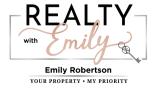


## RENTER'S GUIDE



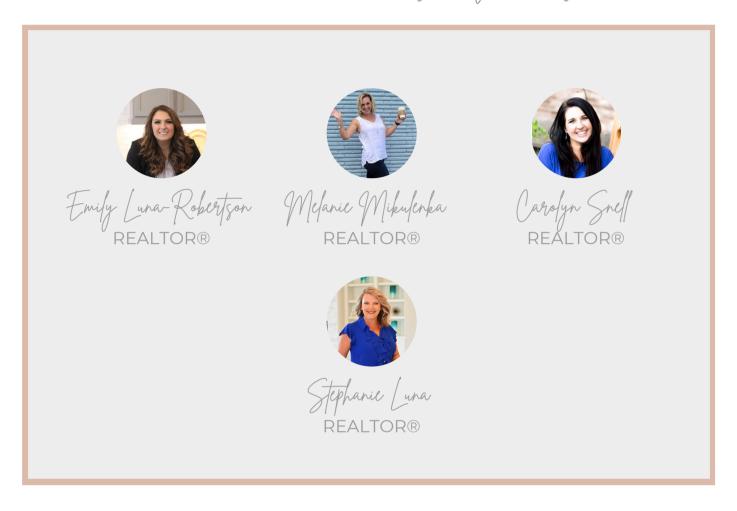


Meet Our Team
Meet Your Realtor
Renting VS Buying
The Home Renting Process
Home Wants & Needs List
First Steps
House Hunting Tips
Questions to Ask
House Hunting Tips
Submitting an Application
You're Accepted!
Thank you
Success Stories



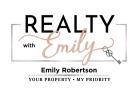
#### MEET OUR TEAM

# We're here to guide you through the process!



#### WHAT YOU CAN EXPECT FROM US

Honesty & Integrity
Loyalty & Respect
Responsive & Timely
Expert Guidance





### MEET YOUR REALTOR

Iti, I'm Emily



I'm Emily & I've been in Real Estate since July of 2018. What I love most about my job are the clients I get to know. When you're helping someone or, someone & their family find a home; I think of it as a very personal & vulnerable experience. Essentially you are trusting me as your agent with your financial and physical safety. It is my job to make sure I can equip you with all the tools needed to make the right decision for your future. I do not take this responsibility lightly, from inital meeting to the closing table I will walk you through all you need to know about the process and leave no stone unturned. I take pride in being approachable and relatable while standing up and being the best advocate I can be for you! Looking forward to working together!



You can also find me on:











### RENTING VS BUYING

Which is right for you?

House shopping is an exciting time!

Most of the time clients who choose to rent, do it simply because they do not think they are in a position to buy...BUT you could be!

#### RENT OR BUY?

Mhen to rent:

Renting is ideal for the client who is not sure where they would like to live for certain, Or for the client who moves frequently for work. The idea that you have to have 20% down payment or a high credit score to purchase a home, simply isn't true anymore! I have had clients get approved for a home loan with a credit score in the mid 500's, its possible!

M) hen to buy:

Buying is a great option for the client who knows what they are looking for in a home & plans to stay for a while. One of the many perks of purchasing a home is you guarantee your monthly payments stay the same & you also build equity in your purchase. If you are interested in possibly buying instead of renting, let me know & I can go over all the different programs I have worked with to get you into your dream home!

### THE HOME RENTING PROCESS

Steps to Finding your Dream Home



Where to Start

- >> DETERMINE HOW MUCH YOU CAN SPEND
- SAVE FOR YOUR DEPOSIT & FIRST PAYMENT
- >>> CHECK YOUR CREDIT
- >>> TURN IN ALL NEEDED DOCUMENTS FOR APPLICATIONS

### HOME WANTS & NEEDS LIST

Important Features You're Looking for in a Home

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

TYPE OF HOME	
Single Family Home Townho	use Condo Other
DO YOU HAVE ANY PETS?  □ None □ Cat/Dog & How ma	any? lbs: Other
DESIRED FEATURES  Bedrooms Bathrooms  Ideal Square Footage:  Desired Location/Neighborhood/Sch	
Must Have	Would Like to Have

### FIRST STEPS

Where we go from here...

#### FIRST THINGS FIRST

Anytime you are applying to rent a property there are a few documents potential landlords require, for example:

- -A completed application for anyone 18 and above who will be living on the property.
- -Copy of ID's for anyone 18+.
- -Proof of income for the last 3 months. (If self employed, bank statements will be an acceptable substitute).
- -Most rentals require the applicants income be 3x the rental amount. Once I have received all these documents, I put together the application package & submit it to the listing agent for further review and possible acceptance.

