

### Ready to Rent With TMG?

1. **Find a Property:** Our site, [www.TMGnorthwest.com](http://www.TMGnorthwest.com), is live and constantly updated. We are also on numerous other websites. You can always come into our office and we can share available listings with you as well. Look for our signs around town!
2. **Contact Us:** Call or email our office to get more information. Our Relocation Department is open 9-6 Monday-Friday and 9-4 on 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 for 24 hours to view most units listed as available “now” at your leisure or to inquire about a showing. Remember, we don’t require you to view the home in order to rent.
4. **Submit Your Application:** Submit an application online or in our office for every person 18+ years. Be sure to include valid **photo ID** and your most recent **pay stub**. We will reach out to you within **24 to 48 hours** regarding your application. Your application is not complete until every person 18+ has applied, and we have all photo IDs and proof of income. Please read our Rental Criteria in full as application fees are non-refundable.
5. **Pay Deposit to Hold:** Once we let you know you are Deposit Approved (you met our base credit, criminal, income 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 **24 hours** while we fully approve your application. First come, first served!

### ...You’re Almost There...

6. **Get Fully Approved:** We continue to screen your application (verify landlord history, etc.) within **24 hours** (please help by alerting them and providing other requested items). You may accrue additional deposits based on your rental history. 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. Express move-in may be available for an additional fee. **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 Fees for applications run through the Onsite Leasing Office-\$50/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 deposit 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 Leasing Office:** Additional deposits, when applicable, will be assessed according to the highest risk score of the party for applications run through the Onsite Leasing 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 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.

#### 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 time frame. Any instance where a reference of at least 12months (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.).

#### Criminal Conviction:

Conviction of any crime that is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord's agent will be taken into consideration. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

A single conviction for any of the following will be grounds for denial of the Rental Application.

- Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- Felonies not listed above involving: drug-related crime, person crime, sex offense, crime involving financial fraud, including identity theft and forgery, or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.

- Misdemeanors involving: drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.

If any applicant has a conviction in their past which would disqualify them under these criminal conviction criteria and desires to submit additional information to Owner/Agent along with the application, so Owner/Agent can engage in an individualized assessment upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request a review process after denial.

Owner/Agent will engage in an individualized assessment of the applicant's convictions if applicant has satisfied all other criteria and applicant has submitted supporting documentation prior to the public records search; or applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation may include:

- Letter from parole or probation office
- Letter from caseworker, therapist, counselor, etc.
- Certifications of treatments/rehab programs
- Letter from employer, teacher, etc.
- Certification of trainings completed
- Proof of employment
- Statement of the applicant

Owner/Agent will:

- Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.

**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.
- Conviction of any crime that requires lifetime registration as a sex offender.

**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 or does not pass the criminal conviction criteria.

**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.
- A picture of your dog(s) is required at application.
- 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., Akita, Pit Bull or American Staffordshire Terrier, Bull Terrier, Bullmastiff, Chow, Doberman, Rottweiler, German shepherd, etc.

**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 is 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) or Pacific Screening Inc., P.O. Box 25582, Portland, OR 97298, Toll free: 800.707.1941. 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. TMG complies with all Fair Housing laws, including those regarding reasonable accommodation.