

WHY WECOSIGN?

WeCosign™ believes that your financial situation can't be summed up by a credit score number.

We understand your low score may be a result of foreclosure, job loss, or even identity theft. And for this reason your credit score may not paint an accurate, current financial picture of you or your ability to pay rent.

Here's how WeCosign works:

1. Fill out the WeCosign Application. (call toll-free or visit our Web site).
2. We process your application along with the fee.
3. You receive your approval kit that includes all the necessary documents for move in.
4. You pay your rent directly to your landlord and pay a monthly fee to WeCosign for the cosigning services we provide on your behalf.



“WeCosign is for renters who want to improve their quality of life.”

FREQUENTLY ASKED QUESTIONS

Where is WeCosign available?

WeCosign works with renters and apartment communities throughout the U.S., in every state.

Why do landlords obtain my credit score during the leasing process?

Large apartment complexes and even many individual property owners use FICO (Fair Isaac Corporation) credit scores as a screening tool for new rental applicants. This saves landlords' time by limiting their personal interaction with prospective tenants until they are seen as “credit worthy”.

Why is there a fee for your service?

WeCosign employs a team of underwriters to review your income and expenses. This fee pays for our underwriter's time.

Why can't friends or family cosign for me?

Friends and family members are usually reluctant to cosign, because they view their FICO credit score as an asset that can help them get cash reserves in an emergency — they might not want to risk damaging their credit (in the event that you can't make your rent payments) for this reason.

How is the monthly WeCosign fee determined?

The monthly fee based on the amount of the rent and the verification of the information on the application.

How long do I need to pay my monthly WeCosign fee?

WeCosign will provide their services up to 12 months or for the term of the lease, whichever is shorter. Some leases vary. Consult your leasing agent or landlord for your terms. In the event that you need WeCosign on your lease after 12 months, we may reduce your monthly fee to reflect your good payment history.

Do landlords view tenants with WeCosign any differently than other tenants?

No. Many renters use cosigners. WeCosign is in business to help those who cannot meet the financial requirements of the lease. The landlord has no more risk with you than with any other tenant.