



## RENTAL APPLICATION CRITERIA SHEET

Application Fee:	\$45/adult
Pay:	
1) Online	Payment Page after submitting online application
3) Mail or drop-off*	Make Checks Payable To: Tradewind Properties
Mail Checks to:	<b>Tradewind Properties</b> <b>101 Broadway St W, Suite 104</b> <b>Osseo, MN 55369</b>

\*Only if you are NOT submitting an online application

Applications can be filled out at our office or submitted online (preferred) at [www.TradewindProperties.net](http://www.TradewindProperties.net) under 'Rent' or found at each individual property listing page.

All occupants age 18 or older will be required to fill out an application and pay an application fee (No Exceptions). Every applicant must upload (or fax or email) copies of their **2 most recent paystubs**. Self-employed applicants must send most recent tax return or current P & L statement and/or bank statements. We reserve the right to request additional information as needed.

ALL REQUIRED DOCUMENTS MUST BE RECEIVED WITHIN 24 HOURS OF SUBMITTING YOUR APPLICATION AND APPLICATION FEE OR YOUR APPLICATION WILL BE CONSIDERED INCOMPLETE AND DENIED.

Applications are taken on a first come first serve basis. (If multiple applications are received within the same timeframe we reserve the right to process the strongest most qualified application offer first) We must have both the application and application fee for your application to be processed. Incomplete applications will not be accepted. We will not accept an application from an applicant who has not previously seen the property.

### Office Policies:

- Maximum Occupancy: 2 people per bedroom
- Maximum of 3 unrelated adults
- Providing ANY false or intentionally incomplete information is grounds for immediate denial/rejection or termination of tenancy
- All adult applicants must have a SSN or ITIN.
- All Applicants Must Be Approved

### Criteria in which the application will be judged:

- Criminal History (no crime against a person or property last 10 years; no drug offenses last 10 years; no multiple issues)
- Credit Score/Risk Score - Applicants with a score of 600 or lower will not be considered.
- Credit Performance - No more than 2 delinquent accounts (excluding medical payments) not to exceed \$600. Bankruptcies must be discharged.
- Eviction/Unlawful Detainer - no evictions within last 7 years
- Rental History (Those applicants without any rental history may be asked to pay a higher deposit.) - No more than 2 late payments not to exceed 5 days past due per a 12 month history. Any applicant owing money at a previous rental will automatically be denied.
- Employment Verification - Applicants must be currently employed or earn verifiable income
- Income Verification - Generally 3x the rent amount on a gross monthly basis-combined income (Those individuals that do not make enough may have a co-signer)
- Debt to Income Ratio - Generally not to exceed 40%
- Character References

**The application process will take 3 – 5 business days to complete. Please do not call the office for a status update. All decisions will be made in writing as promptly as possible.**

**You will be required to pay a Pre Lease Deposit within 2 days/48 Hours of your application being approved.** Generally, the Pre-Lease Deposit is equivalent to one full month's rent and this deposit will become your Security Deposit upon moving into a property. If you fail to do so, the property may be placed back on the rental market. You may submit a Pre Lease Deposit at the time of your application; however, no additional consideration will be given for such deposit unless and until your application is approved. If you are submitting a Pre Lease Deposit, you must sign and return the Pre Lease Deposit Disclosure and Agreement form. (This form can be found online at [www.TradewindProperties.net](http://www.TradewindProperties.net) under Rent – Rental Application). *NOTE: If your move in date is within 5 business days of being approved you will be required to remit funds due (rent, deposits, etc) via certified funds prior to occupancy. If your move in date consists of the last 8 days of a particular month, you will be required to pay the next full month's rent prior to occupancy in addition to the prorated amount for that given month.*

**Renters Insurance:** Each renter will be required to carry and show proof of renters insurance prior to occupancy.

**Pets:** Each property owner decides individually whether pets are allowed at a particular property (please check the ad for the property in which you are applying for). To reduce the risk of damage to the property if an owner chooses to allow pets, we place special restrictions on the pets considered for a rental unit. These restrictions include but are not limited to: no aggressive breeds and no puppies or kittens under the age of 12 months.

Potential Renter understands that Tradewind Properties represents the Landlord. If Applying, all applicants verify they have received Agency Relationships Document. **Please Sign/Initial and return Agency Relationships Document with your application.**

**Equal Housing Opportunity:** We are committed to providing housing to our community in compliance with both the letter and spirit of federal and state fair housing laws. We do not discriminate against any person because of race, color, religion, gender, handicap, familial status, elderliness or national origin.

All applicants must be approved to be accepted for the property. The application fee is non-refundable, however if you are denied housing NOT based on the criteria listed above your application will be refunded.

In the event your rental application fee is returned you must choose which method you would prefer:

- Mailing it to the address stated on the application form
- Destroying it; or
- Holding the fee for retrieval upon one business day's notice

Tradewind Properties utilizes RHR Information Services, Inc., a credit-reporting agency. Their contact information is as follows:

RHR Information Services, Inc.  
701 5th Street South  
Hopkins, MN 55343  
Ph (888) 389-4023 (952) 545-3953  
Fax (888) 389-4024 (952) 545-3973  
[www.rhris.com](http://www.rhris.com)





## MINNEAPOLIS RENTAL APPLICATION CRITERIA SHEET

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- All Applicants Must Be Approved

### Criteria in which the application will be judged:

- Criminal History-
  - No misdemeanors in the last 3 years
  - No felonies in the last 7 years
  - No felonies of the following in the last 10 years (first-degree murder, second-degree murder, third-degree murder, first-degree manslaughter, kidnapping, first-degree criminal sexual conduct, first degree assault, first degree arson and first degree aggravated robbery.)
- Rental History-
  - No evictions where judgement was entered in the last 3 years
  - No settlements that were entered in the last 1 year
- Credit Score/Risk Score – Only consider information in credit report if it's relevant to ability to pay rent; no minimum score needed
- Employment Verification - Applicants must be currently employed or earn verifiable income
- Income Verification – Generally 2.5x the rent amount on a gross monthly combined basis
- Delinquent debt not to exceed \$600

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