

PO Box 1594
Gainesville, Georgia 30503
Tel 678.316.0117
Fax 678.254.2094
www.owensmanagementgroup.com



RENTAL APPLICATION GUIDELINES

Application: We charge a non-refundable application fee of \$45.00 for each application. Each adult living in the house must complete an application even if they are not contributing to the rent. Applications may be completed online at www.owensmanagementgroup.com. Paper applications are available upon request and the \$45 should accompany the completed application.

Credit Check: We do a credit check. We are not looking for perfect credit. If you are concerned about your credit, please speak with the leasing agent and he/she will be happy to discuss your situation with you prior to filling out the application.

Dispossessory Check: We do a dispossessory (eviction) check. If you have been evicted or had more than 2 dispossessory filings, you may not qualify. If you have had a Dispossessory/Eviction filing within the last 3 years, please discuss with the leasing agent prior to completing the application. If you do not discuss former dispossessory charges with the leasing agent prior to submittal and we process your application, your application will be automatically rejected and your application fee will NOT be returned.

Criminal Background Check: It is important that you understand up front that we do a criminal background check. We do take into consideration the type of crime and length of time since conviction. However, violent crimes, drug related crimes of felony status and sexual related crimes will not be accepted.

Rent to household income: We have a maximum ratio of 35% rent/household income in order to qualify. The lower the percentage the better. For example: if the rent is \$800.00 the monthly household income has to be greater than \$2,300.00. **You may be required to present 2 prior paystubs with your application as proof of income.

Pets: Pets may be considered with screening and an additional \$300 pet deposit. Each individual pet will need to be screened at <https://www.petscreening.com/referral/4P3moQThQcVY>. There are no exceptions to this policy. Service and comfort pets must also be screened.

Section 8 Applicant Criteria: All Section 8 applicants are required to meet the above criteria with the exception that the applicant only needs to meet income requirements for their portion of the rent. Recommendations will be made with the above set standards.

Co-Signer Criteria: A co-signer will be approved if ALL the qualifications are met. If the co-signer does not meet one of the qualifications, they may be denied. Co-signer is only applicable when the co-signer is paying the rent.

No Sight Unseen Leases: Our company policy is that at least one applicant for a residence must physically view the residence before we will process/accept an application for tenancy.

Ground for Denial will result from the following for ALL applicants

Verified unpaid eviction showing on credit report or verified with landlord
Unpaid rental collection verified on credit report (any paid rental debt may require an increased deposit)
Balance owing to landlord Derogatory credit in excess of \$1,000 (excluding medical)
Open or non-discharged bankruptcy 3 or more late payments, NSF checks or lease violations within the last 12 months
Unverifiable Social Security Number Falsification on rental application
Breaking lease that results in collection filing
Felonies and Misdemeanors will be dealt with on a case-by-case basis
Valid photo identification required for all applicants

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APPLICATION APPROVED – WHAT’S NEXT?

Once your application has been approved, you must present Owens Management Group with the security deposit. Once received, the security deposit is NON-REFUNDABLE and the home is taken off the market under the assumption that you will occupy the property. Should you change your mind for any reason, you will not get your deposit back.

If several applications are approved at the same time, all applicants will be notified and the applicant that provides the security deposit will get the property.

The security deposit is considered a RESERVATION FEE until you take possession of the home. Upon possession, the reservation fee becomes the security deposit and is refundable per the terms of the lease agreement.

When the tenant is ready to move forward, the lease agreement is emailed for the tenants to sign (each tenant must have a separate email address). You will e-sign the lease and pay the security deposit at that time. If you pay with a checking account, the payment is free. All credit or debit card transactions are charged a convenience fee. You may also make an appointment with the leasing agent to pay via money order or cashier’s check. No personal checks are allowed until the 2nd month’s rent is due. First month’s rent is due upon the date of occupancy. If the tenant occupies in the middle of the month, the first month is due at occupancy and the prorated rent will be due the following month.