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RENTER'S *Guide*



LUXE
PROPERTIES

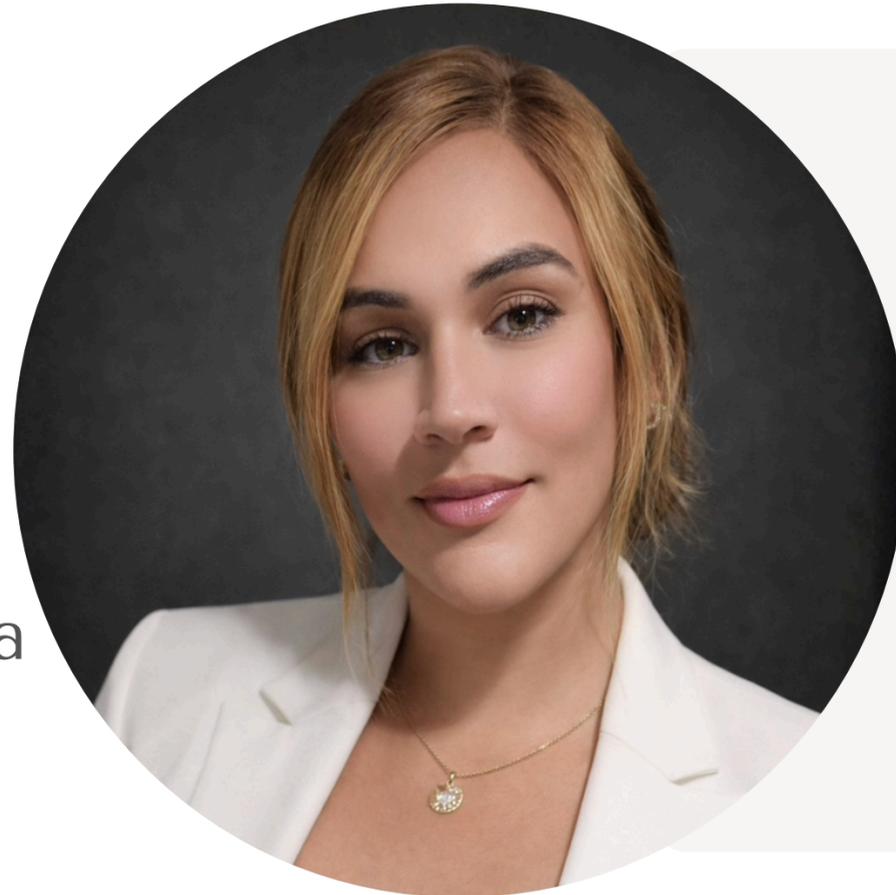


ABOUT ME



Hello!

I'm Shiloh Royale Cabrera



Shiloh Cabrera brings a powerful blend of real estate expertise, financial knowledge, and client advocacy to every transaction. With a background in banking, credit education, sales and lending, she understands how to guide clients through the full housing journey—from renting and first-time buying to selling with confidence.

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I'M HERE *To help you*



SHILOH ROYALE CABRERA

REALTOR

I'm here to help you with all of your real estate needs — whether you're looking to rent, purchase your first home, sell your current property, or relocate to a new area. If you have little to no credit, are a first-time homebuyer, or feel nervous about the process, you don't have to navigate it alone — I'm your ally.

With years of experience guiding clients through financial and real estate decisions, I understand that every situation is unique. I will work with you every step of the way, answer all of your questions, advocate for your goals, and make sure you feel confident and informed throughout the entire process.

Your goals are my priority — and together, we'll turn your next move into a successful one.

Renter's ROADMAP



Shiloh Cabrera
REAL ESTATE AGENT

Note: This is only a high level overview of a renter's process. For more detailed steps, please refer to your real estate agent.

