



# CRM PROPERTIES

## PROPERTY MANAGEMENT SERVICES

**BEFORE YOU BEGIN- WE KNOW THERE ARE A LOT OF WORDS BELOW BUT PLEASE READ THROUGH IT ALL! THE APPLICATION IS LONG AND WE DON'T WANT YOU WASTING YOUR TIME FILLING IT OUT OR WORSE, SPENDING YOUR MONEY ON APPLICATION FEES IF WE ARE NOT ABLE TO APPROVE YOU!**

**Please be aware that we do accept up to 3 applications for a single property before removing it from the market.** Our applications are first come first served based on approval. **If you are ONLY interested in the particular property listed on your application, please call us at 765-459-8034** or use our chat service on our website that is manned by our Leasing Department, to see if the property has additional applications in. **If you are open to other available properties, your application can be used for any of those as well.**

Applications must be filled out for each person 18 years of age or older that will be living in the property (including co-signers). Application fee is **\$60 per person (includes the \$10.00 service fee)** for anyone 18 years of age or older that will be living in the property (including co-signers). *\*The application fee is a **non-refundable fee**. We incur cost to screen every application, regardless of application approval.* If a co-signer is required, they must be able to demonstrate a monthly income of at least four (4) times the monthly rent amount and live in the state of Indiana. All other criteria remains the same as applicant.

### **ANIMAL POLICIES**

Animal policies vary from one homeowner to another. Some owners do not permit pets at all while others restrict the size/weight of allowable animals. Please verify the pet policies on your specific property before applying. For the homes that allow pets, the qualifications are as follows:

- All dogs MUST be 6 months of age or older
- All pets MUST be up to date on vaccinations (must see at least a valid rabies vaccination)
- If you are applying for anything other than a single-family home (i.e. duplex or apartment) the FULL-GROWN weight of your pet must be 40lbs or under

There is a required portion of the application that asks about pet/animals, 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/> This link will give you the option of a household pet, assistance animal, or no pet/animal profile. All applicants must complete a "no pet/animal" profile if no pet/animals will be in the home. If a household pet or assistance animal will be in the home, only the animal owner is required to complete the appropriate profile for this animal/pet (**Please note: A household pet profile is only required for dogs/cats. Lizards, bunnies, birds, fish, etc. do not require a profile.**)

*\*The household pet profiles will require a photo of the animal and a photo of the vet records. Vet records MUST show applicant name, pet name, vet information, dominant breed (for dogs), weight (for dogs), age (for dogs), and proof of up-to-date vaccination records (for dogs & cats - must see at least a valid rabies vaccination).*

### **PET FEES**

**Pet Profile Fee** - PetScreening charges a minimum of \$20 per household pet profile submitted (no fee for service animals, emotional support animals or no pet profiles)

**Pet Administrative Fee** - \$175 / \$250 (special breed see below) 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 - \$35 / \$55 special breed
- 4 PAWS - \$35 / \$55 special breed
- 3 PAWS - \$45 / \$65 special breed
- 2 PAWS - \$55 / \$75 special breed
- 1 PAW - \$65 / \$85 special breed

*\*Special breeds - We do NOT have a restriction on dog breeds in our homes, however, the following breeds are subject to the higher fees listed next to the "special breed" details above: Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German*

Shepherds, Presa Canarios, Chow Chows, Doberman Pinschers, Akitas, Wolf- hybrids, Cane Corsos, Mastiffs, Great Danes, Alaskan Malamutes, Tosa Inu, and Siberian Huskies.

### **RESIDENT BENEFITS PACKAGE**

CRM is happy to include a Resident Benefits Package with our leases. This package is \$40 per month in addition to the advertised rent price. 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 renters 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 \$60 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 score is not the sole determination when we review an application. Credit reports should show that the applicant(s) pay bills on time and do not have a history of "bad debt" in the form of missing/late payments, collection accounts, closed credit accounts, or judgements. We do not allow applicants to submit their own credit reports.

Clients with good credit / income / references will be approved at the security deposit amount published in the listing. Those with less than perfect credit can be approved with additional coverage in place including a Credit Contingency Admin Fee, higher security deposit and/or security deposit insurance. Based on many years' experience, we have determined that those residents with less than excellent credit are far more likely to pay their rent late or otherwise default on their lease obligations. The Credit Contingency Admin Fee helps offset our costs relating to that additional work.

*Ok, now that the fees are out of the way, here are some basic criteria:*

### **EMPLOYMENT VERIFICATION AND HISTORY**

If providing paystubs from employment as income, our qualifications are that you have been at your current job for at least 6 months. If your employment has recently changed, we will be looking to see that you were at your previous job for at least 1 year by way of previous W2 and last paystub from that employer.

