

**CF PROPERTIES & MANAGEMENT, LLC**  
**Occupancy Standards for Residential Applications**

It is CF Properties & Management, LLC's policy to actively pursue and offer equal housing for all persons regardless of race, color, religion, sex, national origin, familial status, disability or any other federal, state and local laws regarding fair housing.

All Applicants are required to meet the following Occupancy Standards:

**A. POLICIES:**

1. All persons leasing an apartment, condo, town-house, or single-family residence must be of legal age-**18 years or older**-to sign a contract.
2. Provide photo copy of picture ID for each person 18 years and older.
3. Incomplete applications, lies & omissions on application are grounds for denial.

**B. INCOME REQUIREMENTS – The gross income to rent ratio to qualify is 3 to 1.**

1. Applicants must have current, consistent and verifiable employment of at least 6 months. Please provide copies of at least 2 current consecutive pay stubs.
2. Self-employed applicants must provide the following:  
Previous 2 years tax statements and previous 3 months company bank statements
3. Retired applications must provide the following:  
a. Previous 3 months bank statements indicating the monthly direct deposit.  
b. **OR**, provide the documentation indicating monthly income, i.e. government letter of social security, disability income, or retirement (i.e. welfare, child support, alimony, etc.)

**C. VERIFIABLE RESIDENCY – Applicants must have 6 months with good payment and rental history.**

1. Recent college graduates may qualify without rental history only if all criteria are met.
2. Relatives are not acceptable rental references.
3. Daytime phone numbers are needed for rental references.
4. If you do not have landlord references but have sold your home, give the name of the Real Estate Agent who listed and sold your house. If you own a house that you are now renting, indicate the person managing the property and their phone number. Provide the rent or mortgage payment amount as well as length of residency and circle which applies.
5. Should the credit report come back with an "Address Discrepancy," applicants must provide proof of their address. Acceptable forms of proof include: drivers license or valid state ID, current lease or mortgage statement, home utility or insurance bill, or a pay stub dated within the past 30 days.

**D. CREDIT CHECK – All applicants must have a favorable credit rating for the past two years.**

1. Credit rating must be at least a FICO score of 650.
2. Applicants will not be accepted for the following derogatory credit records: Eviction and/or moneys to a rental property or landlord.
3. Bankruptcies must be discharged 2 years prior to application.

**E. CRIMINAL BACKGROUND CHECK**

1. Any applicant convicted of a felony, drug related charge or a sexual offense may possibly not be accepted for residency.

**APPLICATION FEE – NON-REFUNDABLE – EMAIL TO: [cherylof@hawaiiantel.net](mailto:cherylof@hawaiiantel.net)**

1. **\$25.00 Money order or Cashiers Check made payable to CF Properties & Management, LLC, for each applicant. Mail to: 1585 Kapiolani Blvd, Suite 1118, Honolulu Hawaii 96826. 808 284-9183**
2. Any persons age 18 or older are considered individual applicants (i.e. spouse, co-signers, roommates or family member must pay a separate application fee).

**APPLICATION ACCEPTANCE**

1. If more than one application is submitted at the same time we will first process the Application that best matches the Owner's requirements.
2. Upon acceptance of application, a holding fee is required to hold the property until move-in. This holding fee is non-refundable should the applicant decide not to rent the property.
3. Holding fee payment must be a **money order or cashiers check only, made payable to CF Properties & Management, LLC.** and provided within 48 hours after notification of approved application.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