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Tenant CHECKLIST

- Tenant Checklist • Government-issued ID
- Last 2–3 pay stubs or proof of income
- Bank statements (if required)
- Employment verification letter
- Rental history and references
- Credit/background authorization
- Application fees ready
- First month's rent
- Security deposit
- Pet records (if applicable)
- Renter's insurance policy



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*Preparing
to Rent*

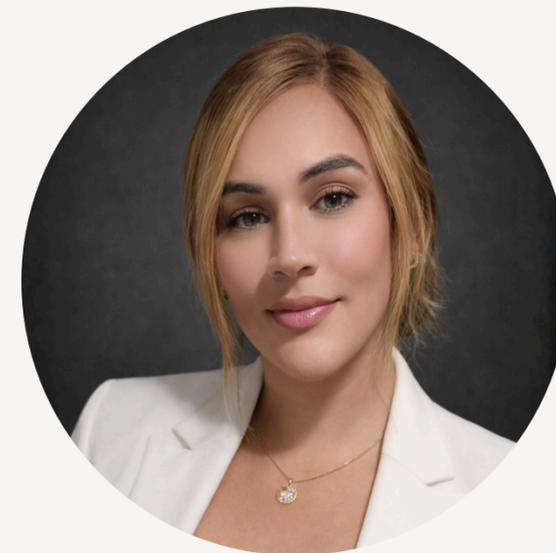


FINDING *a Great agent*

01

A real estate agent is a valuable partner throughout the rental search and application process. Finding the right home is an important decision, and having a knowledgeable professional guiding you can make the experience smoother, faster, and far less stressful.

As your agent, I represent your best interests from the initial search through lease signing and move-in. I help you navigate available listings, application requirements, and approval steps while answering your questions and ensuring you feel informed, confident, and supported every step of the way.



FINDING *a Great agent*

PROFESSIONAL EXPERIENCE

I continuously complete training and stay compliant with current real estate regulations, leasing requirements, and administrative procedures to remain up to date on rental laws, application standards, and HOA guidelines. I help position you as a strong rental applicant and communicate effectively with listing agents and landlords throughout the approval process.

CUSTOMER SERVICE

As your agent, I am committed to supporting you every step of your rental journey. From property searches and showings to applications and move-in coordination, I am available to answer questions, provide clarity, and ensure the process feels organized, transparent, and stress-free. I treat every client with the same care and attention I would expect myself.

INDUSTRY KNOWLEDGE

I have access to rental listings, market insights, and professional resources that are not always readily available to the public. I help you understand fair market rental pricing, neighborhood trends, lease terms, HOA requirements, and timing strategies to secure the right home.

SMART NEGOTIATING

With my experience and market expertise, I help present your application strategically and negotiate favorable lease terms when possible — including rent pricing, move-in dates, deposits, concessions, and landlord requirements — while helping you leverage your financial profile and rental history to strengthen your approval chances.

Financials & CREDIT

02

DETERMINE YOUR BUDGET

Before starting your rental search, it's important to ensure your finances are organized and ready for the application process. In competitive markets like Miami, landlords carefully review financial qualifications to determine whether applicants can meet the lease obligations.

REVIEW YOUR CREDIT

Most landlords run a credit check as part of the screening process. Many prefer a credit score in the mid-600s or higher, though requirements vary by property. Checking your credit in advance allows you to correct any errors and better understand what landlords may see.



VERIFY YOUR INCOME

Landlords typically require tenants to earn 2.5 to 3 times the monthly rent. Be prepared to provide documents such as recent 4 pay stubs, bank statements, tax returns (if self-employed), or an employment verification letter.

PREPARE APPLICATION & MOVE-IN FUNDS

Rental applications often include application fees, background screening fees, and possible HOA application fees. Once approved, renters are usually required to pay first month's rent, last month rent, & a security deposit, or a variation of that depending on the landlord's terms.