### **RESIDENCE VERIFICATION**

We require verifiable residence history for at least the past 2 years whether or not you currently rent, own or live with friends/family. Applicants are responsible for providing information including first & last names, phone numbers, and any other contact information you may have for landlords or homeowners. By providing contact information for your previous landlord and signing this application, you are authorizing us to send your landlords a rental verification form to fill out for us. We do have criteria for past evictions and/or owing previous landlords which could result in a denied application. **PLEASE use our chat service on our website to ask about your specific situation as application fees will not be refunded for failure to do so. This service is manned by a member of our Leasing Department.**

### **WHAT COULD CAUSE AN AUTOMATIC DECLINE?**

If we find unpaid balances due to landlords, insufficient income, poor credit report/debt to income ratio, unsatisfactory references, recent or non-discharged bankruptcies, or unqualified pets.

Felonies for illegal manufacture or distribution of a controlled substance within the past 5 years. Any felonies considered violent by the court/state laws or felonies for intentional damage/destruction of property within the past 5 years. Any sexually related offense for any time period. (We check databases for all applicants 18 and older.)

Agent will/can decline an application who, in the course of the process, exhibits behavior that is evasive, abusive, harassing, or combative toward Agent or whose behavior gives Agent cause to believe that Applicant cannot or will not comply with the proffered rental agreement or follow the expected rules of residency. This includes email, text, phone calls and in-person communication.

**List of items needed for application to be submitted:**

- COMPLETED APPLICATION - All fields filled out on the following pages with accurate and true information
- IDENTIFICATION - We require a legible photo or copy of a government issued, non-expired ID. You will be given the option to upload a picture of this at the end of the application.

- APPLICATION FEE- \$60 per person 18 years or older living in the property (including co-signers). **(includes the \$10.00 service fee)**
- INCOME - Income must be verifiable - Cash jobs/"off the books" income or seasonal/temporary employment will NOT be considered.

**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 - if you are applying using a Section 8 Housing Choice Voucher **(please also upload a copy of this voucher at the end of application).**

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

We highly recommend ALL applicants go through our Income Verification process. This Income Verification is through Plaid. This process will allow you to securely sign into your online banking account to verify your income. The only information that is shared with CRM Properties will be your income transaction history. For more information about Plaid's Income Verification please visit [Plaid](#). (Please note: you will still be required to provide verifiable income documentation - Forms of verifiable income listed below)

- Verifiable income can be given in the following forms: (You will be given the option to upload picture of these items at the end of the application.)
  - PAYSTUBS- Past 60 days of full paystubs showing your name, pay date, gross pay, net pay, any deductions, and all year-to-date amounts
  - SSI/VA BENEFITS/RETIREMENT- Most current award letter AND past two (2) months of bank statements showing these amounts being deposited into an account under your name
  - COURT ORDERED CHILD SUPPORT - Two (2) months of bank statements or two (2) months of pay card screenshots showing these amounts being deposited into an account under your name
  - FOOD STAMPS- Current eligibility amount worksheet
  - SELF EMPLOYED/ 1099 EMPLOYEES- Past two (2) years tax returns AND past two (2) months bank statements

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

**WHAT HAPPENS AFTER I SUBMIT MY APPLICATION?**

Our leasing coordinator will review your application and [contact you via email](#) to let you know it's been received and if any other information is needed. Please make sure that you are watching your email (check spam/junk folder) for our communication. Application processing time is generally 3-4 business days. Please be advised that giving us the correct phone numbers and emails for landlords and employers will help speed up the process!

**Now, to the good part!**

**WHAT HAPPENS ONCE I'M APPROVED?**

If your application is approved, you will receive an email from our leasing team outlining move in costs and directing you to provide us with a holding fee equal to the monthly rent amount *(If you are securing a RHINO policy for the deposit, you will be required to secure the RHINO policy and provide the holding fee funds the same day to fully secure the home for yourself)*. You will have 24 hours to provide these items after being informed of approval before we move on to the next applicant. The holding fee amount DOES get applied toward your total move in costs and gives you a period of 10 days to complete the lease signing steps and provide the remaining funds.

Your application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by CRM Properties Inc staff, the staff of our third-party resident screening company, and possibly the property owner. If you have questions about any of the above criteria, please feel free to contact us by using our online chat service on our website, which is manned by our Leasing Department. Our office hours are Mon-Fri 9am-5pm EST, excluding federal holidays. Failure to read any of the above information will not result in your application fee being refunded. CRM Properties Inc. is committed to equal housing, and we fully comply with the Federal Fair Housing Act (FFHA). We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, sexual orientation, national origin, or age. We also comply with all state and local fair housing laws. We offer online application forms to everyone who requests one. All properties rented through CRM are SMOKE FREE. Cash is never accepted at any time.