



1925 Gum Branch Rd • Jacksonville • North Carolina • 28540 • (910) 455-5001 • fax (910) 938-2006 •

www.suecruddas.com

RENTAL CRITERIA

It is the policy of The Sue Cruddas Real Estate Team to conduct business in accordance with Federal, State and Fair Housing Laws. We provide housing on an equal opportunity basis to all persons on regardless of race, color, religion, sex national origin, handicap or familial status.

APPLICATION FEE

A Forty dollar (cash only) non-refundable application fee must be paid at the time of application is submitted.

CREDIT HISTORY

We view our credit on a case by case basis. That being said there are guidelines which we follow in insure that we place qualified tenants into out rental properties. These qualifications include but not limited to such things as:

- There can be no bankruptcy in the past 2 years. In the event you did have a bankruptcy, credit must now be re-built and in good standing.
- Collections and judgments on a credit report are immediate grounds for denial.
- Reported activity on any accounts on your credit must be current and in good standing.
- Applications with No established credit must meet income and rental criteria to be considered.
- North Carolina Law Does allow any Landlord to collect up to 2 months rents as a security deposit.

DEBT TO INCOME RATIO

We require a debt to income ration to be 50% or less. This is determined by taking all your debts to include rents (credit cards, car loans, personal loans, etc..) and we add these up and divide by your monthly gross income to determine your income to debt ratio.

RENTAL HISTORY

Any negative rental history can be automatic grounds for denial of an application. Negative rental history includes but is not limited to the following; NSF checks, numerous late pays, noise complaints, unfulfilled lease term(s), and eviction proceedings.

PETS

For Properties that allow pets, a non refundable pet fee in the amount of \$300 per pet is required. Due to home owners insurance guidelines there are specific breeds of dogs that are **not allowed** in any of our rental properties. These breeds include Chow, Rottweiler, Pit Bull, Doberman, and German Shepard. Also, we do not allow pets under 1 year of age.

By signing below applicant(s) does acknowledge they have reviewed the Rental Criteria or The Sue Cruddas Real Estate Team.

Applicant _____ Date _____
Applicant _____ Date _____