

RENTAL QUALIFICATIONS STANDARDS & APPLICATION GUIDELINES

Thank you for considering M.C. Walker Realty as you search for a home to rent. After reading these standards and guidelines, please contact us prior to applying should you have any questions.

APPLICATION GUIDELINES

- Each person 18 years and older in the household will need to fill out a complete application and submit a **non-refundable \$40/person application fee + \$10 for Pet application fee.** The application will not be considered with missing or false information.
****** Only approved applicants can reside/live in the rental unit. ******
- The application process could take 7-10 business days provided all information is complete and references respond in a timely manner.
- A full rental holding deposit (one month's rent & security deposit) may be submitted at the time of application, but will not be deposited until the applicants are accepted. Once accepted this holding deposit is non-refundable, but will transfer to the security deposit & 1st month's rent. Ordinarily a home will not be held for more than 14 days, unless the availability date has been previously established. A home **will not** be held without a rental deposit.
- **ACCEPTANCE FEE:** Upon approval of the application, the approved applicant agrees to include a separate payment of a \$75.00 administrative acceptance fee, which is due and payable to M.C. Walker Realty with the first full month's rent, as cash, cashier check or money order.
- Upon acceptance applicant agrees to pay the holding deposit equal to one month rent which is due and payable to M.C. Walker Realty within 24-48 hours of acceptance notification. The rental lease agreement should be signed within 10 days of approval date along with payment of the first month's rent and any other fees due to be paid at that time or upon agreement, but prior to move in date. If approved, please **text** Matt Walker to set up a time for the lease signing. At that appointment you will review all important items and the conditions and terms of the actual rental lease agreement; if tenants are not in town, other arrangements can be made to accomplish this.

QUALIFICATION STANDARDS

- Positive Photo Identification – E.g. drivers license, military ID, employment ID, green card, passport
- Monthly Net Income – three to four times the amount of rent and having been maintained for at least three months prior to application. Proof of earnings from social security, child support, alimony and/or spousal support must be documented. Unverifiable income cannot be considered.
- Employment History – at least six months at present place of employment and/or two years of employment in the same field with Income Verification through employer contact, tax records, pay stubs or Leave and Earnings Statements. Military personnel recently assigned are required to provide a copy of military orders and officer contacts.
- Positive Credit Report – we will pull this information as part of the application process – applicants may not provide their own credit report print out. Extra-ordinary amounts of debt could result in higher income requirements.
- Criminal history – free of felonies or convictions related to drugs, crimes against persons and/or property.
- Prior evictions – Applicants with prior evictions will not be considered.

****** *If your Credit is unsatisfactory, could you pay an extra Months Rent in Advanced? YES or NO***

EXCEPTIONS TO STANDARDS – “ADVERSE ACTION OPTIONS”

Sometimes due to extenuating circumstances, exceptions to one area of the above standards may be considered, often with some “adverse action” being required. For instance, perhaps a loss of job or divorce led to a tough time as seen in the credit report. Before and after these challenging times, the applicant showed good credit and generally qualifies in all other areas. A qualified co-signer or additional deposits may be required, thus allowing a tenant to rent a home, which might otherwise not be available to them. Please reveal any information that may not meet standards prior to having us run your application. It is frustrating and expensive for everyone to go through the entire process only to realize that an important standard is not met and no adverse action option can be taken to overcome it.

TENANT _____ DATE _____ TENANT _____ DATE _____

Applicant signature indicates that the applicant has read, understands and agrees to abide by the policies and procedures written above.

INSTRUCTIONS FOR RENTAL APPLICANTS

1 – Your application must be *filled out completely* by each person age 18 years and older who is applying to reside at the rental unit. In order for any processing to begin, your application must also be signed by all persons applying.

2 – The **Non-Refundable** application processing fee is \$40 for each person applying and is *payable as cash, cashier check or money order to M.C. Walker Realty* at the time the completed application is submitted. We cannot accept personal checks.

3 – Please contact your rental showing agent and out office staff (Mike Bennett or Lorie Walker) at 717-697-9487, to let us know that your application is at our office. Once your application is received at our office, please allow a maximum of 7 business days (not including holidays) for processing and verification.

