



**Note – COMPLETED applications are processed on a first-come, first-serve basis. Incomplete applications will not be processed or considered until complete.**

We evaluate each rental application based on the following criteria:

1. Income
2. Credit History
3. Rental and / or Mortgage History
4. Criminal Background
5. Pet Approval & Screening

#### **Identification**

- Two forms of government or state issued ID are required – this may be a driver’s license, carry permit, state ID, passport, social security card, birth certificate, green card, visa, military ID, or anything government issued

#### **Credit & Rental / Mortgage History**

- Up to three (3) bad lines of credit may be considered, but more than three (3) accounts in past-due standing at time of application will disqualify the application. Please note that we do not consider medical bills.
- Make sure you do not have any pending or undischarged bankruptcies as this will disqualify an application.
- You must have good rental history with no more than two late payments per year on average.
- If you have no prior rental history, you must have at least one-year of good credit history with no accounts in past-due standing.
- If you do not have any credit history, you must have at least one year of prior rental history with no late payments, past-due balances, problems or complaints, including but not limited to past legal action being taken.
- No prior evictions or unpaid rental judgments.
- No unpaid balances or judgements on mortgage history, with no more than two late payments per year on average for current or prior mortgage.

#### **Income**

**\*\* SCREENSHOTS AND/OR PHOTOS OF DOCUMENTS ARE NOT PERMISSIBLE AND WILL NOT BE ACCEPTED AS PROOF OF INCOME – PLEASE UPLOAD COMPLETE DOCUMENTS AND/OR STATEMENTS AS PDF’s. REPORTED INCOME MUST BE VERIFIABLE. IF UNABLE TO VERIFY, THE APPLICATION MAY NOT BE CONSIDERED OR PROCESSED \*\***

- The minimum gross monthly income for the household must be no less than three (3) times the monthly rent amount. You may show proof through six (6) months of bank statements to show your average deposits. Otherwise, please provide current paycheck stubs if it reflects your year-to-date income and / or tax statements. You may also provide an offer letter if you are changing jobs, but it must be able to be verified with your employer.
- You may also show proof of sufficient liquidity in your name that would equal three times the monthly rent amount for 12 months. ( Example: If rent is \$1,000 per month, you would need to show proof of \$36,000 in a bank account under your name)
- If the minimum income requirement is not met but the application qualifies in all other categories, the application may be considered with a co-signor solely for financial backing.

#### **Criminal background**

- Criminal background is considered on a case-by-case basis. Convictions for violent offenses and / or drug-related activities against a person, property, or place may disqualify the application.

**\*\*Note – If you do not qualify in more than one of the above categories, We do not recommend you apply. \*\***

#### **Pets**

**CLICK THE LINK BELOW IF YOU HAVE NO PETS, PETS, or Assistance Animal REQUIRED: [ComingHomeTN.PetScreening.com](http://ComingHomeTN.PetScreening.com)**

- CLICK THE LINK ABOVE - Required:** All applications must be submitted along with a completed PetScreening profile, even if you do NOT have a pet. Please go to [ComingHomeTN.PetScreening.com](http://ComingHomeTN.PetScreening.com) to submit your PetScreening application. There will not be an application fee if selecting “No Pets or Animals” or “Assistance Animals”. The cost for “Household Pets” PetScreening is \$20 for the first animal and \$15 for each pet thereafter. PetScreening application fees are NON-refundable as you are paying for a one-year membership with unlimited access to your PetScreening Portal.
- Any applicant who provides false or misleading information regarding service animals will be declined.
  - IF YOU HAVE NO PETS YOU WILL STATE THAT ON THE FORM
  - PET REGISTRATION IS REQUIRED, HAVE PICTURE READY TO UPLOAD
  - There is no charge (\$0) for submitting a reasonable accommodation request for an assistance animal. It will be reviewed by Pet Screening legal review team per the FHAct guidelines. Please be aware of your state’s statutes or local ordinances, if any, for criminal offenses and/or penalties for committing assistance animal fraud.
  - There MAY be a minimum of \$300 non-refundable pet fee for the first pet and homeowners may ask that they pay more. For each additional pet, there MAY be additional non-refundable pet fees, refundable pet deposits, or pet rent. All of this will be determined and agreed upon before moving forward with processing the application.
  - If a dog has any prior incidents or history of violence, or if during the pet screening process it is determined to be a dangerous or violent animal, no matter what the breed, it will not be allowed on or inside the property.
  - The renter is required to carry appropriate insurance for their pet.

#### **OTHER**

- Site-unseen Applications are NOT ACCEPTED. All applicants must view or have a proxy view the property on their behalf before their application will be processed.
- Co-signers will need to submit their own application but would only be allowed if for financial backing purposes. The primary applicant(s) must qualify in all other categories on their own.
- If any false information is provided in the application, it is grounds for application denial.
- Renters insurance is required & Landlord must be listed as an "ADDITIONAL INSURED"
- By submitting your application, you are committing to leasing the property and are agreeing to pay the security deposit within three (3) calendar days of application approval.
- The application is part of the lease agreement if you back out of the application after being approved, you agree to forfeit the security deposit in full. If you have signed the lease agreement, you agree to pay the early termination penalty, which is equal to two month’s rent and in addition to forfeiture of your security deposit.