

Blue Mtn Rentals, LLC 509-240-3325
Renter Criteria

Application & Positive Identification:

Requirement: Valid government issued photo identification is required of all applicants.

Requirement: A fully completed application must be presented or an explanation acceptable to the landlord must be provided as to why the application is not complete.

Requirement: Small Pet may be considered with approval from the landlord and payment of an additional \$25/mo. & per pet 'Pet Rent'.

Requirement: You must be at least 18 years of age

Requirement: NO SMOKING ALLOWED

Rental History Criteria:

Requirement: 12 months valid, verifiable rental (mortgage or military housing) history (*Valid rental history is a written lease or month-to-month agreement.*)

If rental history is less than 12 months then an increased deposit or cosigner will be required. However, military housing is considered valid rental history.

Paid (disclosed) eviction will result in Increased Deposit or Cosigner requirement.

Final decision is also dependent on credit history, income and length of employment.

Deniable Factors:

3 or more late payments, NSF checks and/or noise complaints within a 12 month rental period.

Unfulfilled lease obligations.

Balance owing to a landlord (for rent or damages).

Unpaid (and/or non disclosed) eviction.

Falsification of the rental application.

Credit History Criteria:

Requirement: At least 2 accounts established for 1 year and in good standing

Derogatory credit history (past due accounts, collections, judgments, tax liens, charge off - excluding medical debt) in excess of \$500 will result in an increased deposit or cosigner requirement.

Past due or foreclosed mortgage, Discharged bankruptcy and Paid rental collection and/or judgement: will result in an increased deposit or cosigner requirement.

Final recommendation will also be dependent on income, rental & employment history.

Deniable Factors:

Open Bankruptcy.

Unverifiable (and/or falsified) social security number.

Unpaid rental collection or judgment.

Employment History Criteria:

Requirement: 6 months of employment with current employer or in same field of work

Employment that is less than 6 months and students will require an increased deposit or cosigner.

Employment requirements will be waived for retired and self employment applicants. However, most recent tax returns will be required for verification of income.

Employment requirement will be waived for international students. An I20 will be required for verification.

Military personnel will be required to provide L.E.S. for proof employment.

Final recommendation will also be dependent on rental, credit history and income.

Income Requirement Criteria:

Requirement: Verifiable monthly (garnishable and non garnishable) income equal to or greater than 3 times the rental amount.

If applicant is on housing voucher, voucher amount will be deducted from 3x rent requirement and remaining amount will need to be met as gross income. Copy of the housing voucher or notification of benefits must be presented with the application for consideration.

Income that is 2.5 – 2.99 times the rental amount will require an increased deposit

Income that is less than 2.5 times the rental amount will require a cosigner.

Proof of income required. Applicant must provide: 2 mo. paystubs, Most recent tax return, W2's, I20's (International Students), Leave & Earning Statements (military)

Deniable Factors:

Lack of proof of income (or falsification of income information).

Public Records Criteria:

Requirement: Eviction and criminal records searches will be conducted. Criminal search includes felony and misdemeanor offenses.

With the exception of sexual offences or a drug manufacturing and/or distribution conviction, all other convictions will be reviewed on a case-by-case basis taking into consideration the following: the nature and severity of the conviction, the amount of time that has elapsed since the conviction, the facts or circumstances surrounding the criminal conduct; the age of the individual at the time of conviction; and/or evidence of rehabilitation efforts.

Verified name and date of birth match on criminal conviction for the following offenses (disclosed or not):

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree) Theft (1st & 2nd degree), Assault 1st, 2nd & 3rd degree), Burglary (1st, 2nd degree & vehicle prowling 1st degree), Robbery (1st & 2nd degree) Malicious Mischief (1st degree), Rape (All counts), Arson (1st, 2nd degree & Reckless Burning 1st degree), Child molestation (All counts) Delivery or Sale (All counts), Rape of a child (All counts), Possession with intent to Deliver (All counts)

Paid unlawful detainer (eviction) will result in co-signer or increased deposit.

Deniable Factors:

Criminal convictions for sexual offenses and drug manufacturing and/or drug distribution

Verified (unpaid) eviction.

Failure to disclose eviction or criminal records.

Cosigner Criteria :

Rental History: Same as applicant.

Credit: Requirement: At least 4 accounts established for 2 years and in good standing.

Deniable Factors:

Derogatory credit history is in excess of \$100.

Open or discharged bankruptcy.

Employment History: Same as applicant.

Income: Requirement: Verifiable monthly income equal to or greater than 4 times the rental amount.

Deniable Factors: *Monthly income less than 4 times the rental amount*

Public Records Criteria: Same as applicant.