

### Ready to Rent With TMG?

1. **Find a Property:** Look for our signs around town. We may be on numerous websites, but our site, [www.TMGnorthwest.com](http://www.TMGnorthwest.com) is live and constantly updated. You can always come into our office and we can share available listings with you as well.
2. **Contact Us:** Call or email our office to get more information. Our Relocation Department is open 9-6 Monday through Saturday to help you find your new home (Onsite Office hours vary).
3. **Take a Peek:** Come by the office with photo ID to check out keys to most units listed as available "Now" or to inquire about a showing. Remember, we don't require you to view the home in order to rent.
4. **Submit Your App:** Submit an application online or in our office for every person 18 years+. Be sure to include valid **photo ID** and your most recent **paystub**.
5. **Pay Deposit to Hold:** Once we let you know you are Deposit Approved (you met our base credit, criminal and eviction requirements), you may submit your holding deposit (typically the base deposit + nonrefundable fee) to secure the home in your name for up to 48 hours while we fully approve your app. First come, first served!

### ...You're Almost There...

6. **Get Fully Approved:** We continue to screen your application (verify landlord history, etc.) within **48 hours** (please help by alerting them and providing other requested items). You may accrue additional deposits. If the rest of the qualifications are met, you'll be Fully Approved!
7. **Time to Move In!** You must take financial responsibility no later than 7 days past the available date or when you paid deposit, if the property is available now. For those eager to move, we do need 2 business days, after you're fully approved, before we can move you into a rent ready property. Any additional deposits or fees are due that day with rent. Welcome to TMG!

TMG is an equal housing opportunity landlord. In order to accurately process a multiple party application, please notify us of the names of all associated applicants (including married couples). Application Fee for applications run through the Corporate Office-\$50/adult. Application Fee for applications run through the Onsite Manager Office-\$40/adult

#### Additional Deposits:

Based on the results of your background check, TMG calculates additional deposits on a sliding scale. Please be aware the scale may differ by property and is subject to change without notice. **The amount may also increase as we continue through the background check process.**

#### Corporate Office:

Additional deposits, when applicable, will be assessed according to each individual's score. All resulting deposits will be owed for the entire party, for applications run through the Corporate Office for a Single Family or Small Community Rental Program property. Sliding Scale: 3 or less=Approved with original security deposit & fees. 3.5-4=Additional Security Deposit of 50% of original deposit. 4.5-5.5=Additional Security Deposit of 100% of original deposit. 6 or more=Application is denied.

#### Onsite Manager Office:

Additional deposits, when applicable, will be assessed according to the highest risk score of the party for applications run through the Onsite Manager Office. Sliding Scale: 3.5 or less=Approved with original security deposit & fees. 4-5.5=Additional Security Deposit of \$200. 6-6.5=Additional Security Deposit of \$400. 7 or more=Application is denied.

**Your application will be processed as quickly as possible. We have a two phase process (see How Do I Rent Through TMG?, above). The Deposit Approval decision can be made in as little as 15 minutes and approximately 24-48 hours to be Fully Approved; however, that is dependent on the receipt of the necessary information from those involved in the process, including yourself.**

For a detailed explanation of our Rental Criteria, please continue reading.

### Credit History:

- FICO score: Under 500=6 points (auto denial for Corporate Office run application), 500-649=3.5 points, 650+=0 points, No score=3.5 points.
- If No Score, or more information is needed, full approval may be required in order to accept your Deposit To Hold. TMG will not rent to persons existing here illegally.

### Rental History:

- We will check for rental or mortgage history of three years or two landlords (your name must have been on the lease or loan agreement from a non-relative). We reserve the right to consider references that may exceed that timeframe. Any instance where a reference of at least 12 months (can be a combination of multiple references) cannot be obtained, a deposit equal to one month's rent will be required, in addition to normal security deposits.
- Negative current or past reference items will incur 1 (one) point each.

### Income Guidelines:

- All applicants may combine their income to meet the requirement of grossing 3 times the rent.
- Please provide a recent paycheck stub (more than 1 must be provided, upon request)
- Any other income (i.e. retirement income, child or spousal support, self-employment, disability or Social Security) that you are using to qualify will require 90 days' worth of bank statements, showing monthly deposits that meet the 3 times the rent requirement.
- Alternatively, you may show 90 days' worth of bank statements, showing a balance equal to 3 times the rent, times the term of the lease.
- If an applicant does not meet 3 times the rent, an immediate family member or guardian may be a co-signer, as long as they prove 5 times the rent and accrue 0 points. The co-signer must pass the complete background check (criminal, credit, rental, etc.).

### Immediate Disqualifications:

- A current, non-discharged Bankruptcy action, Falsified information, Eviction less than 5 years (and not included in bankruptcy), Housing related debt or Rental Reference that would not re-rent for documented reasons.
- A felony in the last seven years may be a disqualification if you were convicted, pled guilty or no contest.
- A misdemeanor in the last three years may be a disqualification if you were convicted, pled guilty or no contest. Most vehicle or licensing records are not counted; e.g. DUI, fishing w/o license, etc.

### Roommates:

If one roommate qualifies, and one does not (too many points), the primary roommate (who completely qualifies) may lease the property with the non-qualifying roommate listed as a conditional roommate, and subject to a security deposit equal to one month's rent, in addition to normal security deposits, with the stipulation that if the qualified roommate moved, the conditional roommate would have to re-qualify on their own, find another qualified roommate, or vacate the property. This does not allow for a roommate that has any of the Immediate Disqualifications.

### Pets:

- If you have a pet, please make sure you have chosen a home or apartment that will allow a pet, and that your pet is of a qualified breed and size. Please submit a clear picture of your dog.
- An additional pet security deposit, pet non-refundable fee and pet rent, typically per pet, may be due.
- Typically, two pets of up to 35 lbs., full grown are allowed. Please note, not all properties will allow a pet and you should look carefully before choosing your home.
- No property will allow any dog of a perceived vicious breed (or mixture thereof); e.g. Pit bull, Doberman, Rottweiler, German shepherd, etc. A picture of your dog(s) is required at application.

**Renter's Insurance:** Upon move in, and through the duration of tenancy, all tenants must provide proof of renter's insurance, which includes a minimum of \$100,000 legal liability for damage to the landlord's property, with Owner/Agent named as additional insured (Washington) or interested party (Oregon). Tenant may purchase required insurance from an insurance agent of their choice.

Current TMG Residents: If your account is in good standing and you are thinking of transferring to another TMG property – ask about the TMG Transfer Policy. If you have questions, please ask – we are here to help you qualify!

The tenant screening may consist of, but not limited to the following: credit, criminal, eviction, public records, current and former landlord references, verification of income, other sources and screening reports obtained through an authorized reporting agency: AppFolio, Inc., 50 Castilian Dr., Santa Barbara, CA 93117, Toll free: 866.648.1536 (Option 3 for Consumer Relations). You may request a free credit report within 60 days of adverse action/denial. You have the right to dispute any or all information. TMG will not accept a comprehensive reusable tenant screening report, obtained by applicant.