

© THANK YOU FOR CONSIDERING A BELLA PROPERTY ©

Bella Real Estate, Inc. Lease Applicant Guidelines

- Each applicant 18 years or older must fill out a Residential Lease Application and submit a \$50.00 <u>non-refundable</u> application fee per applicant.
- Each applicant will apply online through our App Portal where they will verify their identity and submit information for credit, criminal and banking/employment verifications
- An animal Application must be filled out for <u>each animal</u> at <u>www.petscreening.com</u> This is a 3rd party website a fee may apply and is <u>non-refundable</u>. A link is provided in the online application.
- Once you are approved, you have 3 days (72 hours) to execute all lease documents and turn in the Application Deposit in certified funds to hold the property. The property will remain on the rental market until these conditions are met. Each applicant will be charged a \$100 administrative fee due on or before move in.

To qualify for a property, you must have:

- Minimum credit score of 650 and trade lines demonstrating your ability to meet your financial obligations.
- 1 person must meet or exceed gross income that is 3x the monthly rent; OR we will combine up to TWO gross monthly incomes which must meet or exceed 3.5x monthly rent amount. (Incomes must be from people occupying the home we do <u>not</u> accept Guarantors) Self-Employed you must attach 2 years' worth of current tax returns no exceptions. The AGI on your tax returns must reflect an amount that meets or exceeds the income requirement.
 - o Acceptable proof of income: Tax Statements, W-2, Current Paystubs, Executed Offer Letter
 - o Bank Statements are only acceptable whereas retirement savings is source of income.
- ANY Criminal charges may be grounds for automatic rejection.
- At least ONE year of rental history or mortgage history is required with minimal late pays, violations, & NSF payments

Failure to meet all of the above criteria may result in:
Automatic denial OR a Security Deposit that is more the amount stipulated in the lease listing

Bella Real Estate, Inc. reserves the right to reject any application due to any one or a combination of the following:

• False or insufficient application information; Credit score 649 or less, credit showing delinquent accounts with collection balances due; foreclosures, bankruptcies, liens against the applicant for taxes or child support, judgments against the applicant for evictions or property damage; Rental histories showing excessive late payment, NSF checks, property damage, lease violations; Income shortages less than the required monthly amount; Criminal histories showing felonies, misdemeanors, DWIs, DUIs, theft by check, domestic violence.

Bella Real Estate, Inc. reserves the right to use ACH Check Conversion for any checks tendered.

• "When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution."

I have read and understand the above stated Application to Bella Real Estate, Inc.	rental qualification criteria and hereby submit my Residential Lease
Applicant Signature	Date

Effective Nov 2025