

Getting started with Padder

Padder Guarantor: everything your leasing team needs, from referral to move-in.

When to refer a renter

To apply, send them to resources.padder.com/renters.

Any applicant you would offer the chance to reapply with a guarantor, to help them meet your leasing criteria:

- No Canadian cosigner
- Unconventional employment or financial circumstances
- No Canadian credit history

Everyone named on the lease must apply.

What happens next, and what we need from you

1 Confirm the lease details

Reply "confirmed" to our email, or correct anything that's wrong. Underwriting starts once you reply.

2 Padder underwrites

We email you and the applicant either way. If they're not approved, there's nothing for you to do, and your leasing decision stays yours.

3 Sign the lease after our decision

Proceed with lease signing. If any of the lease details you previously confirmed have changed, please let us know first and we will make the appropriate amendments to the Padder policies. After signing, we may not be able to increase the rent covered.

4 Send us the executed lease

Email it to underwriting@padder.com and file the policy documents we provide with it. We'll send a weekly reminder until we have it.

If rent is missed

Submit a Notice of Tenant Default within **45 days** of the first missed payment.

Every step, document and form is in the [Claims Centre](#). Share it with whoever handles arrears.

Resources for your team

What to say at the desk, and printable handouts: resources.padder.com/leasing-teams

Want printed copies? Email support@padder.com with your mailing address.

Need help?

Applicants, leases, policies
underwriting@padder.com
or [book a 15-minute call](#)

Arrears and claims
claims@padder.com

Everything else
support@padder.com