CRM PROPERTIES

PROPERTY MANAGEMENT SERVICES

BEFORE YOU BEGIN - PLEASE REVIEW THE INFORMATION BELOW CAREFULLY BEFORE STARTING YOUR APPLICATION. OUR PROCESS IS THOROUGH, AND WE WANT TO ENSURE YOU MEET OUR REQUIREMENTS BEFORE YOU SPEND TIME COMPLETING THE FORM OR PAYING ANY APPLICATION FEES.
We get it – there are a lot of words here. But trust us, it's worth the read!

Please be aware that we accept up to three applications for a single property before removing it from the market. Our properties are offered on a first-come, first-served basis based on application approval. **Once approved and the holding fee is paid, the lease start date must begin within 7 days.** If this timeframe does not align with your anticipated move date, contact our office through the LiveChat feature on our website prior to applying to confirm whether your requested start date may be accommodated. **If you are only interested in the property listed on your application, we recommend using the LiveChat service on our website (staffed by our Leasing Department) to check whether there are existing applications**. If you are open to other options, your application can also be considered for any of our other available properties.

A separate application is required for each person **18 years or older** who will be living in the property. The non-refundable application fee is **$60 per person** (including a $10 service fee).

If a **CO-SIGNER** is required, they must also complete an application, pay the $60 application fee, and meet the following requirements:

- Must demonstrate a verifiable monthly net income of at **least four (4) times** the monthly rent.
- Must reside in the state of Indiana.
- Must meet all other application criteria.

* *The application fee is non-refundable, as we incur costs to screen every applicant regardless of approval.*

ANIMAL POLICIES

Animal policies vary by homeowner. Some do not allow pets at all, while others have restrictions on size, weight, or number permitted (most properties allow up to 3 pets). Most single-family properties do not have breed restrictions. Please confirm the pet policy for your specific property before applying, as application fees are non-refundable for failure to do so.

FOR PROPERTIES THAT ALLOW PETS, THE FOLLOWING QUALIFICATIONS APPLY:

- Dogs must be at least 6 months old.
- All pets must be up to date on vaccinations (MUST include a valid rabies vaccination)
- For multi-unit properties (duplexes, apartments, townhomes), the full-grown weight of your pet, based on the dominant breed, MUST be 40lbs. or less.

*NOTE: Vet records MUST show applicant name, pet name, vet information, dominant breed (for dogs), weight (for dogs), age (for dogs), and proof of current vaccinations (valid rabies vaccination required for dogs and cats). Vet records cannot be handwritten.

There is a required portion on this application that asks for pet/animal information, but we also require an acknowledgement/profile to be completed whether you do or do not have any pets/animals via PetScreening.com.

Please follow this link to fill out your appropriate acknowledgement/profile: **https://crmproperties.petscreening.com/**

The PetScreening link will require to select between the following types of profiles:

- **Household Pet** profile (dogs/cats only - requires photo of animal and vet records)
- **Assistance Animal** profile (requires photo of animal, vet records, assistance animal documentation)
- **No Pet/Animal** profile

*NOTE: If you have pets, *only the pet owner in the household must complete the appropriate profile, all other occupants must complete the "no pet" profile*. Pets such as lizards, rabbits, birds, or fish do **not** require a profile.

PET FEES

Pet Profile Fee - PetScreening charges a fee of $30 (credit/debit card payment) or $25 (ACH Payment) per household pet profile. (No fee for Assistance Animals or No Pet profiles)

Pet Administrative Fee - $175.00. - This is a one-time fee due upon leasing & covers up to 3 pets.

Monthly Pet Fee - Please see below scoring model. Pet fees are based upon the "paw score" that petscreening.com assigns your pet. This score is determined using a proprietary formula that takes into account things such as weight, age, vaccination details, etc.:

- 5 PAWS - $40
- 4 PAWS - $40
- 3 PAWS - $50
- 2 PAWS - $75
- 1 PAW - $85

RESIDENT BENEFITS PACKAGE

CRM is happy to include a Resident Benefits Package with our leases. This package is **$50 per month** in addition to the advertised rent price. This fee may vary depending on the selections you make during the leasing process, with a minimum cost of $50/Month. This is a requirement for all leases (no opt out) and includes the following conveniences:

- CREDIT REPORTING – We report on time payments monthly to all 3 credit bureaus.
- RENTERS INSURANCE – You will be automatically enrolled into our master renter's insurance policy.
- FILTER DELIVERY – HVAC filters will be automatically delivered to your front door every 90 days to help reduce energy costs.
- RESIDENT REWARDS – You'll earn rewards each month just by paying rent!
- LATE FEE WAIVER – (1) Late fee waiver per lease per year (Minimum $75 value)
- IDENTITY PROTECTION – $1M Identity Protection
- CONVENIENCE – Move in concierge to assist with utility setup, 24/7 access to online document storage, payments, chat & maintenance requests.

