



# Ramona Property Managers, Inc.

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## Application Process

Thank you for considering a property offered by Ramona Property Managers Incorporated. The application process is simple and takes approximately 2-3 business days to process. You will be notified either by mail and/or telephone as to the approval status of your application and you may request a copy of your credit report at any time regardless of approval status. Any questions regarding your credit report must be addressed to the credit bureaus directly. Please make sure all information on the application is completed IN FULL. If there is a section or line that does not apply to you, please indicate with N/A.

### APPLICANTS MUST SEE A PROPERTY BEFORE SUBMITTING AN APPLICATION.

To insure timely processing of your application please submit the following:

- One completed application for each person over 18 yrs. of age
- Original Driver's license or State ID, or two other forms of picture identification
- Original Social Security Card or Supporting Documents
- Verifiable Source of Income (e.g. 2 recent pay stubs, S.S.I/Disability, retirement, AFDC, etc.)
- \$35.00 application fee (No personal checks) per application (This is a non-refundable administration charge to cover the costs of processing each application)

Once you are approved, you will be informed of the total amount required to move in: (1st month's rent and deposit). (If scheduled lease date is within the last 15 days of the month, the first month's prorated rent and 2nd month's full rent are required) Both must be made payable by money order or cashier's check. **NO CASH OR PERSONAL CHECKS ARE ACCEPTED FOR MOVE-IN OR DEPOSIT.** All payments must be made payable to Ramona Property Managers, Inc.

- All applications are processed in the order received. The applicant who is first to pay the application fee, submits all the required documents, qualifies, and pays the required move-in charges after approval will be selected. We continue to process all applications submitted until deposit is received by an approved applicant.
- Once an applicant is approved, an applicant may place a deposit on the property to reserve the property for up to 10 days from the date of availability. The hold deposit is the total deposit of the Property.
- Neither the management office nor an on-site manager will accept any deposits or rent from an applicant until the applicant has been qualified and approved by the management office.
- Applicants may not store any items or stay in the residence until the full deposit and rent have been received and a lease agreement has been executed.
- Management company shall not hold a residence for an applicant until all required deposits have been received and an offer to rent has been signed by the applicant and the management office.
- All documents submitted shall be retained by the management office for a period of 3 years.

### Selection Criteria

The following qualifications will be applied to all applications:

#### Credit:

- Credit score (FICO) must be no less than 650 for standard deposits. Applicants with a credit score of 600-649 may be conditionally approved. If the credit score is less than 600, the application will not be approved.
- If the score rates "N/A" and no negative trade lines or collections have been reported, then the applicant may be conditionally approved.
- If the score rates "No subject Found" and all other information is verifiable, the application may be conditionally approved.
- Bankruptcies must be discharged within the previous 2 years of applying
- If an applicant has outstanding judgments for utilities or management companies, the application will not be approved.

#### Rental Reference:

- Rental verifications will be made for all residencies within the past 3 years.
- If applicant receives a negative rental reference, the application will not be approved.
- If rental verification results in home ownership, the loan or mortgage must be reflected on the credit report as a positive credit rating.
- If a tenancy results in home ownership without a mortgage, proof of ownership must be provided by way of Grant deed, tax records or escrow closing papers.
- If applicant has rented or lived with relatives, proof of residency must be established with corresponding ID card, Driver’s License, pay stubs, or credit report.

**Evictions:**

- NO EVICTIONS OR COLLECTIONS from a management company or landlord. If an applicant has been evicted or has a collection account from a previous landlord, the application will not be approved

**Employment & Verification of Income:**

- If applicant receives non-verifiable income because no pay stubs are given, applicant may be conditionally approved.
- If the income is unverifiable because the applicant is newly hired with no pay stubs to date, a letter on a company letterhead must be supplied by the employer indicating monthly salary and start date.
- If employment or income cannot be verified or if rent exceeds 40% of income, then a guarantor (“co-signer”) is required and applicant may be conditionally approved.
- If applicant is self-employed, two years of tax returns and 3 most recent months of bank statements are necessary for verification.

**\*\*\* Conditional Approval\*\*\***

- Final decision to accept or offer conditional approval is at sole discretion of Ramona Property Managers, Inc. If an applicant has been conditionally approved, the following conditions must be met for consideration:
- A double deposit must be given prior to move in and/or guarantor (co-signer) may be used, at the discretion of the office management. The guarantor must have satisfactory rental and employment references. Guarantor must have a credit score (Fico) of 650 or greater and rent should not exceed 40% of monthly gross income.
- Guarantors are used to supplement income verification only, not bad credit history.
- The guarantor must submit an application along with the following:
  - ID, Social Security card, proof of income, and pay the application fee.
  - Additional documents may be requested to establish approval.

