

The Pad Picker Inc.

The "WHAT? I have to go through all this just for a rental?" Application



Yes, unfortunately, rental properties actually require more screening than if you applied for a mortgage. Banks have your home as security. They can take your home if you don't pay. A landlord has no security, may actually lose the home, and damage their own credit, if you don't pay the rent. Our clients are **people like you**, who have to make mortgage payments and keep up repairs on the home. Your rent helps them with that obligation. Renting is a little cheaper than owning, frees you from large repair bills, and gives you the flexibility to move without being tied down with selling the house first. All you do is give proper notice and leave at the end of your lease. No worries of falling property values, rising interest rates, and dismal selling market. You have much more freedom. Why buy when you can rent?

We have been hired by the owner to find good tenants who will honour their agreements. **A completed & signed application is required from each person over the age of 18 who intends to reside at this property.** Only people who have lived together for over 2 years can combine their information on 1 application. Everyone over 18 must sign the app.

We may be able to provide an answer within 24 hours, but allow for 2 business days to receive a response. The more complete the application is with accurate contact information, the faster we can process it. Our general guidelines to qualify are that you have a **verifiable and secure income of approximately 3 times the monthly rent**, home ownership or good rental references if you have rented (excluding family), and a minimum of 2 good credit accounts established for at least 1 year. Negative references, poor credit, and deception may keep an application from being approved. Co-signers can be used in most cases of poor credit, low income, or lack of references, but will not be considered from applicants who have very bad references, extremely bad credit, lie on the application, or suspected criminal involvement.

In most cases, employers will not provide confidential information regarding your income & employment without prior authorization from you. Please be sure to contact your supervisor or human resources department to notify them we will be in contact with them. It is best if you can have them fax us a confirmation of employment letter stating:

- 1) Date you started 2) Income you are paid 3) Full/part-time status 4) Permanent/temporary status.

In some cases, detailed pay stubs will be acceptable after being verified with a supervisor. *Self-employed individuals & contractors* will have to provide copies of their *Notice of Assessment (NOA)* from Revenue Canada for the last 2 years and/or, a copy of your contract with a large single client. The NOA is the acceptance of your tax return by Revenue Canada.

Properties will not be held without a security deposit, so it is best to **provide the security deposit** at the time of applying, **only** if you are certain you will be approved and serious about living there. If there is any question of your acceptability or desire to rent this property, please do not submit a security deposit. You will have to wait a few days for it to be returned in the mail if you are turned down or worse, you will lose it, if you change your mind after being accepted. We can take an application without the deposit, but we will not do the credit check nor give final approval without a security deposit so get it to us as soon as you're sure you want the property.

It is the responsibility of the tenant to obtain insurance for his/her liability for the rental property and their contents.

Tenant must be prepared to provide **post-dated cheques** for the whole term of the lease at the time of lease signing.

Address of property applying for:		Apt #	Date required to move in:	
Rent \$	Includes: <input type="checkbox"/> Heat <input type="checkbox"/> Hot Water <input type="checkbox"/> Lights <input type="checkbox"/> Parking for _____ <input type="checkbox"/> Cable <input type="checkbox"/> Local Phone <input type="checkbox"/> HS Internet <input type="checkbox"/> Other _____			
Sec Dep \$	Lease length : <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Fixed Term of _____ months			
Special conditions:				
PERSONAL INFORMATION				
APPLICANT'S Name	First	Middle	Last	Phone #
Date of Birth (YYYY/MM/DD)	Social Insurance Number (Opt)		Email Address	Phone #
OTHER OCCUPANTS (Adults & Children)		RELATIONSHIP	DOB (Y/M/D)	OCCUPATION
1				
2				
3				
4				
5				
Are there any smokers? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have any Pets? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, who & where do they smoke?		If Yes, what are the breeds & how many?		

PAST ADDRESSES (Minimum 3 years)				
Present Address	City	Postal Code	Date there	Rent
Landlord	phone #	Reason for leaving		
Previous Address1	City	Postal Code	Date there	Rent
Landlord	phone #	Reason for leaving		
Previous Address2	City	Postal Code	Date there	Rent
Landlord	phone #	Reason for leaving		
EMPLOYMENT HISTORY				
Applicant's Current Status (Check all that apply) <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Other				
Present Employer/School	Occupation	Date there	Gross Income/mo	
Address	Supervisor	Phone #		
Previous or Partner's Employer/School	Occupation	Date there	Gross Income/mo	
Address	Supervisor	Phone #		
REFERENCES				
Bank & Branch Address that rent will be paid from	List Credit Cards, Loans & Lines of Credit			
Name of Personal Reference 1	Occupation	Phone # and email		
Name of Personal Reference 2	Occupation	Phone # and email		
CREDIT ISSUES				
How will your credit look? <input type="checkbox"/> Don't know <input type="checkbox"/> Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent				
Indicate which of these apply to you? <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Orderly Payment of Debt <input type="checkbox"/> Collection(s) <input type="checkbox"/> None of these				
VEHICLE(S)				
Make & Model	Year & Color	License Plate #	Province	
NEXT OF KIN				
For Primary Applicant				Phone #
Address				Relationship
For Partner				Phone #
Address				Relationship

I hereby offer to lease from _____ the property referred to above. If accepted, I hereby agree to execute a _____ lease with the Landlord for the property and will provide \$ _____ as the security deposit for the above rental property within 24 hours of acceptance. Should I not sign the lease or accept occupancy on _____ the Landlord is hereby authorized to rent the premises to someone else and the security deposit paid herewith shall be retained by the Landlord for expenses incurred in reserving the suite. If the property is not rented again for the date I committed to above, I will be responsible to pay the other half a month's rent within 48 hours of being notified. If the application is not accepted by the Landlord, the security deposit will be refunded in full by cheque via mail.

I declare the information provided in this Application is true and correct, and I have not withheld any information relevant to this application. Pursuant to the Freedom of Information and Protection of Privacy Act, I hereby authorize The Pad Picker's agents to obtain and share with the Landlord a credit report on me from a licensed reporting agency and to receive and exchange credit information about me with credit bureaus and previous landlords. This information is to be used solely in the decision making process to provide me with rental accommodation.

I have received a copy of the Residential Tenancies Act of Nova Scotia and I have read and understand all the above.

DATE: _____ APPLICANT'S SIGNATURE: _____

DATE: _____ PARTNER'S SIGNATURE: _____

If you require more space for information, please squeeze it into any extra space on these pages or attach a sheet.