



Fair Housing Statement

It is illegal, pursuant to the Kentucky Fair Housing Law and Federal Fair Housing Law, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status, disability, national origin, or sexual orientation (in some counties) or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the providing of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

You also have the convenience to contact us by email at:

info@FrankfortKyRentals.com



Note: Owners are licensed real estate brokers. Property is personally owned and not offered thru a real estate company.

FrankfortKyRentals.com

All of our available rentals are offered on the website. In an effort to make finding a rental convenient for you we provide as much information as possible including floor plans and pictures.



On our website you can also find contact information regarding utility companies. There's also a link regarding schools and the classified rental section of the State Journal newspaper.

This information is provided to you to help answer some of your questions regarding renting. We trust that you appreciate our efforts to make your experience in finding your new rental as easy and enjoyable.

**Tom & Dottie Gatewood
P O Box 312
Frankfort, Ky 40602-0312**



Gatewood Rentals

502-695-7728

Thank You

for your interest in one of our rental properties

Application Process

Applicants must complete a uniform application for. The form is available on our website under View More details on this property. The form can be printed or filled out and printed. It cannot be submitted online as the website does not have the capability for secure forms submission. Additionally the application fee must accompany the application before it can be processed.

Applications will be processed one at a time in the order the completed application was received. The application fee will be returned to any applicant whose credit report was not processed.

Eligibility Criteria

Credit Score. The company we use to obtain credit reports is the National Association of Independent Landlords and the report is provided by Experian, 701 Experian Parkway, PO Box 2002, Allen TX 75013. While there are 3 credit repositories (Equifax, Experian and Trans Union) and several types of scores, we use the FICO (Fair Isaac) from Experian. The minimum score is **650** which is at the lower end of the mid-range. Rarely are any exceptions made because in doing so our rental criteria would need to be amended to incorporate this into the way all future applicants are evaluated. If you would like more information on how to read credit reports you can go to the website: <http://www.americandatabank.com/HowToRead.htm>

Source of Funds to Pay Rent. Applicant must have a source of funds to pay rent which means a job, retirement, etc. Other financial debts are taken into consideration in determining sufficient source. Generally the rent plus other monthly debts should not be more than 40% of gross monthly income (GMI). Debts listed on the application are used for general test however total monthly debt payment

listed on the credit report is the final determination factor.

Pets

Our pet policy is **no pets**. Primarily this applies to dogs and cats. Notwithstanding included are other prohibited animals such as exotic breeds, snakes, livestock, etc. Occasionally, a written exception will be allowed for one cat aged over one-year-old that has front paws declawed. In addition to this we require renters not to feed wild animals so as not to encourage them on the premises.

Rent Begin Date

We generally have an idea of when a unit will be ready for occupancy and this is generally discussed at time of showing. Once an application is approved we will call the applicant to inform them their application is approved. At which time a lease will be entered and deposit paid. The rent will need to begin in no less than seven (7) days unless otherwise agreed in writing.

We cannot hold a vacant unit rent free beyond that date. If the applicant is unable to commit at that time then they are allowed to “float or holding” mode which means the unit will continue to be shown and rented to other prospective renters. At which time the applicant is ready to commit, if the unit is still available and no acceptable applications are being processed, then the applicant can notify us they are ready to commit and rent must commence in within 3 days from that date.

Confidentiality

All applications will be kept strictly confidential. All records are kept in a locked file cabinet with very limited access. If the applicant is not successful then the application will be returned to them along with the denial letter.

Messages

When calling us at at 502-695-7728 please feel free to leave a brief detailed message. Please leave your name, phone number and which property you can calling about. Then we can leave you a message with an answer to your question. We receive @30 calls a day and its difficult to deal with that number of callers especially when they

- Assume we have caller ID and know which call was theirs. So messages that say “call me back on this number” with no number provided will not be returned for obvious reasons.
- Don't leave a name so when the call is returned someone else answers and wants to play 20 questions about who called me and why I'm calling back- the whole time I'm not sure I've have the right number.
- Don't say which rental they called about and want us to go over everything available to see if their memory can be jogged..
- Say the phone number so fast that after playing the message back 3 times we can't figure it out. So even though you know you your number by heart say it slowly enough that it can be written down.