

## Minimum Criteria and Checklist for Resident Selection

*The following is how Curtis and Sons Identify if you are qualified to lease*

*Points based system—each piece of criteria met is assigned a point value. Should an applicant have a minimum of 20 points at the end of the application process, said application will be approved. Each item is worth one point unless otherwise stated*

### **Financial Criteria (Total possible score 13)**

- \_\_\_\_\_ Minimum score on credit report of 590. Over 650=3 points.
- \_\_\_\_\_ Sufficient income—monthly income is 3 times the rental amount
- \_\_\_\_\_ Sufficient income—Monthly income is 4 times the rental amount
- \_\_\_\_\_ Verifiable source of income or employment
- \_\_\_\_\_ Same source of income for one year (2 years=2 points, 3 years =3 points)
- \_\_\_\_\_ Currently paying a comparable rent or mortgage payment
- \_\_\_\_\_ No Negative remarks on credit history
- \_\_\_\_\_ No late notices from current landlord
- \_\_\_\_\_ No prior evictions

### **Cooperation/Reliability Criteria (Total possible score 5)**

- \_\_\_\_\_ On time for showing appointment
- \_\_\_\_\_ Did not use offensive language
- \_\_\_\_\_ Vehicle was clean
- \_\_\_\_\_ Fills out application completely and truthfully
- \_\_\_\_\_ All occupants appear to be well behaved

### **Rental Stability Criteria (Total possible score 9)**

- \_\_\_\_\_ Resided at current address minimum of 1 year (2 years=2 points,3 years=3 points, Resident receives points only if there were responsible for rent payment)
- \_\_\_\_\_ No community standard, health, or safety violations present upon inspection of current residence.
- \_\_\_\_\_ No security deposit to be withheld because of property upkeep of current residence(if tenants last residence was owned and no mortgage lates in the last 12 months—automatic 1)

\_\_\_\_\_ No notices of any kind from current landlord regarding a rental agreement violation (if tenants last residence was owned and no mortgage lates in the last 12 months—automatic 1)

\_\_\_\_\_ Resident has current phone in their name

\_\_\_\_\_ Good reference from current landlord (if tenants last residence was owned and no mortgage lates in the last 12 months—automatic 1)

\_\_\_\_\_ No criminal history

**Additional Criteria (Total possible score 2)**

\_\_\_\_\_ Able to verify all above criteria

\_\_\_\_\_ Move in date in acceptable time period

Automatic withdrawal of rent (ACH) program is required on all property owned by Curtis Investments

In multiple application scenarios—all applicants will be notified of such scenarios, and will be allowed to choose if they'd like to proceed. The highest score in a multiple application scenario shall prevail.

\_\_\_\_\_ Applicants total score—(a total score of 20 points is acceptable out of 24 points possible)

If score is between 17 and 19 points, resident may still qualify if he/she passes a current housing inspection. Current rental dwelling must be in applicant's name, and be within a 40 mile radius of Vernon County. To be considered housing inspection must take place within 12 hrs of notification.

**Office use only** \_\_\_\_\_

Applicant Name \_\_\_\_\_ Rental address \_\_\_\_\_

Date of Application \_\_\_\_\_ Above Criteria verified by \_\_\_\_\_

Action taken \_\_\_\_\_ Applicant notified of acceptance or denial \_\_\_\_\_

Date Applicant notified \_\_\_\_\_ By what method \_\_\_\_\_

