

Application Approval Process

- Application Fee - \$50.00 per application - Non Refundable
- Credit/debit card fee - \$3.00 per application - Non Refundable
- Any persons 18 years of age or older will need to fill out a separate rental application
- On average the application process takes 2-3 business days
- Photo ID must be submitted with all applications - this can be emailed
- Move in non refundable document/administrative fee of \$100 due at time of move in
- Renter's insurance is required prior to move in.

Credit, income, length of employment, landlord references, and a search on the sex offender registry. All aspects/categories are taken into consideration when processing the application.

Credit- Reports are through Experian - credit score ranges
Very poor: 300-579 - Fair: 580-669 - Good: 670-739 - Very good: 740-799 - Exceptional: 800-850
We look at all accounts on the credit report. How many are current, delinquent or in collections.

Income - Required to be at 35% or lower. You can figure this by taking the monthly rent amount divided by your monthly income. If there are several applicants this is combined total income.

Rental References - These are to be from an unbiased source. References from friends, family, employers etc will not be considered. Any address that is listed on your credit report will need to be verified. We will need the contact information of the property manager/owner.

Being on the sex offender registry is a denial. We do not do criminal background checks.

Automatic denials include - this will also make you ineligible for a cosigner.

- Unsatisfactory landlord reference
- Owing a previous/current landlord money
- Unable to get utilities in your name (Collections)
- Unsatisfactory/no credit AND no landlord references
- Being on the sex offender registry
- Credit score in the very poor category (300-579)
- Credit report frozen

If eligible for a cosigner, we will contact you once your application has been processed. Do not submit your cosigner application until we advise it is necessary. Cosigner application fee is \$50.00

Cosigner requirements

- Must be 18 years of age or older
- Must have good credit history (700+) that is well established
- Rent to income ratio must be 25% or less (monthly rent ÷ monthly income)

R.D. Hinkley & Associates Inc. is dedicated to providing fair and equal housing opportunities for all individuals. We strictly follow all federal, state, and local laws to ensure inclusive and nondiscriminatory housing practices.

_____ (Initial) I have read the application approval process.

Sept 2024