

Acc-Sell Management 1020 Hovey SW Grand Rapids MI 49504 phone 616-458-8200
We are an equal opportunity housing provider.

To ensure you are a ready, willing and able applicant,

1. We will process incoming applications as follows:

a. All complete applications received with an attached government issued photo ID, Earnest Payment, and all co-tenant applications will be processed on a parallel basis where all incoming applications are processed upon receipt and as applications become qualified, each applicant will be notified. The remaining applicants will be notified and asked if they are interested in anything else that is at the same rent rate or less. If they are interested in a rental with a higher rent rate, we will continue to process once the difference in earnest payment is submitted. If they are not interested in anything else, their earnest payment will be fully refunded.

b. Applicant grants five (5) business days to process before the applicant can demand an answer. On or after the 6th business day the applicant may request a refund if Acc-Sell has been unable to attain approval of the application.

2. Earnest Payments - Must be submitted by cash (office has no change), money order or cashier's check. If application is approved, the property is removed from the market and made unavailable to other applicants. The earnest payment will not be refunded if applicant does not sign a rental or lease agreement after approval. No property will be held more than 21 days off the market unless specified in writing on the earnest payment form in the case of a property currently being occupied by a resident that is moving out.

3. Refunds: All applications resulting in an adverse decision will have the earnest payment returned in full to the current address as written on the application in the name of the applicant. If the current address is no longer applicable, the new address must be submitted along with a self-addressed stamped envelope no smaller than the standard #10 business size. Earnest payments made in cash will be refunded by check upon denial of application. Payments made by cashier check or money order will be refunded 14 days after Acc-Sell deposited the payment.

4. Each person over 18 years of age must complete a separate application. Children under the age of 18 must be listed on the application only, no social security number required for children. Those over the age of 18 that have a legal guardian living with them are not required to apply. Current guardianship papers required in that situation.

5. Criminal history. No occupants can have a conviction relating to "delivery, manufacturing or intent to deliver a controlled substance, or maintaining a drug house" or similar without submitting a "hold harmless" letter from the Grand Rapids City Attorney. No occupants can have a habitual criminal history of convictions in the past 7 years. The nature and severity of a conviction will be taken into consideration. Sexual offenders are responsible to verify with police or parole they can live in the unit they apply for before applying.

6. Income verification. NET household monthly income for all leaseholders must be verifiable and a minimum of 2 (two) times the monthly rent for at least the last six (6) months. Proof of income must be dated within the past 30 days from application. Section 8 vouchers are considered to be income towards this amount. Section 8 residents are solely responsible for determining Section 8 compatibility with the unit they are applying for. We will try to verify, but the applicant is ultimately responsible for verifying compatibility.

7. Two Years of Good rental history. If you do not have any successful rental history, a cosigner may be required to guarantee the financial obligations of the lease. Housing references must be verifiable; family members and friends are not considered acceptable references. Unsuccessful rental history includes, but is not limited to: evictions, disturbances, unauthorized pets, pattern of late payments, damage to the residence, or money owed to past landlord.

8. Any attempt to submit false information will result in automatic denial without exception.

9. Good credit history. Bankruptcies must be dismissed and have 1 year of good credit history. All utility accounts must be current for gas, electric and water. If you have a negative credit report, and we have no other objections, we may accept a co-signer or higher deposit to guarantee the financial obligations of the lease.

10. Cosigners must prove net monthly income of 3 (three) times the monthly rent. Instate cosigners must have a minimum 650 Credit Score, out-of-state cosigners must have a minimum Credit Score of 700. The cosigner must be over the age of 18 and not a cohabitant. The cosigner must complete a separate application, which must be notarized. If married, both spouses must sign the cosigner app.

11. Many of our properties have different pet policies. If they are allowed, there will be a \$350 *refundable Deposit* and an extra \$50 per rent per month per pet.

12. Fees - Non-Refundable -- There is a onetime administrative fee of \$100 due at the time of move-in.

13. Applicant understands that upon approval the Earnest Payment will no longer be refundable, but that the applicants in their entirety will be under contract to consummate a lease/rental agreement.

14. This policy is subject to change without notice.