CREDIT

Credit reports should demonstrate a history of paying bills on time and the absence of "bad debt," such as missed or late payments, collection accounts, closed credit accounts, or judgments. Applicants may not submit their own credit reports; all reports must be obtained through our screening process.

Applicants with strong credit, income, and references will be approved at the security deposit amount listed in the property's advertisement. Applicants with less-than-perfect credit may still be approved if additional coverage is in place. This may include a Credit Contingency Admin Fee (increasing the advertised rent by 3% or 4% of the base rent amount, depending on the credit report), a higher security deposit, and/or a security deposit insurance policy. Minimum credit score requirement is **551**. Lack of verifiable credit (EX: no score/frozen credit) will be cause for a denial.

OK, NOW THAT THE FEES ARE OUT OF THE WAY, HERE'S OUR BASIC CRITERIA:

INCOME VERIFICATION

We MUST be able to see a source of income that meets our income requirements. All income requirements are based on the NET (after taxes and deductions) monthly income. Income must be verifiable - Cash jobs/"off the books" income, unemployment benefits, or seasonal/temporary employment will **NOT** be considered. You will be required to uploaded documentation proof of verifiable income to this application.

VERIFIABLE INCOME CAN BE GIVEN IN THE FOLLOWING FORMS:

- **PAYSTUBS –** Most recent 60 days of full paystubs from your current employer showing your name, pay date, gross pay, net pay, any deductions, and all year-to-date amounts.
- **EMPLOYMENT OFFER LETTER –** An official letter on company letterhead including your name, start date, rate of pay, and guaranteed weekly hours.
- **SSI/VA BENEFITS/RETIRMENT –** Most current award letter **AND** the past three (3) months of bank statements showing these amounts deposited into an account in your name.
- **COURT ORDERED CHILD SUPPORT –** Three (3) months of bank statements and/or pay card screenshots. Either must show amounts deposited into an account in your name.
- **FOOD STAMPS –** Current eligibility amount worksheet
- **SELF EMPLOYED/1099 EMPLOYEES –** Past two (2) years tax returns **AND** past three (3) months bank statements showing income deposited into an account in your name.

***Out-of-State Applicants:** If you are relocating from out of state or your employment is transferring from outside Indiana, you will be required to provide one of the following:

- Proof of Indiana-based employment (Formal Offer Letter)
- A formal letter from your employer confirming a transfer to an Indiana location.
- A formal letter from your employer that your remote employment will continue while residing in Indiana

**NOTE: Our leasing team may ask for additional verifiable income documents to be able to verify the information provided and income qualify your application.*

NET HOUSEHOLD INCOME REQUIREMENTS:

- 3x Monthly Rent Amount – Property where resident is responsible for utilities.
- 2x Monthly Rent Amount – Property where all utilities are included in rent.
- 1x Monthly Rent Amount – Applying using a Section 8 Housing Choice Voucher ***(Must upload a copy of voucher with your income documents and ID).***

NOTE- With a Section 8 voucher we must still see verifiable income (list above for what is considered verifiable).* ***This does not include the voucher.*

RESIDENCE VERFICATION

We require verifiable residence history for the past 2 (TWO) years, regardless of whether you currently rent, own, or live with friends or family. Applicants are responsible for providing complete contact information for previous landlords or homeowners, including first and last names, phone numbers, emails, and any other details you may have.

By providing this information and signing your application, you authorize us to send a rental verification form to your current and any previous landlords. We have specific criteria regarding **recent or past foreclosures, evictions, and/or debts owed to previous landlords** that may result in application denial. We strongly encourage you to use the **LiveChat service on our website** to discuss your situation before applying as application fees will **NOT** be refunded for failure to do so. This service is staffed by a member of our Leasing Department.

EVICTION/FORCLOSURE POLICY

Any eviction or forclosure within the last 12 months will result in an automatic denial of the application. For evictions within the last 1 to 5 years, applications may still be considered; however, approval will require a **4% monthly credit contingency fee** (based off the monthly base rent) as well as a **double security deposit**.

