

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 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 Ready to Rent With 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.

Rental Application Process & Criteria

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 4 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.