Indigo

Qualification Criteria:

Income: Verifiable gross monthly income must equal no less than 1.5 or 2 times the monthly rental amount to be determined by a management company based on individual property needs.
Income that is less than 1.5 or 2 times of the monthly rent or lack of verifiable income will be grounds for a conditional approval.

Credit

- Credit score of 625[1] or greater **OR** past due debt[2] less than $1,000.
- No established credit score/credit score below 625[1] **AND** past due debt[2] less than $4,999 will be subject to a conditional approval

Rental history: 12 month valid, positive and verifiable rental history or home ownership. Lack of 12-month rental history or home ownership will be grounds for a conditional approval.

Employment: 6-12-months (length of employment to be determined by management company based on individual property needs) on the job or related consecutive work in the same field or verifiable fixed assets the value of which equal no less than 3 times the total lease amount. Less than required length of employment or assets will be grounds for a conditional approval.

Identification: Valid identification with full name, date of birth and photo, and full social security number and/or valid, verifiable work visa, alien registration receipt card, temporary resident card, employment authorization card, tax payer's identification card or other identifications that could be used to verify applicants' eligibility and suitability.
Falsification or lack of verifiable document will result in denial.

Conditional approval:

A. Approval with prepayment of increased deposit; or
B. Approval with qualified co-signer.

**It is a management company's sole discretion as to which of the two above options to use.*

Qualified co-signer:

Rental history: 12 months of valid, verifiable rental or mortgage history with no late payments.

Credit:	A minimum credit score of 650;
Income:	Gross income greater than four (4) times rent amount
Employment:	12 months on the job or continuous, verifiable employment or fixed assets the value of which equals no less than 6 times of the total lease amount.
Residence:	Must reside in the state of Washington

Grounds for denial will result from the following on all applicants

- Falsification of rental application, non-disclosure of criminal records or lack of verifiable document.
- Verified eviction and/or judgment within one year for financial reasons/collections
- Verified eviction and/or judgment within five years for non-financial reasons
- Any open (non-discharged) bankruptcies
- Extreme and adverse rental history within five years, e.g. owing balances, documented more than three complaints and/or late payments and/or NSF checks in 12-month period, documented damages, abusive/violent behavior towards management staff or statement by landlord " Would not re-rent".

  (Less than 3 complaints, late rent payments, and NSF checks may qualify for a conditional approval)

  Any conviction as follows within the prior 3 years:

  Theft (1^{st} & 2^{nd} degree) Assault (1^{st}, 2^{nd} & 3^{rd}) Burglary (1^{st} & 2^{nd})

  Vehicle Prowling (1^{st} degree) Robbery (1^{st} & 2^{nd}) Malicious Mischief (1^{st}

  degree) Reckless burning (1^{st} degree) Possession of illegal drugs

  (All counts) [3]

  Child molestation (All counts) Delivery or Sale of illegal drugs (All counts)

  Any conviction as follows – no time limit

  Registered Sex offender Terror related Murder
  Kidnapping Manslaughter Arson

Notes:

[1] *Credit score is based on TransRisk scoring; an equivalent score matched to TransRisk score is also acceptable*
[2] *Past due debt does not include medical debt, student loan or foreclosed mortgages, if verifiable*
[3] *To be considered for tenancy with drug related convictions within prior 3 years, applicant must provide documentation of successful completion of treatment program.*