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## What Tenants Should Know About Their Landlords Before Renting

Thursday, October 7, 2010 by [Doron F. Eghbali](#)

With skyrocketing number of foreclosures and consequent vacant lands owned by banks, renters might face the quandary of renting from scammers who do not own the property or landlords on the verge of losing their homes. Accordingly, it behooves renters to diligently know their landlords before committing themselves to renting. Here are some tips.

### **1. PUBLIC RECORDS CHECK**

Probably, the safest and easiest way to ensure your prospective landlord really owns the land you are renting is to conduct a public records check on them.

#### **a) Tax Collector's Office or Website**

The first place to look at is the tax collector's office. You can do this usually ONLINE or by physically going to the tax office. The tax records identify who the real owner is. This is especially important to be extra cautious if the owner is a bank. This is because lenders PREFER to sell the properties they repossess instead of renting them out.

#### **b) Comptrollers/Recorder's Office or Website**

The other place to look at is comptroller's/recorder's office or website. This place generally collects information on deeds, mortgages, satisfactions, claims of lien and other legal transactions. You might also find civil and criminal information on your prospective landlord. This information is significant especially if you plan to stay in the rental property for a long time and you realize, for instance, your landlord just had a divorce. This might indicate, the property might be sold. As such, you enter into the agreement more intelligently and prudently.

### **2. DETECTIVE WORK**

Talk to you your prospective neighbors, realtors, service people mowing the lawns or doing gardening. Ask them for general information regarding the neighborhood and your landlord in

particular. Seek to talk to seemingly credible people and check what they tell you against other information you have collected from other sources.

### **3. SOME CAVEAT**

#### **WHAT IF YOU ARE ALREADY A TENANT AND THE LENDER IS FORECLOSING, WHAT ARE YOUR OPTIONS?**

Probably, your most important concern is to find a place and ensure your moving costs and even your deposit are returned to you. In that case, you could ask the lender, probably bank, for "cash for keys". This means you enter into an agreement with lender in which you agree to leave the apartment in good condition, TAKE PICTURES TO DOCUMENT IT, in return for the lender to pay you for:

- Your Last Month's Rent, assuming you are current on your rent;
- Your Security Deposit, assuming you are current on your rent and the place is in a good documented condition;
- Your Deposits to Utility companies for opening Up Your Accounts;
- You Moving Costs;
- Your Storage Costs; And
- Your Costs of Staying at a Place until You Find a Place to Move Into.

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