4 - **IF** your rental application is approved, then your **Holding Deposit** (equal to ONE month's rent) is due immediately, *payable to M.C. Walker Realty*, as cashier checks, certified checks or money orders only – NO Personal checks). This payment will take the rental unit off the market. (Your holding deposit is **NON-REFUNDABLE**). Once a lease is signed the holding deposit becomes the security deposit.

5 – WE WILL ONLY HOLD THE RENTAL UNIT OFF THE MARKET ONCE THE APPLICATION IS APPROVED, ACCEPTED BY THE OWNER AND YOUR HOLDING DEPOSIT IS RECEIVED BY M.C. WALKER REALTY AT OUR OFFICE.

6 – For rental units that permit pets, **ALL pet deposits are Non-Refundable** (*unless stated differently by Property owner*) and can be added in with the PAYMENT for the first month's rent.

7 – For the security deposit and the 1st full month rent payments, we require (for each payment) a separate cashier check, certified check or money order. Each payment should be made *payable to M.C. Walker Realty*. Please enter "Security Deposit and 1st Month Rent (and Administration fee of \$75) along with the rental unit address on the memo line of the appropriate payment.

Please submit:

Security Deposit

1st Month Rent

\$75 - Administration fee

along with the rental unit address on the memo line of the appropriate payment.

Tenant _____ Print Name _____

Tenant _____ Pring Name _____

NOTE: If you are a co-signer/guarantor for another applicant(s), the same rules and procedures above apply to you.

CONSUMER NOTICE FOR TENANTS

THIS IS NOT A CONTRACT

RA

(Not to be used when licensee is subagent for the landlord, agent for the tenant or transaction licensee. In these situations the full Consumer Notice must be used.)

(Licensee) _____ hereby states that with respect to this property (describe property) _____, I am acting in the following capacity: (check one)

- (i) Owner/Landlord of the Property;
- (ii) A direct employee of the Owner/Landlord; OR
- (iii) An agent of the Owner/Landlord pursuant to a property management or exclusive leasing agreement.

I acknowledge that I have received this Notice:

Date: _____

	Print (Consumer)
	Signed (Consumer)
	Address (Optional)
	Phone Number (Optional)

(Licensee) _____ (Date) _____

I certify that I have provided this Notice:

RENTAL APPLICATION

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

Provide at least two years of history in Sections 1 & 2. Fill out all sections completely.
Attach additional sheets if more space is needed. Please type or print all information clearly.

PROPERTY INFORMATION

Address _____

Utilities Paid By Landlord: _____

Utilities Paid By Tenant: _____

Move-in Date _____ Term _____ Monthly Rent \$ _____ Application Fee \$ _____

Deposits _____ \$ _____ Other _____ \$ _____

See Advance Payment Addendum for additional information

1. APPLICANT INFORMATION (Attach Photo ID)

APPLICANT 1 Check here if additional information is attached

Full Name _____

Is Applicant at least 18 years old? Yes No

Social Security Number _____

Driver's License No./State _____

Home Phone _____ Work Phone _____

Present Address & ZIP _____

From: _____ To: _____ Rent/Mortgage \$ _____ /mo.

Landlord/Mortgage Co. Name & Phone _____

Previous Address & ZIP _____

From: _____ To: _____ Rent/Mortgage \$ _____ /mo.

Landlord/Mortgage Co. Name & Phone _____

In case of emergency, contact _____

Relationship _____ Phone(s) _____

APPLICANT INFORMATION (Attach Photo ID)

APPLICANT 2 Check here if additional information is attached

Full Name _____

Is Applicant at least 18 years old? Yes No

Social Security Number _____

Driver's License No./State _____

Home Phone _____ Work Phone _____

Present Address & ZIP _____

From: _____ To: _____ Rent/Mortgage \$ _____ /mo.

Landlord/Mortgage Co. Name & Phone _____

Previous Address & ZIP _____

From: _____ To: _____ Rent/Mortgage \$ _____ /mo.

