



www.exhm.com
10800 Sikes Place SUITE 340 (P)704.847.9046
Charlotte, NC 28277 (F)704.749.7056

APPLICANT CHECKLIST

To submit an Application Packet, please

1. Applicant must first physically inspect the property
2. Complete the 3-page Resident Application to the best of your ability.
3. Each applicant must sign and date the forms in 3 places:
 - Sign & date the Resident Application at the bottom of Section 48
 - Sign & date the Credit Policy
 - Disclosure of Information on Lead-Based Paint
4. Applications can be submitted at: 10800 Sikes Place SUITE 340, Charlotte NC 28277
5.
 - a. If the 6-page Packet is received between 8:30 am and 4:00 pm weekdays, a Leasing Agent will contact you within 3 hours to acknowledge receipt.
 - b. If the 6-page Packet is received after-hours or when the office is closed, a Leasing Agent will call you between 8:30 – 10:00 am on the next business day.
 - c. Your Applicant Packet is *not* considered "Received" until a Leasing Agent calls you and date-stamps the forms.
6. EACH APPLICANT must submit, with properly completed application, a copy of driver's license, a copy of most recent paystub, and a check in the amount of \$45.00, made payable to EXECUTIVE HOME MANAGEMENT LLC., as a **NON-REFUNDABLE** application fee...(husband/wife applicants need submit only one application fee of \$45.00);
7. A separate Check or Money order equal to one month's rent as a **RENT BINDER** deposit (to be refunded only if lease is not approved), must accompany all applications. Additional security and/or pet deposit may be required prior to execution of the lease agreement;

Please note that applications are accepted on a first come, first served basis. Upon approval property can only be held for up to 30 days. **NO APPLICATION WILL BE CONSIDERED UNTIL ALL MONIES AND/OR INFORMATION REQUIRED IS RECEIVED IN THE OFFICE OF EXECUTIVE HOME MANAGEMENT LLC.**

Thank you for letting Executive Home Management, LLC. assist with your residential rental needs. Please call our office if you have any questions; 704-847-9046



RESIDENT APPLICATION

Account No. _____
Today's Date _____
Leasing Agent _____

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I hereby make the application to rent _____
Beginning on _____ at the monthly rate of \$ _____

PERSONS TO OCCUPY THE PROPERTY

1. Last Name _____ First _____ Middle _____
2. Soc. Sec Number _____ Your Email Address _____
3. Date of Birth _____ Drivers License No. & State _____
4. Your Status: Employed Full-Time Employed Part-time Student Retired Not Employed
5. Current Employer _____ Since _____
6. Business Address _____ Telephone Number _____
7. Position _____ Supervisor _____ Pay Per Month \$ _____
8. Previous Employer _____ From _____ To _____
9. Business Address _____ Telephone Number _____
10. Position _____ Supervisor _____ Pay Per Month \$ _____

11. Last Name _____ First _____ Middle _____
12. Soc. Sec Number _____ Your Email Address _____
13. Date of Birth _____ Drivers License No. & State _____
14. Your Status: Employed Full-Time Employed Part-time Student Retired Not Employed
15. Current Employer _____ Since _____
16. Business Address _____ Telephone Number _____
17. Position _____ Supervisor _____ Pay Per Month \$ _____
18. Previous Employer _____ From _____ To _____
19. Business Address _____ Telephone Number _____
20. Position _____ Supervisor _____ Pay Per Month \$ _____

21. If there are other sources of income you would like us to consider, please list the income, source and person (banker, employer, etc.) who we can contact for confirmation. You do NOT have to reveal alimony, child support or spouse's annual income unless you want us to consider it in the application.
Amount \$ _____ Source _____ Phone _____

Other Occupants / Children

22. Last Name _____ First _____ Middle _____ Age _____
23. Last Name _____ First _____ Middle _____ Age _____
24. Last Name _____ First _____ Middle _____ Age _____
25. Last Name _____ First _____ Middle _____ Age _____

RESIDENCE HISTORY FOR THE PAST 3 YEARS

26. Current Address _____ City _____ State _____ Zip _____

27. Landlord/ Lender _____ Phone _____ Moved in _____
 28. Reason For Leaving _____ Rental Rate \$ _____
 29. Previous Address _____ City _____ State _____ Zip _____
 30. Landlord/ Lender _____ Phone _____ Moved in _____
 31. Reason For Leaving _____ Rental Rate \$ _____

HAVE YOU or CO-APPLICANT EVER:

