

# Quick Tips: Application Process

Please review the following helpful tips before applying for our rental properties!

**#1 – Pre-Qualify for Property:** Make sure you feel pre-qualified for the property you would like to rent before viewing or applying for it. We try our best to pre-qualify all applicants; however, it is helpful for prospective tenants to know our guidelines before-hand. Ultimately, this will save time, money, and potential frustration. How do you know if you qualify? Here are the criteria:

- **Credit Check:** Though perfect credit is highly desirable, don't be discouraged if this is not the case. Credit history tells a story about how you live your life. If you have credit issues, it is best to explain the situation in advance (or have a cover letter ready) so we can better understand any legitimate reasons for past difficulties.
- **Landlord References:** Calling landlord references gives us insight into how a tenant will (1) maintain a property and (2) their payment history. A positive reference speaks volumes, as does a negative one. We are looking for tenants who will respect our properties and treat them as their own. If someone has owned a home previously, we will need photos of the interior, and contact information for a realtor or property manager (if applicable) in lieu of landlord reference. The more references the better, so feel free to provide additional references, if current and previous are limited.
- **Verifiable Gross Monthly Income:** Gross monthly income (income before tax) should be 3x the amount of rent. If we cannot verify income, we cannot assess your ability to pay rent. Income can be verified via: tax returns & pay stubs. Income can be combined in order to meet these requirements.

**#2 – View the property before applying.** Check the website for posted showings, or call our office to schedule a viewing. We cannot accept any applications before a property has been viewed with one of our property managers. Photos give a good representation of the properties, but we need potential tenants to experience them before applying. We want to ensure the property will be a great fit for its new occupants!

**#3 – Apply for the property.** After a property has been viewed; you may submit an application. Applications can be submitted via email, fax, or dropped at the office during or after business hours (in the mail slot at the bottom of the door). The Mahoney Davison Co. office hours are M-F 9am – 5pm. Incomplete applications will not be processed until all the information has been received. Please see what we need below:

- A 100% completed application. Please review the application to make sure every section has been filled out in its entirety. All adults that will be living on the property over the age of 18 must fill out an individual application.
- Income verification documents for each person.
- Payment of the \$30 application processing fee (per application). Fee must be cash or check.

**#4 – Processing applications:** We will take it from here! Once an applicant has applied for a property, we will verify all information. Please ensure we have reliable contact information in case we have any questions or feedback about the application. Our goals are to process all applications in a timely manner, which typically takes 1-3 business days. You will receive a call from the office with approval or disapproval based on the landlord's final decision.

**We hope these tips prove helpful in your search for a rental property with Mahoney Davison. Please contact our office at 707-762-7710 M-F 9am-5pm with any questions.**