

Property Information:

This criterion is for all rental properties.

This property has the following pet and smoking policies:

- Pets are conditionally allowed.
- Smoking is not allowed.

Rental History Criteria:

At this property we require that the tenant have 0 evictions (or less) on record. If overall rental history is less than 36 months this results in potential denial.

The following items can be considered a deniable factor:

- More than 1 late rent payments on record in a 12-month period
- More than 1 noise complaints on record in a 12-month period
- Broken lease agreements with previous landlords
- Inaccuracy or falsification of the rental application
- Lack of history with established and verifiable property management company.

Income Requirement Criteria:

This property requires that the tenant does not spend more than 40% of their gross monthly incomes on rent.

If the applicant does not meet this standard rent to income criteria, this will result in possible denial or additional conditions such as the requirement for a cosigner, additional deposit or up front rent payments.

The following items can be considered a deniable factor:

- Lack of proof of income
- Inconsistency of income
- Falsification of income
- Cannot meet income percentage requirements.
- Final recommendation will also be dependent on income, rental and employment history.

Employment History Criteria:

This property requires 36 months of continuous employment with current employer.

If the tenant cannot meet these standards, the following stipulations or actions may apply.

- An increase to the security deposit, a cosigner, or denial.

Possible exceptions to the employment criteria include the following:

- Historical employment in the same line of work.
- Retired or self-employed applicants will require most recent tax returns or three months of bank statements to verify income.
- Military personnel will be required to provide L.E.S. for proof of employment.
- Employment requirements will be waived for international students. An I20 will be required for verification.
- Final recommendation will also be dependent on income, rental and employment history.

Credit History Criteria:

Various factors from the credit report are used as screening criteria including the following:

- This property requires a 620 or above credit score. If the tenant has a score below this, it could result in an increased deposit, cosigner requirement or denial.
- A bankruptcy discharge will result in possible denial or additional conditions.
- A paid rental collection and/or judgment will result in possible denial or additional conditions.
- Final recommendation will also be dependent on income, rental and employment history.
- Late Payment history may result in possible denial or additional conditions.
- High debt to income ratio may result in possible denial or additional conditions.
- No significant established credit history may result in possible denial or additional conditions.

Additional Deniable factors include:

- Unpaid rental collection or judgment(s), Unverifiable Social Security Number, past Bankruptcy
- Judgements and/or liens more than \$100.00

Public Records Criteria:

An eviction and criminal records search will be conducted as part of the screening process.

Deniable factors include the following:

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault (1st, 2nd, & 3rd degree), Forgery, Burglary (1st, 2nd degree), Vehicle prowling (1st degree), Robbery (1st & 2nd degree), Malicious mischief (1st degree), Sexual related offenses (all counts), Arson (1st and 2nd degree), Reckless burning (1st degree), Delivery or sale of controlled substances (all counts), Possession with or without intent to deliver (all counts), Manufacturing with or without intent to deliver (all counts), domestic violence, or any other felony.

Cosigner Criteria:

This property requires that the cosigner does not spend more than 40% of their gross monthly incomes on the rent.

The cosigner should not have any of the following:

- Active Liens, Judgments, Recently Filed Bankruptcies, evictions, or any other disqualifiers listed above.

If you do not meet any of the conditions please feel free to request an exception, we are always happy to offer further consideration and are motivated to work with people who are establishing themselves or repairing aspects of their lives.