



REQUIREMENTS:

1. At least one person on the application must have a 550 credit score or better
 - Past due accounts will be taken into consideration when analyzing the credit report and may affect approvals even if score reflected is over 550
2. No prior evictions, suits, or judgements within 2 years from any previous rental agreement or landlord. If they appear prior to 2 years:
 - Must be paid off and show a zero balance
 - Must have proof that you are current on your payment plan (if not paid off)
 - You must have documentation of arrangements and on time payments
 - Foreclosures will be evaluated on a case by case basis
3. Must be able to prove as a household that you make gross income 3x the monthly rent rate in the form of pay stubs (three most recent), W2, 1099, bank statements, award letters, retirement statement, etc.
 - We reserve the right to make adjustments to this minimum based on the applicant's obligations or garnishments
4. Provide a government issued ID or Passport for everyone on the lease
5. Bankruptcies- Must not have any active cases on record. Must be out of any previous bankruptcy cases for a minimum of 1 year OR show 4X the monthly rent in gross income
6. Have favorable rent history and rental references, when there is rental history
 - If there is no verifiable history on timely payments (i.e. previous mortgage) qualifying co-signer will be required
7. Criminal History will be considered
 - No felonies in the last 7 years, no violent misdemeanors or felonies will be accepted.

OTHER CONSIDERATIONS:

- **Any application that contains falsified information will automatically be denied**
- Anyone over the age of 19 residing in the property must apply and be listed on the lease agreement as a tenant and provide Identification
- If you have an outstanding collections balance on any utility bills (gas, water, or power), you will need to provide a receipt or documentation that they now have a zero balance and have been paid off.
- Application Fees must be paid prior to full approval
- Co-Signers/Guarantors can only be used in the case for substandard credit or lack of rental history
- Double Security deposit may be required if application comes back substandard in any one area (applications substandard in multiple areas will not be considered)