*Search &
Tour Homes*



SEARCH & TOUR



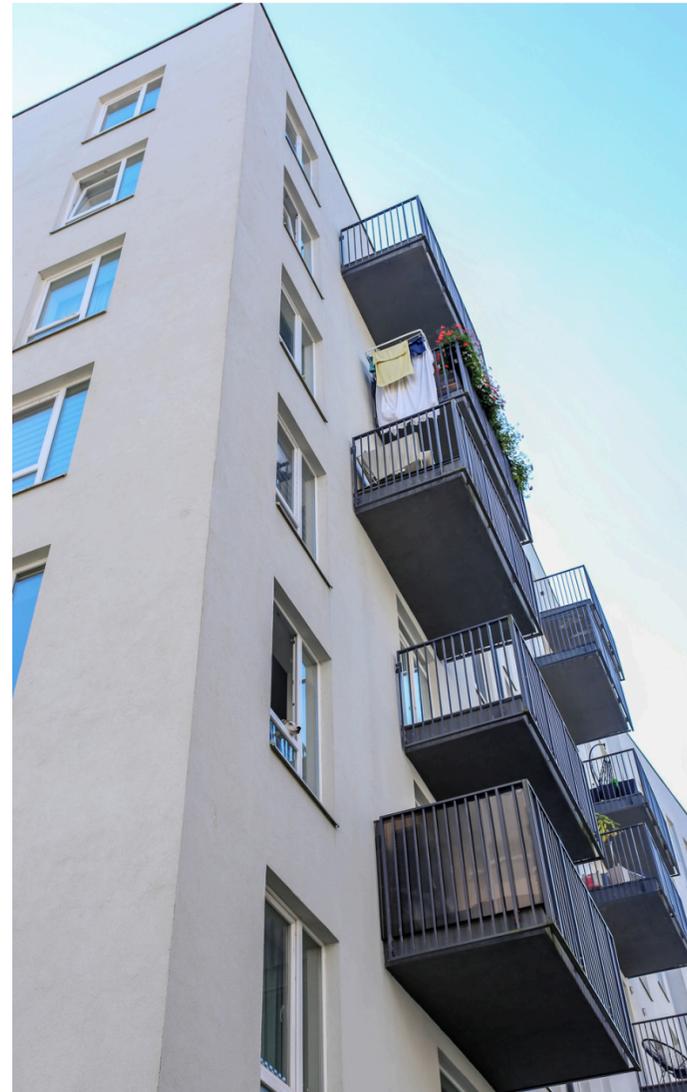
03

PROPERTY SEARCH

Once your finances are prepared, the next step is exploring rental properties that match your budget, lifestyle, and preferred location. Having clear criteria will help streamline your search and prevent wasting time on properties that don't meet your needs.

MLS LISTING ACCESS

As your realtor, I will set you up to receive MLS listing alerts directly to your email. These listings are updated in real time and will be tailored to the criteria we discussed, including price range, preferred neighborhoods, property type, number of bedrooms/bathrooms, and amenities.



REVIEW LISTINGS CAREFULLY

When reviewing properties, pay attention to important details such as monthly rent, move-in costs, parking availability, pet policies, building amenities, and HOA requirements. This will help you quickly determine whether the property is a good fit. Create a short list homes that meet your priorities and eliminate those that do not match your budget or lifestyle needs.

Schedule Property Tours

Once you have narrowed down your preferred options, we will schedule property tours so you can view the homes in person, ask questions, and evaluate the property and neighborhood before submitting an application.