#### ONLINE APPLICATIONS

Often times landlords choose to have applications done by a third-party website. If this is the case for a home you are interested in, then <u>you</u> would complete the application process yourself as well as pay the application fee once you are ready to submit.

#### PLEASE SEND ME THE FOLLOWING:

Email Addresses for anyone 18+ who will be living on the property.	PROTIP: WHEN SUBMITTING BANK STATEMENTS INSTEAD OF PAYSTUBS; FILTER TO SHOW ONLY DEPOSITS (THEY DONT NEED TO KNOW HOW/WHERE YOU SPEND YOUR MONEY, ONLY THAT YOU HAVE IT
Copy of 3 months paystubs or bank statements.	
Photo's of ID's of anyone 18+ who will be living on the property.	

### HOUSE HUNTING TIPS

Tips for Finding your Ideal Home



Onvestigate the frea

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.



Ask fround

Talk to family, friends and co-workers to see if anyone might know of a house for rent in an area you're interested in. One of them may even know of someone whose lease is about to end before the home goes public on the market.



Keep an Open Mind

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.



Take Dictures & Notes

When you visit multiple houses it gets difficult to remember specific details about each one. Take photos and notes while touring homes so that you can reference them later when comparing the properties that you've seen.



Be Ready to Put your application in

When you find a home you want to rent, keep in mind there may be others interested in it as well. Be ready to turn in your application quickly in order to have the best chance at getting that home.

## QUESTIONS TO ASK

When Choosing a Property

Not all Landlords are the Same.

Some landlords are private owners and others have hired a property management company to run the property for them. Each have their pros & cons.

#### QUESTIONS TO ASK LANDLORDS

- Are appliances included in the property?
- How often will rent increase and by approximately how much?
- When can you expect the security deposit to be returned once you vacate the property?
- What is the process for urgent & essential/non essential repairs? What is Landlords responsibility?
- What is forbidden? Can you paint, hang tv's, or add a satellite dish?
- How do they accept payment?

### YOU'VE BEEN ACCEPTED!

What's Next

Ence the landlord has accepted your application, both parties sign the lease agreement & you're officially under contract.

#### GET FINANCES IN ORDER

Once we are under contract you will need to have all funding available. Depending on how the landlord accepts payment you will need to get: The Security deposit (usually the amount of the 1st months rent), First months rent & any pet deposits that have been discussed. For example: if rent is \$1,300 a month you will need \$2,600 + any applicable pet deposit to move in.

#### **GET THE KEYS!**

Once you have the money readily available and prepared for the landlord we will meet & I will take your payment to the listing agent in exchange for the keys. Then I will meet you at the property with the keys to your new home!

#### **GET READY TO MOVE**

Start packing and purging items you do not wish to bring with you into your new home! Arrange for moving services if you choose to use a company to help with your relocation!

#### SCHEDULE UTILITY TRANSFERS

Now is a good time to let utility providers know that you will be moving so they can transfer your services or terminate accordingly. I.E. Electricity, Renters Insurance, Cable/Internet & Water.

#### MOVE IN DAY!

Congrats! We have made it to move in day! I will provide you with a move in checklist/inventory sheet. You will have a designated number of days to complete this list and turn it into your new landlord. This list serves as protection to you in the event that something is not functioning properly upon move in, the landlord cannot penalize you and it will be repaired.

### THANK YOU

for trusting me with this new journey

If you have any questions, don't hesitate to ask! Mon're not done with me yet, once a client...always a friend! I'll be in touch!

The greatest complement of could receive is your referral of family & friends.

IF YOU'RE SO INCLINED PLEASE REVIEW MY SERVICES ON:

- **Facebook**
- **G**oogle
- **Ø** Realtor.com
- Shout out on social media

Emily

### SUCCESS STORIES

# Here's what our Clients are Saying

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I had a great 1st time home buying experience with Emily she helped me find what I truly wanted and encouraged me not to settle. She was very responsive when I had questions or crazy requests. I would highly recommend Emily as your next realtor.

- Alex





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Even while Emily was 7-9 months pregnant she still showed us 15+ homes during our 2 visits to Texas from Minnesota. To top it off, we went under contract the day she went into labor and she was negotiating for us while she was in the hospital. Because of her, we have the perfect home for our little family and we are so greatful!

- Abby & Jacob





Emily helped us find the perfect rental since we are not in a position to buy yet. Even though we changed our minds a couple times after being accepted by landlords Emily was super patient and understanding with all of our requests. We can't wait to work with her again when we buy!

- Vifma & Sam

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