



--- RENTAL CRITERIA ---

I. OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet for clothing)
2. Two persons are allowed per bedroom.
3. Exceptions are made for children under age two. Children under age two are allowed as a third occupant when the child resides with the parent or other adult(s) maintaining proper legal custody.

II. APPLICATION PROCESS

Steps to become a resident at a STANDARD property.

1. Select your rental unit.
2. Complete the application on the designated form. All individuals over the age of 18 are required to submit an application.
3. Pay your non-refundable credit/screening fee of \$50.00.
4. Once you have been approved, you will be required to pay the minimum refundable security deposit.
5. Be prepared to wait one business day for the information on your application to be verified.
6. You are encouraged to read the rental agreement at the time of application.

III. DISABLED ACCESSIBILITY

STANDARD allows existing premises to be modified at the full expense of the disabled person if the disabled person agrees to restore the premises to the pre-modified condition. STANDARD requires:

1. Written approval from the landlord before modifications are made.
2. Written assurances that the work will be performed in a professional manner.
3. Written proposals detailing the extent of the work to be done.
4. Documents identifying the names and qualifications of the contractors to be used.
5. All appropriate building permits and required licenses made available for landlord inspection.

IV. GENERAL REQUIREMENTS

1. Positive identification with a picture will be required.
2. A complete and accurate application listing the current and at least one previous rental reference with phone numbers will be required (*incomplete applications will be returned to the applicant*).
3. Each applicant will be required to qualify individually.
4. Applicants must be able to enter a legal and binding contract.
5. Incomplete, inaccurate, or falsified information will be grounds for denial.
6. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance shall be denied.
7. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.

V. INCOME REQUIREMENTS

1. **Household monthly income should equal 3 times the stated monthly rent.**
2. A current paycheck stub from the employer will be required if we are unable to verify income over the phone.
3. Verifiable income will be required for unemployed applicants. (*Verifiable income may mean, but is not limited to; Bank Accounts, Alimony/Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans*)
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns.
5. If household monthly income does not equal 3 times the stated monthly rent, an additional security deposit equal to a full month's rent, or co-signer will be required.
6. You will be denied if your source of income cannot be verified.

VI. EMPLOYMENT REQUIREMENTS

1. **1 year of verifiable employment will be required.**
2. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet employment requirements.
3. An additional security deposit equal to a full month's rent will be required when employment does not meet the requirements.
4. You will be denied if you are unemployed and an alternative source of income cannot be verified.

VII. RENTAL REQUIREMENTS

1. **2 years of verifiable rental history from a current third-party landlord is required.** (*Rental references ending 12 months prior to the date of application will not be considered current*)
2. Home ownership is verified through the county tax assessor. Mortgage payments must be current.
3. Home ownership negotiated through a land sales contract is verified through the contract holder.
4. 4 years of eviction free rental history will be required.
5. Rental history demonstrating residency, but not third-party rental history, will require a security deposit equal to a full month's rent.
6. A co-signer will be required when rental history does not meet third party rental criteria or with no rental history.
7. Rental history reflecting past due rent or an outstanding balance will be denied. (*An additional security deposit equal to a full month's rent will be accepted when **past due rent** has been paid and no additional negative information has been documented*)

VIII. CREDIT REQUIREMENTS

1. Good credit will be required, credit score under 600 will be denied. Must have credit score over 700 to be approved. Credit scored between 600-699 will require an additional deposit or cosigner. Unscored applicants will be screened based on reported accounts. Any unscored credit with negative remarks will be grounds for denial.
2. Outstanding bad debt exceeding \$100.00 on a credit bureau (*i.e., Slow pay, Collections, Bankruptcies, Repossessions, Liens, Judgments & Wage Garnishment programs*) will require an additional security deposit.
3. Bankruptcies filed within one year from the date of application will be denied.

IX. CO-SIGNER REQUIREMENTS

1. Co-signers must have credit score of 700 or greater.
2. Co-signers income cannot come from retirement, pensions, SSI, etc.
3. Co-signers income must be at least three times the amount of the rent.