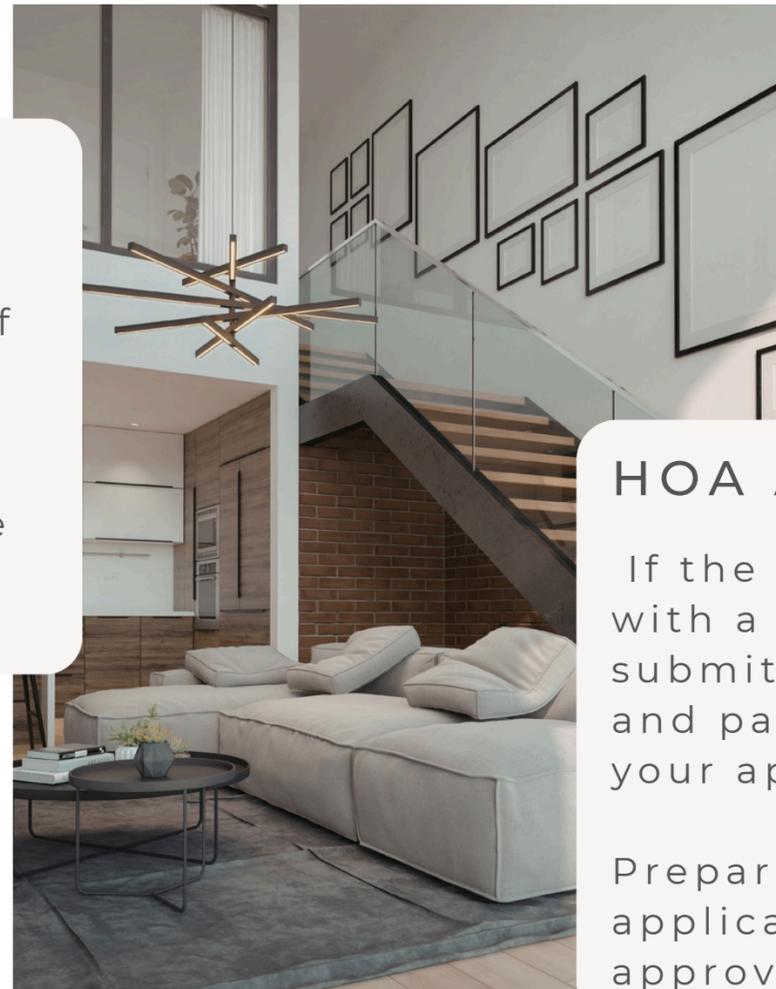
SUBMIT *Applications* & HOA

04

Once you've selected a property, the next step is submitting a rental application. Most landlords require basic documentation to verify your identity, financial stability, and rental eligibility.

PREPARE YOUR DOCUMENTS

Be ready to provide a government-issued ID, recent pay stubs or proof of income, bank statements (if requested), and authorization for a credit and background check. Having these documents prepared in advance can help speed up the approval process.



APPLICATION FEES

Most properties require an application fee and screening fee per adult applicant. These fees cover credit checks, background screening, and administrative processing.

HOA APPLICATIONS (IF APPLICABLE)

If the property is located in a condominium or community with a Homeowners Association (HOA), you may also need to submit a separate HOA application, additional documentation, and pay an HOA application fee. The association will review your application before granting final approval.

Preparing your documents and submitting a complete application package helps ensure a smoother and faster approval process.

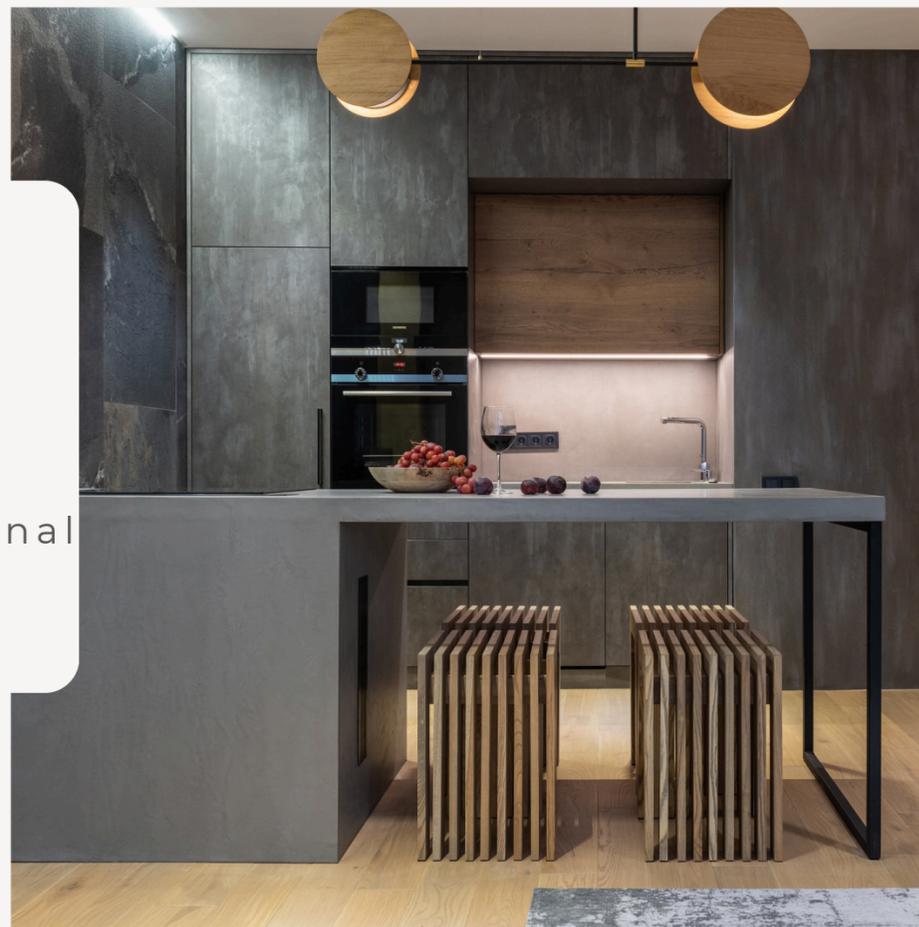
Approval Process & Lease signing

05

After submitting your application, the landlord and, if applicable, the Homeowners Association (HOA) will review your documents to verify your credit, income, background, and rental history. This review helps determine whether you meet the financial and eligibility requirements for the property.

