MESA PALMS
APARTMENTS

Mesa Palms Apartments
South Coast Commercial
DRE# 01846358

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San Diego, CA 92111
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QUALIFICATION GUIDELINES FOR ALL APPLICANTS

Approval of your application is based on a variety of items including the following:

- Credit screening (based on credit report, debt-to-income ratio, FICO score over 600).
- Legal and Verifiable income of 2.5 times the monthly rent.
- Verifiable residential history for the past 3 consecutive years.
- Good rental history: no money owed to prior residence; no notices requesting compliance with the rental agreement.
- No legal deficiencies (such as Evictions)
- Occupancy guidelines: we follow industry standards of 2 persons per bedroom, plus 1 per living room

If the applicant (or combined applicants) does not meet our minimum credit qualification guidelines, we may require a co-signer/guarantor.

Co-signers/guarantors: The co-signors/guarantors must have excellent credit (a credit score over 700); legal and verifiable income at least 4 times the rent and excellent rental/mortgage history.

COMPLETING OUR APPLICATION

Our application is on our website: https://scc1031.com/available-rentals/. Each applicant over the age of 18 must complete a separate application. We process completed applications in the order they are received, time and date stamped by our computer system. A completed application has all the following:

- No fields are blank in the application. All pertinent details are provided.
- Proof of verifiable income attached in .pdf or .jpeg format (2 most recent pay stubs, SSI/SSDI statements, veteran benefit statements, 6 months recent bank statements, offer letters from employers, current SDHC vouchers, etc.)
- Pay stubs - Must include 2 most recent paycheck stubs/pay statements showing year to date income. In the event your legal and verifiable income is from a Government Agency, you may provide a copy of your grant letter along with 3 months recent bank statements showing the deposit of said funds. Also required (if applicable) are vouchers providing for rent subsidy.
- Paid application fee of $30.00 by online payment or certified funds. We do not accept cash.

Incomplete applications will not be considered, and we will move on to the next applicant.

Once your application is approved, we require a paid deposit **within 24 hours of approval**. This is by certified funds such as cashier's check or money order. Please reach out if there are extenuating circumstances. We can only hold homes with a signed lease and for a maximum of 14 days from the date of your application or 14 days from the date the home is available in the future.

The approved application and deposit payment removes the home from the rental market. If you cancel or we do not hear from you in a reasonable time frame, you will forfeit $200 of the deposit to compensate for costs including lost rental opportunities and advertising.

Please allow a reasonable time for application processing (usual time is between 1-3 business days).

APPROVAL PROCESS

We will contact you to let you know if you are approved or not. The lease will be sent for signatures, either digitally or by other means. You will have 24 hours to review the lease and sign it. Otherwise, we may rescind the lease; and move on to the next applicant. We will try 3 attempts in writing.

If your application is denied, we will notify you and provide you with the information to obtain copies of your credit report, and any other documentation in accordance with the law (including adverse action letter).

RENTER'S INSURANCE

Renter's insurance is required for every tenant on the lease. Insurance must be a minimum of $100,000 limited liability with South Coast Commercial listed as additional insured and property manager if applicable. Proof of this is required upon move-in.

If no proof is received at move in, you will be automatically enrolled into a liability insurance that covers the building/home/structure. IT DOES NOT COVER ANY OF YOUR PERSONAL BELONGINGS. This at $14.50 per month through AppFolio Insurance Services.

PET and SERVICE/COMPANION ANIMAL INFORMATION

Restricted Breeds: Pitbull, German Shepherd, Akita, Cane Corso, Bull Mastiff, Staffordshire Terrier, Doberman, Boxer, Malamute, Husky, Dalmatian, Chow Chow, and Fila Brasileiro.

Pet rent per month is $30 per cat and $50 per dog. There is an additional $250 security deposit per pet. 2 pets maximum per home.

Picture of pet is required before move in. Dogs – Proof of vaccination (including rabies) and license are required before move in.

Emotional support animals: a letter from a licensed healthcare professional is required, otherwise breed restrictions or pet rents/deposits do apply. We will confirm accuracy of letter as part of our screening process. Any breed restrictions or pet rents/deposits do not apply to any verified Service and Support Animals as in accordance with the law.

Any violations of the lease agreement can lead to removal of pet from the property.

MOVING IN

On move-in day, we do require all the following be complete prior to providing you the keys:

- The lease must be signed by all applicants.
- The security deposit and first month's rent must be paid.
- Any required utilities must be established in the resident's name. Please send us the proof before the lease begins. These must have a start date of the move in day, such as SDGE account number.
- Proof of Renter's insurance is required and must be set up for the home with a start date of the move in day or earlier.

If any of the items above are not completed, the lease will have started and taken effect, however we will not give possession of the home over until proof of all items are complete. Please note that we never accept cash.

Thank you for considering Mesa Palms Apartments for your new home!
We're looking forward to working with you!