

**Credit Score (we also look at total monthly debt - see notes below)**

| Net Income ratio | >750                                      | 700 to 750                                | 650 to 700                                  | 600 to 650                                | 550 to 600  | 500 to 550   | below 500 |
|------------------|---|---|---|---|---|--|-----------|
| <2.5             | 2 months deposit with good rental history | 2 months deposit with good rental history | 2 months deposit with good rental history   | decline                                   | decline   | decline  | decline   |
| 2.5 to 3         | 1 months deposit with good rental history | 1 months deposit with good rental history | 1.5 months deposit with good rental history | 2 months deposit with good rental history | decline   | decline  | decline   |
| 3 to 3.5         | 1 month deposit                           | 1 month deposit                           | 1 month deposit                             | 1 month deposit                           | 1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history  | 3 months deposit with good rental history, decline with fair or bad rental history                           | decline   |
| 3.5 to 4         | 1 month deposit                           | 1 month deposit                           | 1 month deposit                             | 1 month deposit                           | 1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history  | 3 months deposit with good rental history, decline with fair or bad rental history                           | decline   |
| 4 to 5           | 1 month deposit                           | 1 month deposit                           | 1 month deposit                             | 1 month deposit                           | 1.25 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history | 2 month deposit with good rental history, 3 months with fair rental history, decline with bad rental history | decline   |
| greater than 5   | 1 month deposit                           | 1 month deposit                           | 1 month deposit                             | 1 month deposit                           | 1.25 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history | 2 month deposit with good rental history, 3 months with fair rental history, decline with bad rental history | decline   |

If there are multiple applications, the application with the highest income & credit score will be selected

Good Rental History

No more than 1X Late per 12 month period

Fair Rental History

No More than 3X Late per 12 month period (If any NSF no more than 1 and no more than 2X late)

Bad Rental History

Greater than 3X late or more than 1 NSF, or evictions or broken leases within last 3 years

**In addition to the above credit requirements**

Tenants may combine income if they file a joint tax return or if both applicants have above a 680 credit score

Anyone coming Directly from a foreclosure or short sell will require a 3 month deposit

If applicant has ANY prior evictions at any time in the past or broken leases within the previous 3 years you will require a 4 month security deposit

If broken Leases occurred more than 3 years in the past we will require at least 2 months security deposit

We require you to pay off previous balances to Landlords prior to being approved

Failure to give previous Landlord Notice within the last 3 years will increase your security deposit by 1 month above the indicated deposit level

Tenants will likely be denied if they have utility or telephone bills in collection, excessive collections, or more than 25% of income going to debt payments

If you are supporting more than 1 property, then your income test will be based on the combined housing payments

We do not accept tenants with criminal records (we may accept one DUI).