LANDLORD REVIEW

The landlord or property manager will evaluate your credit report, proof of income, employment status, and rental history. If everything meets their requirements, they will issue a conditional approval pending any additional requirements such as HOA approval.



HOA REVIEW (IF APPLICABLE)

For properties located within a condominium or community association, the HOA must also review and approve your application. This may include background screening, financial verification, and sometimes an interview. Approval timelines can vary but typically range from 7 to 30 days.

LEASE REVIEW & SIGNING

Once approved, carefully review the lease agreement, including the rent amount, security deposit, lease length, maintenance responsibilities, pet policies, and any HOA rules. After confirming the terms, you will sign the lease and submit the required deposits, which usually include the first month's rent and security deposit.

FINAL *Steps*



SCHEDULE

your Move

06

SCHEDULE MOVE-IN

Once your lease is signed and approvals are complete, the next step is preparing for move-in day. Proper planning will help ensure a smooth transition into your new home.

•



UTILITIES SETUP

Contact utility providers in advance to transfer or activate services such as electricity, internet, water, and cable so they are active by your move-in date.

SCHEDULE MOVERS

Arrange for a moving company or moving assistance ahead of time, especially if you are moving during a busy time of the month when demand is higher.

BUILDING REQUIREMENTS

If the property is located in a condo or managed building, you may need to reserve the elevator, provide proof of renter's insurance, or follow designated move-in hours set by the building or HOA. Planning ahead will help avoid delays on move-in day.

WALK-THROUGH

& Move-In

07

Before accepting the keys, take time to inspect the property to ensure it is in the agreed-upon condition. This helps protect you and ensures any existing issues are documented.



PROPERTY INSPECTION

Check that appliances, plumbing, electrical outlets, and fixtures are functioning properly. Note any existing damage and report it to the landlord or property manager.

DOCUMENT THE CONDITION

Take photos or videos of the property at move-in so there is a record of its condition at the start of your lease. Once everything is confirmed and documented, you can accept the keys and begin enjoying your new home and the start of your next chapter.



CUSTOMER

Testimonials

Very professional and responsive. Shiloh helped me find a great place within my budget and handled everything quickly.

Junior R.

I had been struggling to get approved for a rental on my own because I didn't have established credit yet. Shiloh guided me through the process, helped me prepare my application properly, and found a landlord willing to work with my situation. I'm so grateful for her help.

LaKendra J.

Shiloh made my rental search incredibly easy. She sent listings that matched exactly what I wanted and helped me secure a beautiful apartment quickly. The entire process felt smooth and stress-free.

ANNIE P.

Great experience from start to finish. Shiloh stayed on top of everything and made the approval process simple.

BENNIE B.

Shiloh Cabrera
REAL ESTATE AGENT

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Miami Rental Resources

08

Renters in Miami-Dade County have access to several local programs and organizations that provide housing assistance, legal support, and community services.

Miami-Dade Housing Advocacy Hotline

Provides guidance for renters who need help with housing issues, rental assistance programs, or housing stability.

☎ 786-469-4545

Legal Services of Greater Miami

Offers free or low-cost legal assistance to qualifying residents facing eviction, lease disputes, housing discrimination, or other tenant-related legal matters.

☎ 305-576-0080

Miami-Dade Community Action & Human Services

Provides programs that may assist with utility bills, relocation support, childcare assistance, and other financial services for eligible families.

☎ 305-514-6000

Housing Assistance Network of Dade (HAND)

Offers support services such as security deposit assistance, rental support, relocation services, and housing counseling for individuals and families at risk of homelessness.

☎ 305-231-7667

Miami Beach Rental Application Fee Reimbursement Program

Eligible residents may receive reimbursement for a portion of rental application fees depending on income qualifications.

☎ 305-673-7491

211 Miami Community Resource Network

Dial 211 or visit 211miami.org to connect with specialists who can help locate rental assistance, food programs, mental health services, and emergency support in Miami-Dade County.

☎ 211



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