

Ross Pacific Management Rental Criteria

Application Requirements

Positive Identification will be required at the time of application.

- Valid Drivers License **OR**
- State I.D. Card

Complete Rental Application with accurate information. Each applicant must qualify individually if not married and is over 18 years of age.

- Current address
- Rental reference with at least one phone number
- Mortgage statement or name of lender if you were a homeowner

Income/Employment Requirements

- One year of verifiable income (current pay stubs may be used).
- Bank accounts, alimony, child support, trust funds, social security, welfare, and grants are acceptable income.
- Gross monthly income equal or greater than three (3) times the rent.
- Self-Employment applicants will be required to provide a copy of their last year's tax return.
- Students with no verifiable means of income may be accepted with a qualified co-signer.

Credit Requirements

- Good Credit is required!
- Good credit is defined as a credit report consisting of little or no negative information.

Additional Requirements

- Eviction free rental history.
- Positive verifiable rental history for at least twelve (12) months from a third party landlord.
- Home ownership will be verified by a past mortgage payments that are in good standing.
- Upon application approval you must make a holding deposit within 24 hours to guarantee possession, even though actual move in date may be later.

Co-Signer Qualifications

- The co-signer must meet all credit requirements and have income four (4) times the rental amount.
- A co-signer can be used when the applicant has no or little rental history, insufficient income, or no credit history. A co-signer may **NOT** be used in an instance where the applicant would otherwise be denied.

Additional Deposits

- Amounts will be determined based upon several factors, including but not limited to, negative credit reports, length of employment, rental history, and other various factors.

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Criminal History

- Upon receipt of the rental application and screening fee, landlord and/or landlords agent, shall conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of any crime within the previous seven (7) years. A conviction, guilty plea or no contest plea for any felony or any misdemeanor involving theft, dishonesty, domestic violence or assault, drug related or weapons charges, obscenity, prostitution, sex crimes and/or child sex crimes shall be grounds for denial of the rental application. Open criminal cases in the above categories or outstanding warrants for any felony or misdemeanor will require the application held until final resolution is made by the courts. Normal processing will continue at such time. Any individual whose tenancy would constitute a direct threat to the safety of the public or other tenants or whose tenancy would result in substantial physical damage to the property of others, will be denied tenancy.

Bankruptcy

- Current Bankruptcy is an automatic denial.
- Bankruptcies that have been discharged *may be considered* with a copy of the discharge from the court provided there has been no negative credit history since the bankruptcy.

Some Reasons An Application May Be Denied

- Incomplete, inaccurate, or falsified information reported by the applicant.
- Any report that indicates loud noise or other complaints from a previous landlord or a report that they would not re-rent to you.
- Three (3) or more three-day late notices within the past year.
- Two (2) or more Non-Sufficient Funds checks within the past year.
- Any judgments, unpaid rent, or other balances owed to a landlord.

Denial Process

If your rental application has been denied and you feel that you qualify as a resident under the criteria outlined above, **you may do the following:**

Contact the screening company that processed your application in writing. Ross Pacific Management will provide contact information upon request.

Limit On Numbers of Occupants

- 1 Bedroom & Studio Units - 2 people maximum
- 2 Bedroom Units - 4 people maximum
- 3 Bedroom Units - 6 people maximum
- 4 Bedroom Units - 8 people maximum

Expectations may occur due to unique property characteristics such as size of rooms, septic systems, or other factors.

Ross Pacific Management does not discriminate based on race, creed, color, national origin, marital status, age, gender, sexual orientation, familial status, source of income, or other forms of discrimination prohibited by law.

Ross Pacific Management reserves the right to deny those applicants who fail to meet our rental criteria as outlined above.