

## Top 10 reasons to call Insurent when your landlord wants a guarantor

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Accepted at about 1,200 NYC apartment buildings, Insurent Lease Guaranty guarantees leases for thousands of New York renters each year at an average cost of about 80% percent of a month's rent (if you have US credit) and 110% (if you are foreign with no U.S. credit).

Here are a few great reasons to choose Insurent...

- 1. Your mom will cry when she finds out how little your salary is.
- 2. Your dad will cry when he finds out how big the rent is.
- 3. You don't know any potential guarantors in the Tri-State area who (1) earn 75-85x your monthly rent and/or (2) are willing deal with both the paperwork and risk of being liable for your unpaid rent.
- 4. There haven't been any entry level jobs that pay 40x-50x the monthly rent in NYC since the early 1980s.
- 5. Your French accent is perfect because you were born and raised there, and, having just moved to New York a week ago, you have no U.S. credit history.
- 6. You haven't felt the need to work since Great Aunt Edna passed, leaving you 1,000 shares of Apple stock she purchased in 1989
- 7. You haven't felt the need to work since retiring (quite well, thank you) at age 65.
- 8. The landlord will accept just one guarantor per lease and neither your parents nor your roommates' parents are willing to risk their retirement savings on your rent.
- 9. You can't live without a doorman, nor can you afford one on your salary.
- 10. What you spend on alcohol and earplugs in the dorm would almost cover the rent on a studio apartment.

Sound like you or someone you know? Then Insurent is a no-brainer.

Click **here to apply online** and find out whether you're approved in about an hour; the guaranty is usually delivered to your landlord within 24 hours.

Click here to view the buildings and landlords that accept the Insurent Program.