BANKRUPTCY POLICY

Any bankruptcy within the last 12 months will result in an automatic denial of the application. For bankruptcies within the last 1 to 3 years, applications may still be considered; however, approval will require a **4% monthly credit contingency fee** (based off the monthly base rent) as well as a **double security deposit**.

OCCUPANCY REQUIREMENTS

To ensure a safe and comfortable living environment, each property has a maximum number of occupants allowed. Anyone over the age of 1 year is considered an occupant. The occupancy limits for each unit type are as follows:

- Efficiency/Studio: 2 Occupants
- 1 Bedroom: 3 Occupants
- 2 Bedroom: 4 Occupants
- 3 Bedroom: 5 Occupants
- 4 Bedroom: 7 Occupants

LIST OF ITEMS NEEDED FOR APPLICATION TO BE SUBMITTED:

- **COMPLETED APPLICATION:** All fields must be filled out accurately and truthfully.
- **APPLICATION FEE:** $60 per adult (18+) and/or co-signers.
- **SSN/ITIN:** Applicants must provide a valid Social Security Number or Individual Taxpayer Identification Number.
- **IDENTIFICATION:** A legible photo or copy of a government-issued, non-expired ID is required.
- **PROOF OF INCOME:** Verifiable documentation of income is required.

WHAT COULD CAUSE AN AUTOMATIC DECLINE?

An application may be automatically denied for reasons including unpaid balances owed to landlords, insufficient or non-verifiable income, poor credit history or a high debt-to-income ratio, unsatisfactory references, non-discharged bankruptcies or foreclosures or any bankruptcy or foreclosure filed within the past 12 months, unqualified pets, or falsification of any information or documentation provided.

Criminal history can also result in denial. This includes felonies within the past five years involving illegal manufacture or distribution of controlled substances, maintaining a common nuisance, violent offenses (including those toward animals), intentional damage/destruction of property or sexually related offenses. Any registered offenses, regardless of when it occurred, is also grounds for denial. Criminal background checks are conducted on all applicants 18 years and older.

Additionally, applications may be denied if an applicant exhibits evasive, abusive, harassing, or combative behavior toward our staff, or if their conduct suggests they will not comply with the rental agreement or community rules. This applies to all forms of communication, including email, text, phone calls, and in-person interactions.

WHAT HAPPENS AFTER I SUBMIT MY APPLICATION?

Once your application is submitted, our Leasing Coordinator will review it and contact you by email to confirm we've received it and let you know if any additional information is needed. Please keep an eye on your email inbox, and don't forget to check your spam or junk folder, for our communication.

Application processing typically takes **3–4 business days**. Providing accurate contact information for your landlords and employers will help us verify details quickly and keep your application moving forward.

NOW, TO THE GOOD PART!

WHAT HAPPENS ONCE I'M APPROVED?

If your application is approved, our leasing team will email you with a breakdown of your move-in costs and instructions for submitting a holding fee equal to one month's rent. If you are using a RHINO policy for your deposit, you must secure the RHINO policy and submit the holding fee on the same day to fully reserve the home. You will have 24 hours from the time of approval to provide these items before we move on to the next applicant. If holding fee funds are returned for any reason, a $75 returned payment fee will be charged. The holding fee is non-refundable and non-transferable, but it will be applied toward your total move-in costs. Once paid, the holding fee reserves the property for you for up to **7 days**, during which time the lease must be signed, all remaining move-in funds must be submitted, and the **lease start date must occur within that 7-day period**. If these steps are not completed within the 7 days, the reservation of the property may be canceled, and the holding fee will be forfeited. *Note: All new leases are subject to a one-time, non-refundable lease processing fee of $75.

By signing the application, you acknowledge that your application, along with your background information, credit reports, rental history, criminal history, and employment verification, will be reviewed by CRM Properties Inc. staff, our third-party resident screening company, and, in some cases, the property owner. If you have questions regarding any of these criteria, please contact us via the online chat service on our website, staffed by our Leasing Department. Our office hours are Monday through Friday, 9:00 AM to 5:00 PM EST, excluding federal holidays. Please note that failure to review this information will not result in a refund of your application fee. CRM Properties Inc. is fully committed to equal housing opportunities and complies with state and local fair housing laws, and the Federal Fair Housing Act (FFHA). We do not discriminate on the basis of race, color, religion, sex, handicap, familial status, sexual orientation, national origin, or age. Online application forms are available to all prospective residents upon request. All properties rented through CRM Properties Inc. are smoke-free, and cash payments are never accepted. Any falsification of information on this application will result in automatic denial of the application for all listed applicants and co-applicants.