



Resident Selection Criteria and Requirements

Thank you for your interest in one of our beautiful homes!
Please read through this information prior to applying.

Before Applying, please be prepared to:

1. Fill out the online application and pay a NON-REFUNDABLE application fee of \$80.00 per applicant
2. All occupants 18 years of age and older must fill out a separate application regardless of employment status or school status
3. Provide and upload a valid form of government identification: Must be a clear, color photo of the front and back
4. Authenticate your bank account with our software using an encrypted end-to-end platform
5. Provide vehicle Information for vehicles: including make, model, year, color and plate number
6. Photos of pets must be uploaded into the application (Back door, yard, interior of home and pets)
7. Once you have completed your application, you will then be prompted to go to <https://coxpremier.petscreening.com/> to fill out a pet profile. **This is required for all non-pet owners, pet owners, service and ESA animals.** For pet owners the fee is \$25.00-\$30.00 per pet. The profile is free to all service animals and non pet owners.



Income Requirements

- Applicants' combined gross income must be a minimum of 2.5 times the monthly rent amount
- If self-employed, you must provide the past two years of tax returns or signed financial statements from a CPA
- Guarantors/Co-Signers, if allowed, must have income at least 4 times the monthly rent
- If you are retired or not employed you must prove you ability to pay with:
 - Bank Statements, Social Security, Pensions, Retirement Accounts, Disability, Alimony, Child Support, etc.

Employment Requirements

- Must be able to verify a minimum of 2 years of employment

Credit Requirements

- You must have a minimum of 24 months of credit tradelines
- Not have excessive credit collection balances
- No minimum credit score required. Please review Conditional Approvals and Automatic Denials below
- **Credit Score Exemption:** We do not factor in past due medical bills as a disqualification

Rent Deposit Alternative

- After you have been approved, you have the option of paying your security deposit traditionally or using Obligo.
- Learn more with this short video https://depositfree.myobligo.com/hubfs/Obligo_Explainer_Video.mp4

Rental History/References

- Minimum of two years of positive rental or mortgage history
- Must have two personal references

Conditional Approvals

- If you meet some but not all but the above factors, your application may be considered with a double deposit or guarantor
- Late payments, NSF checks
- Lease violations
- Charged off bankruptcy charged off within the past two years



Guarantor/Co-Signer Requirements

- Guarantors must have a minimum credit score of 680, with no current derogatory tradelines, a minimum established credit history of 5 years, and a minimum monthly income of 4 times the rent. Guarantors must pay an application fee and supply all necessary supporting documentation above.

Occupancy Requirements

- The maximum number of occupants may not exceed two persons per bedroom

Criminal History

- Misdemeanors or non violent behavior such as DWI, vehicle and license revocation are reviewed on a case by case basis. Factors taken into consideration-length of time since offense, positive history thereafter and any behavior or factors that could be considered a threat to the property or others.

Automatic Denial(s)

- Past due child support
- Eviction or judgements in favor Landlord within the past 5 years
- Any unpaid balance to the former/current landlord
- Open Bankruptcies
- Tax Liens
- Foreclosures or Pending Foreclosures
- Felonies or misdemeanors for manufacturing or distribution of drugs, sexual or physical misconduct, violent behavior, fraud, prostitution.
- False, inaccurate or incomplete applications
- Appearance on any terrorist or sexual offense database

Fair Housing

Our firm does not discriminate based on race, religion, color, sex, familial status, disability, sexual preference, national origin, ancestry or any other protected class as deemed protected under Federal, State and Local Laws.

NOTICE TO AGENTS

All agents are required to physically show their clients the property and schedule the showing through CSS. Commission payments are sent out upon receipt of execution of lease, receipt of all deposits and first month's rent.

Broker's W-9 and ABB form filled out, paragraph 1 only. Please send to accounting@coxpremier.com
Commission payments are made to the agent's broker only, regardless of the directive on the CDA.



Pet Profile Required for All Applicants

To help ensure ALL of our residents understand our animal-related policies, we use a third-party screening service and require EVERYONE to complete a pet profile. This process ensures we have formalized pet and animal-related policy acknowledgments and more accurate records to create greater mutual accountability. If you need accommodation in another way, please contact us at leasing@coxpremier.com

For Pet Owners the fee is \$25.00-\$30.00 per pet.

Prior to applying, please confirm in the listing if the property allows pets. If you are uncertain, please email leasing@coxpremier.com. Pets are permitted on a case by case basis and policies vary from property to property. Policies are neighborhood, city, county and owner specific .

As a general rule, we do not accept any puppies or pets that would be considered dangerous breeds, including mixed breeds that favor a vicious breed. When submitting your application, please upload photos of your pet, the condition of the back yard, back door, and the interior where your pet resides.