**Applicant understands and agrees that the management company continues to receive and process applications even after an application is received. Applications are accepted until a deposit is received by an approved applicant. Submission of an application does not guarantee approval or secure a property. All applications are valid for 30 days and may be applied to any property offered by Ramona Property Managers Incorporated.**

**I have read, understand, and agree to the above terms.**

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**Applicant Signature**

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**Date**

# Application To Rent

## GENERAL INFORMATION

Apt No. \_\_\_\_\_ Located: \_\_\_\_\_

How did you hear about the rental? \_\_\_\_\_

Last Name	First	Middle
Phone	Mobile	
Social Security #	Driver's License	State
Date of Birth	Email Address	

## LIST ALL ADDITIONAL OCCUPANTS WHO WILL RESIDE IN UNIT

Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth

## RESIDENTIAL HISTORY

Current Address	City/Zip	
From(Month/Year)	To	Reason for leaving
Owner/Manager	Tel	Rent Amount
Current Address	City/Zip	
From(Month/Year)	To	Reason for leaving
Owner/Manager	Tel	Rent Amount
Current Address	City/Zip	
From(Month/Year)	To	Reason for leaving
Owner/Manager	Tel	Rent Amount

## EMPLOYMENT INFORMATION

Company Name	Address	
Phone	Occupation	Monthly Salary
Supervisor	Date of Employment	to

## ADDITIONAL INFORMATION

Do you receive any other source of income? \_\_\_ Yes \_\_\_ No Source: \_\_\_\_\_ Amt: \_\_\_\_\_

Have you ever been evicted for non-payment of rent or for any other reason? \_\_\_ Yes \_\_\_ No

Have you ever filed bankruptcy? \_\_\_ Yes \_\_\_ No Discharge date? \_\_\_\_\_

Have you ever been convicted of a felony for drugs or violence? \_\_\_ Yes \_\_\_ No

Do you have any pets? \_\_\_ Yes \_\_\_ No If yes, how many \_\_\_ Type? \_\_\_\_\_ Breed \_\_\_\_\_

Will you be using any water filled furniture? \_\_\_ Yes \_\_\_ No

**BANKING INFORMATION**

Name of Bank \_\_\_\_\_ Approximate Balance \_\_\_\_\_  
Checking | Savings (circle one)

Name of Bank \_\_\_\_\_ Approximate Balance \_\_\_\_\_  
Checking | Savings (circle one)

**PERSONAL REFERENCES**

Name \_\_\_\_\_ Address \_\_\_\_\_  
Phone # \_\_\_\_\_ Yrs Known \_\_\_\_\_ Relationship \_\_\_\_\_  
Name \_\_\_\_\_ Address \_\_\_\_\_  
Phone # \_\_\_\_\_ Yrs Known \_\_\_\_\_ Relationship \_\_\_\_\_

**EMERGENCY CONTACT (CANNOT BE CO-APPLICANT)**

Name \_\_\_\_\_ Address \_\_\_\_\_  
Phone # \_\_\_\_\_ Yrs Known \_\_\_\_\_ Relationship \_\_\_\_\_

**VEHICLES**

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Color \_\_\_\_\_  
Lic # \_\_\_\_\_ State \_\_\_\_\_  
Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Color \_\_\_\_\_  
Lic # \_\_\_\_\_ State \_\_\_\_\_

Applicant represents that all the above statements are true and correct and hereby authorizes verification including, but not limited to, obtaining a credit report. Applicant further agrees to furnish additional credit references on request. Owner/agent is authorized to obtain a credit report now and in the future.

About my application for rental and/or employment verification, I understand that background inquiries will be made on myself including consumer, criminal, driving and other reports. Employment reports may include information as to my character, work habits, performance and experience along with reasons for termination of past employment from previous employers. I understand that information will be requested from various federal, state and other agencies and entities, public and private, which maintain records concerning my past activities relating to driving, credit, criminal, civil and other experiences as well as claims involving me in insurance company files.

I authorize, without reservation, any party or agency contacted, to furnish completely and without limitation, any and all of the above-mentioned information and any other information related to this application. Further, I will release from all liability and hold harmless all requesters and appliers of information.

The undersigned submits this application to rent housing accommodations designated for the amount and location as mentioned above and upon approval of this application agrees to sign a rental or lease agreement and to pay all sums due, including requested deposits before occupancy.

Signature \_\_\_\_\_ Date \_\_\_\_\_