Landlord/Mortgage Co. Name & Phone _____

In case of emergency, contact _____

Relationship _____ Phone(s) _____

APPLICANT 1 E-MAIL: _____

APPLICANT 2 E-MAIL: _____



NOTICES & INFORMATION

CIVIL RIGHTS ACTS NOTICE

Federal and state laws make it illegal for a landlord, broker, or anyone to use RACE, COLOR, RELIGION or RELIGIOUS CREE, SEX, DIS-ABILITY (physical or mental), FAMILIAL STATUS (children under 18 years of age), AGE (40 or older), NATIONAL ORIGIN, USE OR HAN-DLING/TRAINING OF SUPPORT OR GUIDE ANIMALS, or the FACT OF RELATIONSHIP OR ASSOCIATION TO AN INDIVIDUAL KNOWN TO HAVE A DISABILITY as reasons for refusing to sell, show, or rent properties, loan money, or set deposit amounts, or as reasons for any decision relating to the sale or lease of property. It is also an unlawful discriminatory practice to evict or attempt to evict an occupant of a housing accommodation before the end of the term of the lease because of the pregnancy or birth of a child.

FAIR CREDIT REPORTING ACT NOTICE

15 W.S.C. § 1681 et. seq.

If the Landlord or Broker denies your application based in whole or in part on any information contained in the consumer report authorized by paragraph 12 of this Application, the Landlord or Broker must provide you with oral, written or electronic notice of the denial, and must provide to you (1) the name, address, and telephone number of the consumer reporting agency (including a toll-free telephone number established by the agency if the agency complies and maintains files on consumers on a nationwide basis) that furnished the report, (2) a statement that the consumer reporting agency did not make the decision to deny the application and is unable to provide you with the specific reasons why your application was denied, (3) information about how to obtain a free copy of your consumer report from the consumer reporting agency, and (4) information about how to dispute the accuracy of completeness of any information in a consumer report furnished by the agency. If the Landlord or Broker denies your application because of information from a person other than a credit reporting agency (for example, an employer or prior landlord), the Landlord or Broker must provide you with notice about your right to make a written request to discover the nature of that information.

The application fee is NON-REFUNDABLE. If application is approved, applicant(s) agree(s) to sign the lease and pay balance of any partial month rent plus first full months rent plus any applicable security deposit and/or pet security deposit if applicable at the signing of the lease. Payments to be by cash, cashier check, money order or certified check. By signing this application, applicant agrees to allow a credit check, a check of rental history and/or other reference checks as my be required through any credit reporting agency and/or resource available to landlord or landlord's agent. Applicant to include NON-REFUNDABLE \$40 per person (over the age of 18) application fee to cover cost of credit reporting and processing of this application.

ACCEPTANCE FEE: Upon approval of the application, the approved applicant agrees to a separate payment of \$75 administration fee, due and payable with the first full month's rent, as cash, cashier check or money order, payable to M C Walker Realty.

Applicant Signature: _____ Applicant Signature: _____

Date of Birth: _____ Date of Birth: _____

Please Use Street Address with City, State & Zip Code ON ALL ADDRESSES. Thank You!

Possession Date: _____ Anticipated Length of Occupancy: _____

Smoker? Applicant #1 ___ YES ___ NO Applicant #2 ___ YES ___ NO

RENTAL APPLICATION

M.C. WALKER REALTY www.mcwalker.com email: walkerrealty@pa.net

14 North Walnut Street, Mechanicsburg PA 17055

OFFICE: 717-697-9487 FAX: 717-697-9480

2. EMPLOYMENT INFORMATION

APPLICANT 1 Check here if additional information is attached

Employer _____
 City/State _____
 Phone _____ Supervisor _____
 Position _____
 Gross Income: \$ _____ /mo. OR
 \$ _____ /hr., for _____ hrs. per week (on average)
 Employed From _____ To _____
 PROOF OF INCOME ATTACHED
 Previous Employer _____
 City/State _____
 Phone _____ Supervisor _____
 Position _____
 Gross Income: \$ _____ /mo. OR
 \$ _____ /hr., for _____ hrs. per week (on average)
 Employed From _____ To _____

EMPLOYMENT INFORMATION

APPLICANT 2 Check here if additional information is attached

Employer _____
 City/State _____
 Phone _____ Supervisor _____
 Position _____
 Gross Income: \$ _____ /mo. OR
 \$ _____ /hr., for _____ hrs. per week (on average)
 Employed From _____ To _____
 PROOF OF INCOME ATTACHED
 Previous Employer _____
 City/State _____
 Phone _____ Supervisor _____
 Position _____
 Gross Income: \$ _____ /mo. OR
 \$ _____ /hr., for _____ hrs. per week (on average)
 Employed From _____ To _____

3. OTHER INCOME Alimony, child support, or separate maintenance income need not be revealed if Applicant does not wish to have it considered as a basis for paying this obligation.

