



## Real Estate

## APPLICATION ACCEPTANCE POLICY:

### WHEN FILLING OUT THE APPLICATION:

- All information must be complete and signed by each applicant.
- The **non-refundable application fee is \$20.00 per person**. Processing will not begin until the application fee is received.
- Picture I.D. is required with the application (Driver's License, etc., with signature).

### APPLICATION ACCEPTANCE POLICY:

#### 1. INCOME REQUIREMENTS:

- A) Applicants must have an income that equals or exceeds 2.5 - 3 times the amount of rent, or as determined by the owner's criteria. Debt balances will also be a factor.
- B) Income must be obtained from a permanent position or reliable and verifiable guaranteed source.
- C) Income must be considered legal by Federal, State and Local laws.
- D) Self-employed individuals must submit last 2 years Federal income tax returns, complete with all schedules signed by you and filed with the IRS.

#### 2. EMPLOYMENT REQUIREMENTS:

- A) Employer must have a licensed business or file income tax with government agencies.
- B) Employment must be verifiable for a one year period. Income must be verifiable through employer contract, current paycheck stubs, or tax records. Employment through school doctorate studies, Federal, military, State grants, and interns will be considered.

#### 3. IDENTIFICATION:

- A) Applicant(s) must provide unmistakable identification. A driver's license or other picture I.D. is required.
- B) Social Security number must be provided; Social Security cards may be requested.

#### 4. PUBLIC RECORDS:

- A) Criminal and Civil records, State and Federal, which indicate crimes against persons or property will be evaluated.

#### 5. RENTAL INFORMATION:

- A) Current and previous verifiable landlord references covering 2 years of rental history shall be listed on the rental application together with the telephone numbers and contacts.
- B) Applicant shall provide current and previous reliable rental history, mortgage history, private contracts, or school dormitory reference.
- C) Derogatory rental history may result in denial.

#### 6. APPLICANT, SPOUSE / PARTNER INFORMATION:

- A) All landlord, rental, employment and additional information requested on the rental application must be completed.
- B) Inability to produce or refusal to produce information will result in denial.
- C) False information will result in denial.

D) Picture I.D. with signature is required.

## **7. ROOMMATES:**

We do not accept roommate situations of 3 or more unrelated people.

If two unrelated people are applying for a property as roommates, we will qualify both individuals choosing the strongest applicant. The strongest applicant would be our Tenant/Lessee and the other person would not be our Tenant but would instead be an allowed occupant by our Tenant/Lessee. The person that is our Tenant/Lessee must be able to stand on their own under our qualifying guidelines with no reliance on anticipated financial contribution by the additional allowed occupant. The person that is our Tenant/Lessee is 100% responsible under the terms of the lease and this is their home. If things don't work out between the Tenant and their allowed occupant, it is up the Tenant to sever ties with their allowed occupant.

## **8. CREDIT REQUIREMENTS:**

A) A credit report will be run. You must have a minimum credit score of 630. Current and previous credit will be evaluated. You must authorize a credit & criminal report.

B) Any recorded unlawful detainer action, unpaid collection, unpaid rental judgements, or negative rental trade accounts on the credit bureau report may result in denial.

C) Any past negative credit accounts on the credit bureau report will be reviewed and evaluated and taken into consideration with the applicant's current economic situation.

D) Any open bankruptcy will result in denial.

## **9. CO-SIGNERS OR GUARANTORS:**

A) We do not accept co-signers or guarantors.

## **10. INABILITY TO MEET ANY OF THE ABOVE CRITERIA MAY RESULT IN THE FOLLOWING:**

A) Denial of application for tenancy.

B) Approval of application with the last month rent paid in advance, increased security deposit, or all of the above stipulations.

## **WHAT'S NEXT? NOW THAT YOU HAVE SUBMITTED YOUR APPLICATION...**

The screening process will take anywhere from one to three business days depending upon:

- The completeness of information provided on the application
- Response time of the references
- Documentation you may be asked to provide.

Once the screening process is complete, all the information provided will be evaluated. At that time a decision will be made based on the application Acceptance Policy, provided herein.

**AFTER ACCEPTANCE:**

1. A LEASE will be drafted and arrangements made for immediate SIGNING of the Lease Agreement. All persons named on the lease should be present for the signing unless special arrangements are made. The deposit will be paid at this time. Please make sure that payments are in the form of a CASHIER' S CHECK or MONEY ORDER payable to R.H. Cooke & Associates, Inc. THIS OFFICE DOES NOT ACCEPT CASH. When the lease has been signed by all parties, and the deposit is received, you will receive a tenant' s copy of the lease.
2. It is important that you do not delay signing the lease as the property will continue to be offered for lease to others until such time as a lease is signed.
3. You will be responsible for contacting the appropriate utility companies for service, to commence on the beginning date of the Lease/Rental Agreement.
4. An appointment will be set for the MOVE-IN INSPECTION of the property, and the balance of the Move-In funds must be paid at this time, as previously outlined.
5. You will be given during normal business hours (week-days from 8:30 a.m. to 5:30 p.m.) the keys, garage-door openers (if applicable), etc. at Move-In.