X. PET REQUIREMENTS

1. All pet and/or assistance animal owners are required to use our third-party pet screening tool and if applicable, pay a per pet screening fee.
2. Applicants are responsible to ensure their pet(s) meet the pet criteria as stated in the unit's advertising. Missoula Property Management will not reimburse any fees paid for the pet screening if the applicant does not qualify based on the number, type, breed, weight, etc. of their pet(s).

XI. CRIMINAL CONVICTION CRITERIA

Upon receipt of the rental applications and screening fee, landlord will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, or pled guilty to or no-contest to, any crime.

- a) A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession with intent to sell) class A/Felony burglary or class A/Felony robbery; or
- b) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony charges; or
- c) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
- d) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution

Criminal conviction shall be grounds for denial of the rental application. MPM will review the type of conviction, the time that has passed since conviction, recidivism in the record and any clarifying or supportive documentation provided by applicant to determine if that household, because of the conviction would be deemed a risk to person or property.

XII. DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you may:

1. Contact AmRent at (888)-898-6196 to discuss your application.
2. Contact the credit reporting agency to:
 - a) Identify who is reporting unfavorable information
 - b) Request a correction if the information being reported is incorrect

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following:

Write to our: **Equal Housing Opportunity Manager**
Missoula Property Management
5735 W. Harrier
Missoula, MT 59808

Explain the reasons you believe your application should be reevaluated and request a review of your file. Your application will be reviewed within 7 working days from the date your letter was received, and you will be notified of the outcome.

XIII. UPON APPLICATION APPROVAL

1. Upon approval, Missoula Property Management will be submitting your contact information to Citizen Home Solutions, a concierge utility connection service. Citizen will contact you to assist with setting up your utilities, phone service, cable TV, etc. By submitting your application, you hereby agree that Missoula Property Management may provide your contact information to Citizen Home Solutions and that they may contact you.

--- CO-SIGNER ADDENDUM ---

In consideration of your lease of the Premises to the Applicant(s), I hereby guarantee, and agree to be jointly and severally liable for, any or all the Applicant(s) liability to you arising as a result of the Rental Agreement. I further expressly guarantee payment of the rent, any damages, cleaning expenses, unpaid utilities, fees, fines, exemplary and punitive damages, costs, administrative charges, including without limitation to attorney fees, court costs, or any other liability incurred and full performance of the Rental Agreement including any extensions, renewals, modifications, and/or amendments thereto. While agreeing to be bound by all terms and conditions of the Rental Agreement, I specifically and irrevocably waive all processional rights to the Premises for the entire term of the Rental Agreement, including all extensions thereto.

This Co-Signer Agreement shall continue in full force and effect for the entire term of the Tenant(s) tenancy including any extension, sublets, and any rental increases and/or amendments in effect during such tenancy. In the event the Tenant(s) wishes to show his/her ability to handle tenancy without a Co-Signer, Missoula Property Management will require the Tenant(s) to re-submit an application, with new application fee, and qualify independently based on the criteria listed in the Rental Application.

This guaranty constitutes a legally binding contract enforceable by law. By completing the online application, I agree to co-sign as unconditional Guarantor on any Rental Agreements executed by the Applicant(s). By completing the online application, I agree to specifically authorize and direct any and all persons or entities named by Guarantor herein to receive, provide, and exchange with Missoula Property Management, it's principles, agents and employees, any information pertaining to me, including but not limited to confidential information pertaining to my credit and payment history, the opinions and recommendations of my personal and employment references, my rental history, my criminal history, my driving record, my military background, my civil listings, my educational background, and any professional licenses.

I understand that I have the right to make written request within a reasonable period of time to be "Service Provider" for additional information concerning the nature and scope of investigation. I acknowledge that I have voluntarily provided the below information for employment verification purposes, and I have carefully read, and I understand this authorization.

I declare that I am legally able to execute a contract and understand that Missoula Property Management may terminate the Applicant(s) Rental Agreement entered into for any falsification made by the Applicant(s) or Co-Signer in this agreement.

Co-Signer additional criteria:

1. Income cannot come from retirement, pensions, SSI, etc.
2. Income must be at least three times the amount of the rent
3. Good credit of 700+ will be required