

# What to Gather Before You Apply

*A printable companion for renters with credit concerns.*

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Having the right paperwork ready makes the application process smoother. Use this list to gather what applies to your situation. Bring it with you to the property, or have it accessible when you complete your application.

## THE BASICS *Everyone needs these.*

- Government-issued photo ID
- Proof of income: most recent two pay stubs, or offer letter if you have a brand new position
- If self-employed: 6 months of bank statements and 1 to 2 years of tax returns
- Rental history: contact info for your last 2 to 3 landlords, dates of tenancy, and reason for leaving each

## PAST EVICTION OR BROKEN LEASE

- Paid-in-full or zero-balance letter from the property
- Court paperwork showing the case is closed or satisfied
- A short written explanation of the situation: one paragraph, factual, not defensive

## MONEY OWED TO A PRIOR APARTMENT

- Zero-balance or proof-of-payment letter from the prior property
- Dispute confirmation from the screening company, if applicable
- Records of any payment made (bank statement or money order receipt)

## DISCHARGED BANKRUPTCY

- Discharge papers showing the date of discharge (must be 12+ months ago)
- Documentation of debts included or excluded, if relevant
- A short written explanation if you'd like to provide context (optional)

## CO-APPLICANT OR GUARANTOR

- You'll need their name and email address as part of the application process. They'll receive an invitation to apply once you add them to your application.
- They should have their ID and proof of income ready to go.

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**Questions? Call or text (704) 271-4740 or email [lyra@poemarealty.com](mailto:lyra@poemarealty.com)**

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