

# THE DREAM OF REAL ESTATE

## RENTER'S GUIDE

We offer a variety of homes in strategic locations to ensure convenience and easy access for you and your family.



[stan.store/corteartopee](https://stan.store/corteartopee)

# CORTEA ARTOPEE

## REALTOR & CREDIT SPECIALIST

Introducing Cortea Artopee, an esteemed real estate agent at EXP Realty, renowned for her expertise in the no downpayment program. Serving the vibrant communities of Passaic County, Essex County, Bergen County, and Hudson County, Cortea has become a top-producing agent by transforming the homeownership dreams of countless individuals into reality.

With a deep commitment to making the American dream accessible to everyone, Cortea recognized the challenges that traditional downpayment requirements presented to aspiring homeowners in these diverse counties. Empowered by her passion for helping others and armed with the game-changing no downpayment program, Cortea set out on a mission to revolutionize the local real estate landscape.

Throughout her thriving career, Cortea has exhibited an unwavering dedication to her clients' goals, focusing on personalized service and building lasting relationships. She takes the time to understand each client's unique needs, financial circumstances, and lifestyle preferences, ensuring that they are presented with tailored options that best suit their aspirations. Clients in Passaic County, Essex County, Bergen County, and Hudson County have come to rely on Cortea's profound knowledge of the local housing markets. Her acute insights into the nuances of each area, combined with her negotiation skills, empower her clients to make well-informed decisions and secure the home of their dreams, respect and trust throughout the region.

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☎ 862-262-0727

🌐 [c3positiverealestate.com](http://c3positiverealestate.com)

# RENTER'S GUIDE

## 8 EASY STEPS

### Know Your Budget

- Before apartment hunting, determine
- Monthly Rent Budget
- Security Deposit Savings
- Realtor Fee Budget (if applicable)
- Moving Expenses
- Utility Costs

Rule of Thumb: Try to keep rent at 30-35% of your monthly income

### Gather Your Documents

- Most landlords will require
- Government ID
- Last 2-4 Pay Stubs
- Bank Statements
- Employment Verification Letter
- Tax Returns (sometimes)
- Rental History/Landlord References
- Credit Report

### Understand Move-In Costs

- Typical Northern NJ move-in costs may include
- First Month's Rent
- Security Deposit (up to 1.5 months rent in NJ)
- Realtor Fee (if applicable)
- Application Fee
- Example:
  - Rent: \$2,000/month
  - \* First Month Rent: \$2,000
  - \* Security Deposit (1.5 months): \$3,000
  - \* Realtor Fee: \$2,000
  - Total Move-In: \$7,000

## Check Your Credit

- Landlords often review
- Credit Score
- Payment History
- Collections
- Evictions
- Income-to-Rent Ratio

Don't have perfect credit? Many landlords may still approve applicants with:

- Strong income
- Cosigner
- Rental assistance programs
- Additional security deposit

## Choose Your Location

- Popular North Jersey Areas
- Paterson
- Newark
- Clifton
- Garfield
- East Orange
- Elizabeth

- Consider:
- Commuter Time
  - Schools
  - Shopping
  - Public Transportation
  - Healthcare Facilities

## Ask These Questions Before Applying

- Are utilities included?
- Is parking included?
- Are pets allowed?
- Is there laundry on-site?
- How long is the lease?
- Are there any additional fees?

## Submit Your Application

- Provide:
- Completed Application
- Supporting Documents
- Application Fee
- Proof of Income

## Review the Lease Carefully

- Before signing:
- Verify rent amount
- Verify security deposit amount
- Check lease term
- Understand maintenance responsibilities
- Review guest and pet policies

## Free Rental Consultation

### Cortea Artopee

Better Homes & Gardens Real Estate

📞 862-262-0727

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📅 Schedule a Consultation: <https://calendly.com/corteaartopee>

**"Helping renters find the right home throughout Northern New Jersey."**

# YOUR DREAM HOME!

*is just a step away*

Let us help you find a comfortable, affordable, and convenient place you'll love to call home.

Whether you're looking for more space, a better location, or a fresh start, we're here to guide you every step of the way.

*Thank you!* 



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