# Snapshot Investments Group

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## How to Qualify:

### Application:

Each occupant over the age of eighteen (18) must submit a complete application.

- All applications must be signed by the appliant.
- Application fees must be paid before applications are processed.
- Application fee is \$50 per applicant over 18. This fee is non-refundable

#### **Credit:**

We offer second chance leasing. We are willing to work with low credit scores.

- 600 or better score are required to pay a standard deposit. (standard deposit is still subject to having a good rental history and solid income.
- 550 to 600 may require an additional deposit if rental history and proof of income is weak.
- 500 to 550 requires an additional deposit along with solid rental history and proof of income
- 500 or below will be an automatic denial.

### **Rental History:**

Applicants are required to have 2 years of verifiable rental history.

- Evictions within the past 2 years will result in an automatic denial.
- Must not have more than \$100 total balance from all past rentals.
- No more than 2 late payments reported on a 12 month or longer lease.
- No more than one previous landlord reporting security deposit not returned.
- No previous landlord reporting "proper move-out notice not received."
- No previous landlord reporting "Will not rent again."

## **Criminal History:**

Applicants must not have any criminal convistions within the pasy 5 years.

- Serious convictions of a related to assault, sexual assault, violent crimes, human trafficking or drug manufacturing will be subject to denial.
- Other non-violent crimes will be considered on a case by case basis. (Subject to additional security deposit)

#### Income:

All income must be verifiable.

- Employment Income will be verified by 3 recent paystubs or bank statements.
- Self-employed income will be verified by previous 6 months of bank statement or recent tax return.
- SSI, child support, disability etc. will be verified by award letters or 6 months of bank statements.