Rent Payments

Rent is due on the first of every month including vacation and summer periods. Rent becomes late on the 5th of the month after 5:00 p.m. Late charges apply to any portion of an unpaid balance. In the case of multi-tenant units, all tenants are jointly responsible for seeing that the full amount of rent is paid on time. If possible, pay all rent for a given month at one time and on a single check; however, this is not required. We prefer that you make all rent payments online with an e-check or credit/debit card. We will also accept checks and money orders in the office. We do not accept cash as a form of payment for rent. Unless otherwise noted, please make all checks payable to "Ramshaw Real Estate." To ensure all payments are applied to the correct account, please identify your address and unit number on all payments. Checks returned for any reason will incur a $25 fee for each occurrence. After the second occurrence, we will no longer accept a personal check. Payments henceforth must be made via certified check, cashier's check or money order.

Online payments can be made at www.ramshaw.com through your tenant portal. Please note, additional fees may result from credit card payments. Please contact a member of our leasing team to gain access to your tenant portal.

Get "credit" for paying your rent on time

Ramshaw is an Experian RentBureau Community

Why Building Your Credit History Is Important

Credit plays an important role in your life — affecting the purchases you make and much more. A credit history is vital in today's economy and enables you to obtain valuable credit services such as, credit cards, mortgages, and auto loans. Lenders use credit reports and credit scores to gauge the likelihood that you will pay back a loan. We understand the importance of building credit history and believe that responsible renters should get credit for managing their rental payments.

How Paying Rent On Time Helps Build Your Credit History

Experian incorporates on-time rental payment data reported to Experian RentBureau into Experian credit reports. Your rental payment information will be included as part of your standard credit report and may be incorporated into certain credit scores. The inclusion of positive rental payment history within Experian credit reports allows you to establish or build credit history through timely rental payments.

> "In the long run, having a two-year excellent credit line for my rental payments will add value by helping me to potentially receive lower interest rates on a mortgage and car and consumer loans. I may even get a better rate on insurance premiums."
>
> **— B. Scott, Multifamily resident**

How Rental Payment Data is Used

Experian RentBureau receives updated rental payment data every 24 hours from property management companies and electronic rent payment services nationwide. This data is accessed by resident screening companies for use during the application process for prospective residents. Continuous on-time rental payment data also may be incorporated within Experian credit reports, which are used by various types of credit-granting institutions, including banks, auto finance companies and telecommunications providers.