Check here if additional information is attached

Applicant	Source	Monthly Amount

4. BANK ACCOUNT INFORMATION

Check here if additional information is attached

Applicant	Bank/Credit Union	Address/Branch	Account Type	Balance

5. LIABILITIES/MONTHLY PAYMENTS

Check here if additional information is attached

Applicant	Lender/Creditor	Loan Type	Balance Due	Monthly Payment

6. VEHICLE INFORMATION

Check here if additional information is attached

Applicant	Make/Model	Year	Color	License Number/State

7. OTHER OCCUPANTS (FULL NAME)

Check here if additional information is attached

_____ 18 or older _____ 18 or older
 _____ 18 or older _____ 18 or older

8. PETS

Check here if additional information is attached

Does any Applicant or Occupant own any pets? Yes No If yes, list and describe: (type, name, breed, age, weight, gender, etc):

SPECIAL NOTE: We will endeavor to give you a prompt response/decision on your rental application. The process with verification may take up to (7) seven business days. Thank you in advance for your patience.

Applicant 1 Applicant 2

- Yes No Yes No
- Yes No Yes No
- Yes No Yes No
- Yes No Yes No
- Yes No Yes No

Have you ever declared bankruptcy or suffered foreclosure? If yes, list any payments: \$ _____

Have you been evicted or sued for unpaid rent or damages to leased property?

Have you ever refused to pay rent for any reason?

Have you ever been convicted of a felony or misdemeanor?

Have you at any time on or since January 1, 1998 been obligated to pay support under an order on record in any Pennsylvania county? If yes, list the County and the Domestic Relations File or Docket Number: _____

Amount \$ _____ Are you delinquent? _____

If you answered "yes" to any of the above questions, please explain: _____

10. CONDITION OF PROPERTY
The Property will be leased in the same condition as it is shown unless otherwise agreed to in writing in paragraph 11 below or in an attached addendum.

11. SPECIAL PROVISIONS

12. AUTHORIZATION. Applicants authorize Landlord or Broker to obtain any information deemed necessary to evaluate this Application. This information may include, but is not limited to, credit reports, criminal history, judgments of record, rental history, verification of employment and salary, employment history, vehicle records, and licensing records. Broker may report to Landlord any information obtained by Broker for evaluation of the Application. Applicants acknowledge that all information in the Application is true and correct. Applicants acknowledge that if they present false or incomplete information Landlord may reject this Application. Applicants understand that giving false or incomplete information may result in forfeiture of any payments made in connection with this Rental Application.

I HAVE READ AND AGREE TO THE PROVISIONS AS STATED.

APPLICANT _____ DATE _____

APPLICANT _____ DATE _____

M.C. WALKER REALTY www.mcwalker.com e-mail: walkerrealty@pa.net
14 North Walnut Street, Mechanicsburg, PA 17055 OFFICE 717-697-9487 fax-717-697-9480

AGENT/RECEIVED BY _____ DATE _____

FOR OFFICIAL USE ONLY	
Landlord	<input type="checkbox"/> CBB/BBP <input type="checkbox"/> R/BB/BBP
Employment	
Credit Report	
ID Verification	
Misc	

PET APPLICATION FORM

Pet owner's name	Phone
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Pet's name	Dog or cat? <i>also breed</i>	License or ID#	Weight	Age	Sex
Pet's name	Dog or cat? <i>also breed</i>	License or ID#	Weight	Age	Sex
Pet's name	Dog or cat? <i>also breed</i>	License or ID#	Weight	Age	Sex

Pet's Veterinarian

Name	Email
Address	Phone

Renter's or Homeowner's Insurance

Agency	Email
Address	Phone

Pet's Emergency Caretaker

Name	Phone
------	-------

Previous Landlord, Neighbor or Roommate References

Name	Address	Phone
Name	Address	Phone
Name	Address	Phone

How long have you owned your pet:

Is your pet an indoor or outdoor pet:

Is your pet spayed/neutered?

Please tell us a little about your pet:

Signature of applicant:

Date: