

**Credit Score (we also look at total monthly debt - see notes below)**

Net Income ratio	>750		700 to 750		650 to 700		600 to 650		550 to 600		500 to 550		below 500	
	>2.5	2.5 to 3	3 to 3.5	3.5 to 4	4 to 5	greater than 5	1 month deposit	2 months deposit	decline	decline	decline	decline	decline	decline
>2.5	1 month deposit	2 months deposit	decline	decline	decline	decline	1 month deposit	2 months deposit	decline	decline	decline	decline	decline	decline
2.5 to 3	2 months deposit with good rental history	2 months deposit with good rental history	2 months deposit with good rental history	2 months deposit with good rental history	2 months deposit with good rental history	2 months deposit with good rental history	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	decline
3 to 3.5	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	decline
3.5 to 4	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1.25 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	1.25 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	decline
4 to 5	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	decline
greater than 5	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1 month deposit	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	1.5 month deposit with good rental history, 2 months with fair rental history, decline with bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	2 months deposit with good rental history, decline with fair or bad rental history	decline

If there are multiple applications, the application with the highest income & credit score will be selected  
 Good Rental History No more than 1X Late per 12 month period  
 Fair Rental History No More than 3X Late per 12 month period (if any NSF no more than 1 and no more than 2X late)  
 Bad Rental History Greater than 3X late or more than 1 NSF, or evictions or broken leases within last 3 years

**In addition to the above credit requirements** we will not accept anyone coming directly from a foreclosure without 3 months of security deposit and a minimum income of 4X the rent as net income. No tenants will be accepted with broken leases within the last 3 years; if between 3-7 yrs we will require at lease 2X rent as security deposit. We will also look at debt levels and ability to pay monthly bills. Non married room mates must each qualify for the home on their own. Tenants will likely be denied if they have utility or telephone bills in collection. We do not accept tenants with criminal records (we may accept one DUI).