Pet deposits are typically \$500 per pet (refundable) and an additional \$35.00 per month in pet rent.

Maximum 2 Pets

(Pet Policies May Vary Per Property and Per Owner, please check the listing description to verify if this property is pet friendly)

To get started: Select a profile category on our landing page:

<https://coxpremier.petscreening.com/>



Resident Benefit Package & Renters Insurance

The Cox Premier Properties Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature. By applying, Applicant agrees to be enrolled and to pay the applicable cost of \$48.95/month, payable with rent.

Your RBP may include, subject to property mechanicals or other limitations

- Renters Insurance that meets all lease requirements from an A-rated carrier
- HVAC air filter delivery directly to your door approximately every 60 days
- [Move-in concierge service: one call set up your utility services, cable, and internet services](#)
- A resident rewards program that helps you earn rewards for paying your rent on time
- Credit building to help boost your credit score with timely rent payments
- \$1M Identity Protection for all adult leaseholders
- 24/7 online maintenance reporting
- Home buying assistance for when the time is right to buy your “forever” home
- Online portal: Access to your account, documents, communication and payment options
- Vetted vendor network: we find the technicians who are reputable, licensed, and insured...and more

NOTE: The total monthly cost of the Resident Benefits Package is all-inclusive, and no discounts will be given if any element of the package is unavailable due to a lack of HVAC or another limitation at a specific property.



FAQ's

How do I apply for a home?

Search through our homes at www.coxpremier.com to find the home you are interested in, click on the property and then click Apply Now and it will take you to our online application. You will fill out the application, upload the requested documents and pay your application fee online.

****NOTE-IF YOU ARE MOVING IN IMMEDIATELY, PLEASE FILL OUT THE IMMEDIATE MOVE IN APPLICATION***

What is the time Frame For Approval

Please allow 2-4 business days for approval. Applications are not typically processed over weekends or holidays unless an immediate move in has been requested. Delays in verification are due to the inability to verify rental, employment history, waiting on all parties to fill out an application or your pet screening profiles not filled out completely. Please allow a minimum of 24 hours before emailing or calling our office for updates. If any documentation is needed, we will reach out to you via text or email.

If I am approved, what happens next?

Our office will send your lease to you to sign electronically along with a welcome email with a copy of your resident handbook, all necessary information for transferring your utilities, how keys are released, and any other pertinent information. Please be prepared to pay all deposits and required rent no later than 5 pm the next day from receipt of the lease. We do not hold properties off the market without a signed lease and all required funds have been received.

What if there are Multiple Applications?

In the event multiple applications are received, we will process all applications and choose the most qualified applicant for the property. The order in which the application is received by our office does not place priority over others. Your requested date of occupancy, length of lease, debt to income ratio, length of employment, rental/mortgage history, pets, and criminal history are factored into the application process. Should your application qualify but another application is chosen, we will retain your application on file for 60 days. Should another property become available that you like, you may transfer your application to that property at no additional charge



How fast can I move in?

For all applicants requesting an immediate move in, you will need to contact our office first to confirm the house is ready for immediate move in. Our office will send you a link to the immediate move in application.

Depending on the availability of the property, and if we are able to verify all required information, we can process a quick move in a little as 1-2 business days. We consider an immediate move in anything 10 days or less from the date of application. You must be prepared to pay a non-refundable administrative fee of \$250.00 and the standard application fee. Upon approval, all funds must be paid via certified funds, bank wire, or as otherwise directed by our office.

Can I opt out of the Resident Benefit Package?

You may opt out of the Renter's Insurance Portion only, by providing a renter's insurance policy to our office at least three days prior to your move in date. You will receive a reduction of \$10.95 from the total price of the RBP Package. Total RBP Package due and payable with rent will be \$38.00 per month. Should your policy lapse, you will be automatically enrolled in our master policy and a \$75.00 fee will be incurred for any lapse in policy.

Why can I not opt out of changing filters?

Changing filters is a resident responsibility, like light bulbs, batteries, etc. This saves you the hassle of ordering or having to remind yourself to change the filters. The HVAC system is one of the most expensive mechanicals in the home. The owner is responsible for repairing any malfunctions to the unit that are not due to neglect. Should the unit malfunction due to a neglected filter, grass that has grown around the unit, animals urinating on the outside of the unit (the fins) causing the exterior to corrode, those expenses will fall to you. Changing your filters on a regular basis also lowers your utility bills and helps the system run more efficiently.

How do I view the Renter's Insurance Information?

[Click here to view the master policy summary](#)

Office Contact Information:

Lease Application Status: lacie@coxpremier.com

General Lease Questions and where to send Renter's Insurance: leasing@coxpremier.com or 817-243-7771 (Text/Call)