32. Been sued for non-payment of rent? Yes No If yes, when & where _____
 33. Been evicted or asked to move? Yes No If yes, when & where _____
 34. Been broken a rental agreement or lease? Yes No If yes, when & where _____
 35. Been sued for damage to rental property? Yes No If yes, when & where _____
 36. Been convicted, pled guilty or "no contest" to a felony? Yes No If yes, when & where _____
 37. Been convicted, pled guilty or "no contest" to a misdemeanor involving sexual misconduct? Yes No If yes, when & where _____

AUTOMOBILES and PETS

38. Make _____ Model _____ Year _____ Tag Number _____
 39. Make _____ Model _____ Year _____ Tag Number _____
 40. Do you own any pets? No Yes, two Yes, three (3) or more
 41. If yes, please state the kind of pet, breed, weight and age _____
 42. _____

EMERGENCY CONTACT and LEASE TERMS

In case of emergency, whom should we contact ?
 43. Name _____ Relation _____ Phone _____
 44. Address _____ City _____ State _____
 45. For the next 72 hours, where can we contact you?
 Work Phone _____ Home Phone _____
 46. I hereby apply to lease the above described premises for the term and upon the conditions set forth below:
 Rental Rate \$ _____ Pet Deposit \$ _____
 Term \$ _____ months Application \$ _____
 Security Deposit \$ _____

REPAIR CONTINGENCIES

47. I have personally inspected the property and, as part of this Application request that the following repairs be made. Requests which are approved by Executive Home Management, LLC. become mutually Agreed To Contingencies of a Rental Lease to be signed by both parties, provided there are at least ten (10) working days between agreement and occupancy. The owner and/or the agent reserve the right to seek an increased rental rate if the repairs are estimated to cost more than \$200.

Furthermore, it is agreed that any repair request added after the submission of the Application may not be completed prior to occupancy and can be accomplished at the convenience of the maintenance personnel.

Approved / Denied

Repair Request (s)

AGENCY DISCLOSURE and SECURITY DEPOSIT FORFEITURE

48. Executive Home Management, LLC. is acting solely as the agent of the owner and, in the capacity: (a) has not acted as the agent of the tenant, (b) owes fiduciary duties only to the owner and (c) has not acted as a dual agent of the owner and applicant/ tenant.

The information supplied is complete and accurate to the best of my knowledge and I am of legal age. I have read the Credit Policies and Contingency repair agreement and make this application with full knowledge of such.

BINDER: A sum equivalent to one month’s rent shall be deposited by the applicant at the time this application is completed, signed and submitted by the applicant, which binder will hold the requested unit until such time as the application is either accepted or rejected by Executive Home Management, LLC. If accepted, the binder amount shall be applied to the first month’s rent, although applicant must deposit “security deposit” before taking occupancy of the subject unit. In the event Executive Home Management, LLC. rejects this application the binder amount shall be returned to the applicant in full, without interest. **In the event the applicant fails to take possession of the premises after this application has been accepted by Executive Home Management, LLC., then Executive Home Management, LLC. will retain the binder as liquidated damages.**

The undersigned applicant(s) and co-signer(s) hereby consent to allow Executive Home Management, LLC. to obtain a Consumer Credit Report and/or criminal information on each of us and to obtain and verify each of our credit, employment information and prior Landlord information for the purpose of determining whether to lease an apartment, condo or house to me/us. We also agree and understand that Executive Home Management, LLC. may obtain additional consumer reports and criminal record reports on each of us in the future to update or review our account. Upon my/our written request, Executive Home Management, LLC. will tell me/us whether consumer reports or criminal record reports were requested and the names and address of any consumer reporting agency that provided reports.

Signatures:

Applicant 1 _____ Date _____

Applicant 2 _____ Date _____

For Office Use Only

Application is ACCEPTED by _____ on _____

Application is DENIED by _____ on _____

Because _____

The Binder of \$ _____ was refunded by _____ on _____

I acknowledge receipt of these funds. Applicant Signature _____
Date _____



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CREDIT POLICY

APPLICATION PROCESSING GUIDELINES

It is our policy to verify the credit references, employment, income, and rental history of every adult applicant. The following are guidelines used by Executive Home Management, LLC. to interpret the information gathered on each applicant.

SOCIAL SECURITY NUMBER

- Each adult applicant must present evidence of a valid Social Security Number. This usually takes the form of a government issued identification card but payroll stubs will also be considered.

EMPLOYMENT AND INCOME

- Applicants must have verifiable monthly income from a local employer equal to or greater than three times (3x) the monthly rental rate.
- Any non-employment and/or passive income must be guaranteed for the term of the lease by the government agency or payer.

