



Rivercrest Apartments Rental and Screening Criteria

Application Guidelines All persons 18 years of age or older will be required to complete separate rental applications and must provide proof of a valid government-issued photo identification. The application will not be considered until it has been fully executed, and all applicable deposits and fees have been paid. **Any applicant that falsifies information on the application or verbally will be automatically denied.**

Application Fees (includes employment and rental verification) A \$50 per person application fee must be paid upon completion of the application through our electronic payment system (preferred method) or in the form of a personal check or cashier's check. **THE APPLICATION FEE IS NON-REFUNDABLE.**

Holding Deposit The apartment will not be held until a holding deposit of \$100 has been secured.

Occupancy Guidelines

- One Bedroom: Three (3) Persons
- Two Bedroom: Five (5) Persons
- Three Bedroom: Seven (7) Persons

Pet Criteria, Fees & Deposits A pet/animal screening profile is required for each applicant through a third-party agency, PetScreening. There are three options: No Pets or Animals, Household Pets, Or Assistance Animals. If Household Pet or Assistance Animal is selected, we will require the type, breed, weight, age, vaccinations, two photos, and completed affidavit section about your pet ownership. Restricted animals listed but not limited to, will not be allowed.

- No more than two (2) pets per apartment.
- Max weight of 40 lbs.
- Monthly pet rent of \$25 per pet.
- 1st pet – Additional \$500 deposit.
- 2nd pet – Additional \$250 deposit.
- PetScreening.com fees:
 - The applicant is to pay a fee for each Pet Profile, and ACH payments may be eligible for a discount.
 - No charge (\$0) for an Assistance Animal Accommodation Request or to create a No Pet/Animal Profile.

RESTRICTED ANIMAL/BREED LIST (Included but not limited to) Note: Service/Companion/Assistance animals may not be subject to this list.	
Breeds of Dogs:	Pit Bulls, Rottweilers, Presa Canario, German Shepherds, Huskies, Malamutes, Dobermans, Chowchows, St. Bernard's, Great Danes, Akitas, Terriers (Staffordshire), American Bull Dog, Karelian Bear Dog. <i>Any hybrid or mixed breed of one of the aforementioned breeds</i>
Poisonous Animals:	Tarantulas, Piranhas, Scorpions.
Exotic Animals:	Reptiles (snakes, iguanas), Ferrets, Skunks, Raccoons, Squirrels, Rabbits, Birds (parrots, cockatiels, macaws).

Utilities/Services Monthly utilities will be at the expense of the resident under the associated RUBS (Resident Utility Billing Service) program and consist of water, sewer, garbage, gas, pest control, and an administrative fee. Phone, cable, and Internet are service-related expenses and will also be at the expense of the resident.

Business Relationship The relationship between a landlord and tenant is a business relationship. A courteous and businesslike attitude is required from both parties. We reserve the right to refuse rental to anyone who does not respect our property staff members or conducts themselves in an unprofessional manner.

Rental History

Requirements:

- Applicants must have a minimum of six (6) months of verifiable rental history within the last 24 months.
- Valid rental history consists of a written lease or month-to-month agreement.
- Applicants with a prior mortgage(s) are required to provide a current mortgage statement, a copy of their deed if paid in full, or a bill of sale if the home has been sold.
- Applicants with no previous rental history will be subject to an additional deposit of \$200 or obtain a qualified guarantor.

Deniable Factors:

- Any eviction judgment within the last five (5) years or more than one (1) eviction judgment within the last seven (7) years.
- A breach of a prior lease that is unrelated to rent payments.
- Unfulfilled lease obligations related to other than nonpayment of rent.
- Any balance owed to a prior landlord in the last seven (7) years (excluding the period of 3/1/2020 – 9/30/2021).

Credit

Requirements:

- A credit report will be completed on all applicants to verify credit ratings.
- Applicants with no previous credit history will be subject to an additional deposit of \$200 or obtain a qualified guarantor.

Deniable Factors:

- Bankruptcies within the last 6 months.
- Unverifiable (and/falsified) social security number, Tax Identification Number (TIN), or a Government Identification card, coupled with other identifying information.
- Foreclosure/short sale in the past year.

Criminal History

Requirements:

- All applicants are subject to a criminal background check.

Deniable Factors:

- Criminal convictions for crimes considered harmful to people and/or property while taking into account when the conviction occurred (the recency of the conviction), what the underlying conduct was (nature of severity), and what the convicted person has done since the conviction.
- Violent or sexual criminal convictions in the past 20 years.
- Drug-related crimes resulting in convictions in the past 10 years.
- Any OFAC/Terrorist Watch list registrant.
- Applicants with three (3) or more criminal convictions in the past two (2) years, which have a nexus with the applicant's potential tenancy at the Complex.

Income/Employment

Requirements:

- Applicants must have a combined gross income of three (3) times the monthly rent.
- If employed, verification with the employer will be completed. If the employer utilizes a 3rd party verifier, we will accept 2 months' bank statements from the applicant in place of the 3rd party verification.
- If employed, all applicants are to provide the most recent pay stubs covering a two (2) month period.

- If employment is to begin work within 30 days of the application date, the applicant must provide a “letter of intent” to hire from the employer with the stated salary and expected beginning date.
- If self-employed, such applicants must provide the previous two (2) months’ bank statements and the previous year’s income tax return or a certified profit and loss statement within 30 days of the application date.
- Verifiable proof of income is required for each source of income listed. We will accept all legal, verifiable sources of income paid directly to the applicant. These sources include, but are not limited to retirement, spousal support, social security, pensions, grants, financial aid, child support, disability, GI benefits, unemployment, trust funds, or any other legal verifiable source of income.
- Applicants with no legal verifiable income, or applicants that do not meet the income qualifications listed above, will be required to obtain a qualified guarantor.

Deniable Factors:

- Lack of proof of legal verifiable income or falsification of income information.

Guarantors A guarantor will be accepted for applicants who do not meet the required rent-to-income ratio or who fail to meet the rental history and/or credit standard.

Requirements:

- Only one (1) Guarantor per apartment.
- Guarantors must have a gross monthly income of five (5) times the monthly rent.
- Guarantors must meet all other qualifying criteria identified in this screening policy.
- The guarantor will be asked to sign a Guaranty Agreement at the time of lease execution. Such an agreement must be executed in person or notarized.

Deniable Factors:

- Does not meet the required rent-to-income ratio or fails to provide proof of legal and verifiable income.
- Does not qualify based on credit screening results.

All applications are processed by RentGrow. Please direct all inquiries regarding your file to the following address:

RentGrow, Inc.
 177 Huntington Ave, Suite 1703 #74213
 Boston, MA 02155-3153
 Telephone: (800) 898-1351
<http://www.rentgrow.com>

I have read and understood the entire Rental and Screening Criteria of this community.

Applicant Signature

Date