look at credit score (a minimum credit score of 620+), credit fraud alerts, absent or bad credit, bankruptcy, number of tradelines, outstanding balances, and credit history including negatives, inquiries, and collections.
- Residential History: We look for a history of positive residential rental references from the owner or manager of your previous tenancy with no outstanding balances, evictions, damage to property, delinquencies, complaints, violations, proper notice given before vacating, etc.
- Court & Records: We look for a recent history without association with fraud, misrepresentation, violent crime, and the manufacturing or distribution of controlled or illegal substances. We consider litigation, judgements, and liens. A previous conviction including felonies is not grounds for an immediate denial. Processing will look at the whole picture including how long ago the charges were.
- Smoking is not permitted on our properties.

2. MATCH

Make sure the property meets your needs. When you find a property you like, check on these items:

Do you have pets and does the rental allow pets? Is the rental available for when you want to move? Do you have the required move in funds for the property you are interested in? Whose responsibility are the utilities?

3. APPLY

- All occupants 18 years or older must apply and pay the application fee.
- INCOME: If you are a W2 earner, you will need to provide the 3 most recent pay stubs. If you are self-employed, you will need to provide either the previous years tax return or 6-12 months' worth of recent banking statements with income highlighted to document your income.
- EMPLOYMENT: We will be contacting your employer for employment and income verification, please provide a correct phone number, email address and contact name.
- RESIDENTIAL HISTORY: This must be submitted for the last 5 years without gaps in residency. We will be contacting your landlord(s) for reference(s), so please include. the owner or property manager's name and contact info (phone, email), dates of residency, amount of rent, and why you left.
- Applications are processed in the order they are received. We will only charge your application fee once we start processing your application, so if someone is approved before we start on your application, you are not charged. If we have another property available within 30 days of your application that you would like, we can transfer your application to the other property to be processed.
- Pet application and Assistance Animal Applications to be completed through petscreening.com – additional fees may apply.

Where to APPLY : www.amreinc.com

(Click "RESIDENTS" and "APPLY NOW")