Criteria

We consider the following criteria when considering an application: credit, criminal income and rental or mortgage payment history. The information provided from these sources will be entered into a rental processing report which assists in determining the eligibility of the applicant.

**Credit** is not considered by score alone. Open bankruptcies will be grounds for denied application. The applicant should have at least three credit line roughly two years in history or higher. Applicant will need more positive credit ratings than negative, and collections from utilities will have to be paid prior to approval. Medical bills in collection are taken into consideration when unexpected life-altering health issues have arisen. (Small, routine doctor bills are considered).

**Proof of Income**. You may supply the last two paycheck stubs showing year to date income. We understand not everyone gets a standard paycheck. We will consider alternative incomes as long as they can be verified and sustainable. For example, Social Security direct deposits. We happily consider all provable income, but you must supply evidence. Keep in mind that your monthly debt obligations will also be considered against that income. Self employed persons shall provide two years full tax returns and at least 6 months bank statement; bank statements alone are not sufficient evidence

**Rental History or Mortgage Payment History**. We are looking for two solid years of on-time payment history for either rental history or mortgage payment history from arms length transactions (not relatives). Cosigners will be invited on a case by case basis. The occupant of the house must be on the Lease and therefore must "almost" qualify. Cosigners application fee applies and they must reside in the state of Georgia. Previous evictions or outstanding balances will be grounds for denial.

**Criminal background** check will be performed. Any applicant or household member who has had a conviction or pending charge of a felony crime, or misdemeanor charge involving any of the following: where gambling, engaging in prostitution, possession, consumption, manufacturing and/or distribution of any illegal or controlled substances, or crimes against persons or property, including sexual offenses, will be declined. Any charge, whether convicted or not, where violent acts or threats against landlord, neighbors, or domestic violence issues will also not be considered.

Your personal situation may not be described here, please feel free to contact us directly to discuss.