



Tenant Screening Criteria

Property Information:

The following criteria is for a three-bedroom mobile home in Bozeman. The acting landlord is the property owner.

This property has the following pet, smoking, and parking policies:

- Pets are considered.
- No smoking allowed indoors.
- Three outdoor parking spaces and one garage parking space.

Rental History Criteria:

At this property we require that the tenant has 0 evictions on record. If overall rental history is less than 12 months, the result is either (a) a higher security deposit OR (b) a cosigner will be required on the lease agreement.

The following items can be considered a deniable factor:

- More than 1 late rent payments on record in a 12-month period.
- More than 1 noise complaints on record in a 12-month period.
- Broken lease agreements with previous landlords.
- Inaccuracy or falsification of the rental application.

Income Requirement Criteria:

This property requires that tenants do not spend more than 35% of their gross monthly incomes on rent.

If the applicant does not meet this standard rent to income criteria, the result is a cosigner will be required on the lease agreement.

The following items can be considered a deniable factor:

- Lack of proof of income.
- Negative landlord references.
- Falsification of income.
- Cannot meet income requirements.
- Final recommendation will also be dependent on income, rental history, and employment history.



Employment Criteria:

At least one tenant in the household must already reside in Gallatin or Madison County.

Required Documentation: Each adult applicant in the household must submit the following documentation along with their applications:

- Copy of driver license or other government issued photo ID.
- Copy of W2 and/or recent paystub (past two months).

This property requires 6 months of employment with current employer or in a similar line of work. If the tenant cannot meet this standard, the following stipulations will apply.

- An increase to the security deposit or a cosigner on the lease.

Possible exceptions to the employment criteria include the following:

- Retired or self-employed applicants will require most recent tax returns or three months of bank statements to verify income.
- Military personnel will be required to provide L.E.S. for proof of employment.
- Final recommendation will also be dependent on income, rental history, and employment history.
- Employer references provided for previous work history.

Credit History Criteria:

Background Check: final applicants will pay a \$20 fee for BSCHT to run a credit check. Various factors from the credit report are used as screening criteria including the following:

- This property requires a 620 or above credit score. However, a credit score between 560 and 619 is acceptable if it is accompanied by 24 months of on-time rental payments and a satisfactory reference from the prior landlord.
- A bankruptcy discharge will result in an increased deposit or cosigner requirement.
- A paid rental collection and/or judgment will result in an increased deposit or cosigner requirement.
- Final recommendation will also be dependent on income, a co-signer will be required on the lease agreement.

Deniable factors include:

- Unpaid rental collection or judgment(s), Unverifiable Social Security Number, Open Bankruptcy.

Public Records Criteria:

An eviction and criminal records search will be conducted as part of the screening process.



Deniable factors include:

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault (1st, 2nd, & 3rd degree), Forgery, Burglary (1st, 2nd degree), Vehicle prowling (1st degree), Robbery (1st & 2nd degree), Malicious mischief (1st degree), Sexual related offenses (all counts), Arson (1st and 2nd degree), Reckless burning (1st degree), Manufacturing with or without intent to deliver (all counts), previous evictions.

Cosigner Criteria:

This property requires that the cosigner does not spend more than 35% of their gross monthly incomes on the rent.

The cosigner should not have any of the following:

- Judgments, Recently Filed Bankruptcies, Evictions