

HRG Qualifications for Application Approval

Each application is reviewed on a case-by-case basis and requires final approval by the property owner. We process applications as quickly as possible. You may not hear from us for 2 days due to the time it takes to contact landlords, verify employment, rental references, credit and criminal background. We can typically have final approval within 4 - 5 days. Providing accurate landlord or property management company daytime contact information will shorten the turnaround time.

If there are special credit or other circumstances we need to know about, please write a paragraph explaining the situation and attach to application. Upfront honesty is the best policy. Our contract with the owner makes it very difficult to rent to you if your credit is more than 20% negative in the last two years. Bad credit, bad rental references or no rental references may result in a rejected application. In some cases, an owner may accept applicant with a co-signer that has a good credit and rental status.

Other requirements include:

- Applicant must be 18 years of age or older. If applicant is a student, a notarized parent or legal guardian guarantee is required.
- A copy of applicants valid Driver's license and Social Security Card must accompany the application.
- Applicant must have proof of permanent employment with legal and verifiable income in the amount of approximately three times the monthly rent. If retired or receiving disability etc., we still need verifiable income in the amount of three times monthly rental amount.
- Three years of favorable rental references or ownership are required.
- We use a National Credit Agent for credit checks. We do criminal background checks on all applicants.
- Only two unrelated adults shall live in a property, unless owner approval is given.
- At this time our owners have elected not to participate in the Sect. 8 voucher program.

If you wish to be preapproved before you locate a property, write "Preapproval Request" on the application in the address portion on the first line. We will process your application and call you when complete. You can then select a property that you qualify for. Preapproved applications do not receive a refund of any processing fees paid even if a suitable property cannot be located.

HRG Rental Terms and Conditions

- A twelve month lease is required, unless otherwise stated.
- Resident pays all utilities and grass maintenance, unless otherwise stated.
- Application Fee is \$50 per applicant or \$60 per married couple. (*Due with completed application and is non-refundable*)
- Security Deposit is equal to one month's rent. (*Due with completed application and is refundable if rejected.*)
- Once approved, the first month's rent must be in the form of cashier's bank check or money order prior to occupancy.
- Pets are at owner's discretion. A Non-refundable Pet fee is typically \$250 for one animal, but is determined by the owner on a case by case basis at time of application. ****Additional refundable fees may be requested for multiple animals and are held in a trust account until lease end.**
- Late Fee is 5% of monthly rent due after 5 day grace period and there is a \$25 non-sufficient funds fee.