

## RENTAL POLICY

We are looking for clean, responsible tenants who pay their rent on time. To find a good tenant we consider a variety of factors, including credit reports, criminal history, and landlord and employment references.

### RENTAL HISTORY

No Forcible Entry and Detainers (evictions) unless you have verifiable documentation of landlord irresponsibility. However, an FE&D due to property damage, drug use, or any criminal activity by the resident will not be accepted under any circumstance.

No history of any damage to the residence, or an outstanding balance due to a previous landlord, will be accepted. If you have no prior rental history then you may be asked to provide a qualified cosigner. The cosigner must fill out our rental application, have a good credit history, and be willing to guarantee the lease.

### VERIFIABLE GROSS INCOME

Current income requirement: Household income must be a minimum of three (3) times the rent charged on the residence. Employment income must be verifiable.

### CRIMINAL BACKGROUND CHECK

Residency may be denied due to criminal history. No felony convictions will be allowed, nor criminal charges that present a danger or risk to other tenants or neighbors such as assault or burglary.

### CREDIT HISTORY

Credit history should show that the resident has paid bills on time and does not have a history of debt write-offs or accounts that have gone into collection. Any money owed to a previous landlord or to any utility company is cause for denial. Residency may also be denied due to poor credit history.

A minimum credit score of 550 for all applicants is required, and applicant should have no open collection items, current or past judgments, foreclosures, or repossessions. A history of multiple late payments in the past 24 months may also be grounds for disqualification.

### CO SIGNER

If a co-signer is required the co-signer must meet the following requirements:

- Co-signer must complete the application and pay the application fee;
- Must meet all the same requirements as the applicant and also have a strong credit rating. (Strong credit is defined as a FICO score of 700 or higher);
- Verifiable income of at least 3 times the rent;
- Must be a home owner.

### PET POLICY

No pets are allowed without written permission from the owner. Pet sitting or care taking of any other person's animals or pets is prohibited.

An exception will be made for service or companion animals that assist tenants with special needs- these will always be accepted, provided documentation is submitted. A pet deposit will not be charged for a service or companion animal.

All pets must be registered at [cultivatepm.petscreening.com](http://cultivatepm.petscreening.com), there is no fee for service animals. Animals must receive an acceptable score of at least 3 paws. Some breeds may be forbidden.

I have read and agree to the terms of the rental policy.