RENTAL HISTORY

- Applicants must have a history of satisfactory rent payments and occupancy with all previous landlords.
- Applicants must have given sufficient notice-to-vacate at their last address.
- Judgments and evictions from any previous landlord are considered bad credit.

CREDIT REFERENCES

- Executive Home Management, LLC purchases an in file credit report on every adult applicant. We require proof of good credit from everyone.
- Applicants must have two or more acceptable credit ratings or references, within the last 3 years.
- The reverse side of this form further explains credit ratings and our policy toward large unpaid medical bills, defaulted student loans, bankruptcies, repossessions and judgments appearing on public records.

MARITAL STATUS

- Married couples must be able to prove they are married. Generally, two photo ID's (such a driver's licenses) with the same last name are sufficient. An alternative is to present a Marriage Certificate.
- The combined income of married couples will be considered to meet the income requirement (i.e., 3 times the monthly rental rate).
- The income of unmarried singles will not be combined and each single must qualify individually to meet the income requirement (i.e., 3 times the monthly rental rate).

FINAL DECISION

- All applications, including a verification of credit, employment, income and rental history, must be submitted to and approved by a Property Manager before a lease is signed.

I have read the above and fully understand the credit policies stated herein which will be used to decide the acceptability of my written rental application.

Applicant Signature

Date

Applicant Signature

Date

EXECUTIVE HOME MANagements, LLC CREDIT POLICY

CREDIT RATINGS

- Executive Home Management, LLC. purchases a credit report which uses the North American Standard Account Rating System:
 1. Account too new to rate
 2. Paid or paying as agreed
 3. 30 days past due
 4. 60 days past due
 5. 90 days past due
 6. At least 120 days past due
 7. (not used)
 8. Making regular payments through a special arrangement
 9. Repossession (voluntary or involuntary)
 10. Charge off as bad debt
- A rating or status of 1 is considered to be good credit
- A rating or status of 2 is considered to be questionable credit
- A rating or status of 3 through 9 is considered to be bad credit (See Further Guidelines).

FURTHER GUIDELINES

1. Open, revolving and installment accounts rated 1 are good credit accounts.
2. Applicants **must have two or more acceptable** credit ratings or references, within the last 3 years.
3. Applicants with recent ratings (within the last 3 years) of **3 to 9 should be considered bad** credit risk.
4. Applicants with long credit histories whose records show **ratings of 2 should be asked for an explanation** of this questionable credit in order to determine whether it is reasonable to expect rental payments to be made on time.
5. Large unpaid medical bills as a result of circumstances beyond the applicant's control will not be considered as part of the credit history if the applicant presents reliable, written evidence of mitigating circumstances and settlement efforts. (See mitigating factors below.)
6. One or more **unpaid collections and judgments** are considered to be bad credit. Collections and judgments appear under "Public Records." Collections and judgments can be paid, marked paid or satisfied but will not be removed from the credit report for 7 years. If collections and judgments have been paid and all other credit is satisfactory, the Property Manager may approve. If earnest and substantial efforts are being made to settle unpaid accounts, they may be documented as mitigating circumstances by the applicant.
7. Cases where the **overall credit history is good but some minor discrepancies** exist should always be discussed with the applicant in order to reasonably determine whether or not an expectation can exist that rents will be paid as agreed.
8. Defaulted student loans and bankruptcies should be considered bad credit; however, a bankruptcy followed by good credit established after filing, indicates an attempt to rectify past credit problems and may be considered acceptable if the bankruptcy occurred over three years ago.
9. If an applicant has a "**Voluntary Repossession**" he/she had indicated that they have realized they cannot fulfill their contract and allowed the item to be returned. Please discuss all "Voluntary Repossessions" with the Property Manager to determine if approval is possible.
10. Credit reports indicating installments in excess of 40% of Gross Monthly Income are not acceptable.
11. If the Leasing Agent receives part of the credit, employment, and income and/or rental history verbally, the report should be detailed thoroughly on the back of the Rental Application. Simply writing "good credit" or "excellent reference" on the back of the application is not acceptable.
12. Both present and previous landlord references should always be checked and noted on the back of the Rental Application.
13. Mitigating factors regarding an applicant's credit report such as hardships and disputes with creditors will be considered by Executive Home Management, LLC. upon submission of objective written evidence, as long as the evidence presented, in the sole opinion of Executive Home Management, LLC., represents reliable evidence beyond the applicant's control.
14. It is not Executive Home Management, LLC.'s responsibility to discover research or verify that there are possible mitigating factors. The **burden of proof** to present mitigating factors rests entirely with the applicant

Any unusual questions dealing with credit references, employment, income and/or rental history should be dealt with by the Property Manager assigned to the specific rental property.