



QUALIFICATION REQUIREMENTS

1. We are an equal **opportunity housing provider**. We fully comply with the federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws.
2. We allow two persons per bedroom plus one additional person per apartment. For example, a one bedroom apartment could house three people and a two bedroom apartment could house as many as five people. In determining these restrictions, we adhere to all applicable fair housing laws.
3. All persons 18 years of age or older must fill out an application and be listed on the rental agreement.
4. Valid State or Government issued identification with a picture is required.
5. A complete and accurate application listing a current residence and at least three years verifiable resident history with phone numbers will be required.
6. Providing or submitting false or untrue information on your application or failure to cooperate in anyway with the verification process will be cause for rejection of your application.
7. Applicants or their household members who display hostile, belligerent and or discourteous behavior and or action toward management during the qualification process may have their application rejected.
8. **If the Holding Premium or Application fee checks are returned for nonpayment by the bank at any time, the approval will be revoked and you will not be allowed to enter into a rental agreement.**
9. **No co-signers. We only rent to the person(s) who will occupy the unit. Applicant must still meet our stated Rental Requirements and Credit Requirements. The Financial Guarantor can only be used to assist applicants in meeting our Income/Employment Requirements. The Financial Guarantor must meet all the requirements listed on the Financial Guarantor Qualification Requirements.**
10. A Criminal Background Check will be done. Any felony convictions will result in denial of application.

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Income / Employment Requirements

1. Gross monthly household income must equal 3 times the stated monthly rent.
2. One months current consecutive paycheck stub(s) will be required. An Offer Letter or Letter of Employment will be required for applicants starting a new position. (The letter will be verified).
3. Some form of verifiable income will be required for unemployed applicants. (Verifiable income may mean, but is not limited to Bank Accounts, Alimony/Child Support, Trust Accounts, Social Security, Welfare, Grants/Loan, or a Financial Guarantor.)
4. Self-employed applicants will be required to show proof of income with 1099's (if applicable) through copies of the previous year's complete personal tax return. In addition, we require a current year to date profit and loss statement or year to date monthly bank statements to verify the stated income listed on the application. Business must be in operation for at least 6 months.
5. If the applicant(s) have no verifiable income from any source, proof of assets (meaning cash or cash equivalents) must be provided in the amount of (2) years worth of rental payments for the stated rent of the apartment that is being applied for.
6. If Applicant has no verifiable income or proof of assets, a Financial Guarantor can be used. Financial Guarantors must meet all requirements listed on the Financial Guarantor Qualification Requirements.

Rental Requirements

1. There must be at least twelve months verifiable rental history to be considered for approval without an increased deposit. If there is no previous verifiable rental history or less than one year's rental history, the application may be approved with an increased deposit. The total deposit will be increased to \$400.00.
2. The application will be denied if there is a combined amount of 4 NSF checks or late rent payments within the last twelve month period. If within the last 12 month period there are 2 or 3 late/NSF payments, you may be approved with an increased deposit equal to 1 times the monthly rental amount.
3. The application will be denied if rental history demonstrates documented noise or other complaints, and/or when the previous or current manager/owner will not re-rent and/or the previous or current manager's/owner's references indicate lease violations, poor housekeeping, improper conduct, damage to the property or money owed.
4. Any Level I eviction or unlawful detainer will automatically result in denial of application. For all Level II evictions or unlawful detainers within the last 3 years, applicant may have to provide proof showing that their residence address for the time period of the eviction is different than the address listed for the eviction. Any Level II evictions or unlawful detainer over 3 years old may be dismissed.

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Credit Requirements

1. An average Beacon Score of 600 or above is required, however if the average Beacon Score is between 575-599, you may be approved with an increased deposit of 1 times the monthly rent amount. If the average Beacon Score is 499 or below, the application will be denied. If the average Beacon Score is between 500-574, the application may be approved with an increased deposit of 1 times the monthly rent amount, and a Financial Guarantor. However, the Financial Guarantor must have a minimum Beacon Score of 650. If the Financial Guarantor's score is less than 650 the application will be denied.
2. A bankruptcy must be 2 years old from the date of discharge to be eligible for approval. Proof of discharge may be required.
3. If no Beacon Score has been established, you may be approved with an increased deposit. The total deposit will be increased to \$400.00. If the credit report shows all **negative** accounts and no score can be established, a score of "0" will be used and your application will be denied. If the credit report shows no more than 2 negative accounts or collection accounts and 3 or more positive accounts, you can be approved with an increased deposit equal to 1 times the monthly rental amount.
4. If the applicant(s) have no rental history and no credit history, you may be approved with an increased deposit. The total deposit will be \$800.00.
5. Any foreclosure or short sale will result in an increased deposit equal to 2 months rent. If credit score is less than 550, application will be denied.
6. If there are any outstanding balances, unpaid collection accounts or judgments from a management company or landlord the application will be denied.

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

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