R.H. Cooke & Associates, Inc. Real Estate Rental Application				
Please print or type (to be completed by each adult occupant)				
Address you are applying for:				
Address:				
Date you would like to move in:				
Applicant Information				
Email Address:				
Name:				
Date of birth:		SSN:		Phone:
Occupants Other Than Applicant				
Name:			Age:	
Name:			Age:	
Name:			Age:	
Name:			Age:	
Auto Information				
Year:	Make:	Color:	State:	License Number:
Year:	Mark:	Color:	State:	License Number:
Residence History				
CURRENT ADDRESS:				
Own <input type="checkbox"/> Rent <input type="checkbox"/> (Please check one)		Monthly payment or rent:		How long?
Current address:				
City:		State:		ZIP Code:
PREVIOUS RENTALS:				
Own <input type="checkbox"/> Rent <input type="checkbox"/> (Please check one)		Monthly payment or rent:		How long?
Previous address:				
City:		State:		Landlord Name:
Landlord Phone:				
Owned <input type="checkbox"/> Rented <input 2"="" type="checkbox/&gt;(Please check one)&lt;/td&gt;&lt;td colspan="/> Monthly payment or rent:		How long?		
Previous address:				
City:		State:		Landlord Name:
Landlord Phone:				
Employment, Income & Assets Information				
Current employer:				
Employer address:				How long?
Phone:		E-mail:		Fax:
City:		State:		ZIP Code:
Position:		<input type="checkbox"/> Hourly <input type="checkbox"/> Salary (Please check one)		Annual income:
Bank Name:		Branch:		Account Number:
Emergency Contact				
Name of a person not residing with you:				
Address:				
City:		State:		ZIP Code:
Phone:				
Relationship:				
Co-applicant Information, if Married				
Email Address:				
Name:				
Date of birth:		SSN:		Phone:
Current address:				
City:		State:		ZIP Code:
<input type="checkbox"/> Own <input type="checkbox"/> Rent (Please check one)		Monthly payment or rent:		How long?
Previous address:				
City:		State:		ZIP Code:
<input type="checkbox"/> Owned <input type="checkbox"/> Rented (Please check one)		Monthly payment or rent:		How long?
Co-applicant Employment Information				
Current employer:				
Employer address:				How long?
Phone:		E-mail:		Fax:
City:		State:		ZIP Code:
Position:		<input type="checkbox"/> Hourly <input type="checkbox"/> Salary (Please check one)		Annual income:

**Rental Application – Continued**  
**Please print or type (to be completed by each adult occupant)**

**Co-applicant Employment Information**

Current employer:			
Employer address:			How long?
Phone:		E-mail:	Fax:
City:	State:		ZIP Code:
Position:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary (Please check one)		Annual income:

**References (nearest relative or friend that will not be living with you)**

Name:	Address:	Phone:
Name:	Address:	Phone:

**Information**

Will you or any other occupant be harboring any pets at this property?	
Have you or any other occupant ever filed a Petition in Bankruptcy?	
Have you or any other occupant ever been evicted?	
Have you or any other occupant ever been convicted of a Felony?	
Are you or any other occupant a registered sex offender?	
If you answered yes to any of the above questions explain below;	

**Applicant Agrees to**

I declare the foregoing to be true under penalty of perjury, I will not keep or harbor animals or pets of any kind on the premises without written permission of the landlord. I agree that the Landlord may immediately and without grace terminate any agreement entered into in reliance on any misstatement made and I agree to pay Landlord one half of one months rent as a re-rent fee, advertising and any vacant time until the rental is re-rented or lease agreement expires. Applicant hereby grants permission to the Landlord to obtain a credit report from a credit bureau.

**Applicant agrees to pay \$20.00 for the credit check and criminal report.**  
**Application will not be processed without application fee & signature.**

**I authorize the verification of all information provided on this form.**

**Signatures**

Signature of applicant: <i>Signature required before processing</i>	Date:
Signature of co-applicant: <i>Signature required before processing</i>	Date:

**Comments**

**Return application to:**  
***You can return application in person, via fax, or via email,***  
***the application must be signed and payment received in order to be processed.***

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