

VISA / MASTERCARD AUTHORIZATION FORM

Client Information (Office Use On When faxing this form to Moco fo		ease fax it in front of the	Application to Rent!
Client (Community) Name: Client Representative:		Clie	nt #:
Apply below Charge/Debit Amt as fol	llows:		
Name (applicants, cosigners, etc)	Unit#	Service Type	Amount
			Total
			10,43
Credit Card Information: Card Number:	Visa:	Master Card:	
Cardholder Name:	name (exactly as it app		
Card Exp Date: Month/Day/Y		Number: (NNN) NNN-NNNN	
Security Code:	(3 digit code found	on back of card) Amount: \$	
Billing address:			(Street Address)
			(City, State & Zip)
Cardholder Authorization: I authorize this fee is <u>non-refundable</u> , even if my a	e Moco, Inc. to place application to rent i	e the above charge against n s denied.	ny account. I understand that
X			Transaction Date:
Cardholder Signature			Harsaviion Date.
Fax form with rental application to Moco, Inc. at 2	:06-505-7480 or 1-800- Authorization Code:	257-8893.	
Moco (Internal) Use Only	Mannanzalion code.		····

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MacPherson's Property Management, Inc. **Residential Qualification Criteria**

November 2016

Rental History:

12 months valid, verifiable rental history

Valid rental history is a written lease or month-to-month agreement.

If rental history is less than 12 months then an increased deposit -OR- cosigner may be requested. 2

late payments and/or NSF checks and/or noise complaints within 12 months may result in an increased deposit. Final recommendation will also be dependant on credit history, income and

employment.

Credit History:

Established credit history not required for approval of residency. However

if derogatory credit history (excluding medical debt) is in excess of \$1000, but less than \$10,000 then an increased deposit -OR- cosigner may be requested. A discharged bankruptcy that less than 2 years

(from discharge) may require an increased deposit -or- cosigner.

Final recommendation will also be dependent on income, rental & employment history.

Employment:

12 months with current employer or previous employment in same field of work Final recommendation will also be dependent on rental & credit history and income

Income:

Monthly verifiable income must be equal to at least 3 times the rental amount

If income is less than 3 times, but more than 2.5 times the rental amount then an increased deposit may be requested. Income that is less than 2.5 times the rental amount may require a cosigner. Final

recommendation will also be dependant on rental, credit & employment history.

SECTION 8 APPLICANT CRITERIA:

All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet income requirements for their portion of the rent. Recommendations will be made following the above set standards.

COSIGNER QUALIFICATION CRITERIA:

A cosigner will be APPROVED if all the qualification below is met, if the cosigner does not meet any 1 of the following criteria then the cosigner will not qualify.

RESIDENCE HISTORY:

NWMLS verifiable real property within the state of Washington

CREDIT HISTORY:

At least 4 accounts in good standing for 1 year with less than \$500 in derogatory credit

EMPLOYMENT: INCOME:

12 months with current employer or previous employment in same field of work 4 times the rental amount of the unit in verifiable, garnishable income

GROUNDS FOR DENIAL WILL RESULT FROM THE FOLLOWING ON ALL APPLICANTS:

Verified unpaid eviction showing on credit report or confirmed with landlord.

Unpaid rental collection verified on credit report. (Any paid rental debt may require an increased deposit)

Balance owing to landlord.

Derogatory credit history (excluding medical debt) in excess of \$10,000

Open or non-discharged bankruptcy.

3 or more late payments and/or NSF checks and/or noise complaints within a 12 month rental period (current and/or previous).

Unverifiable social security number.

Falsification of rental application.

Breaking lease agreement that will result in collection filing.

We do not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g. applicant was released from prison, probation or parole). We limit consideration to those convictions, the dates of final disposition of which pre-date the report by no more than seven years. Note that convictions for the following offenses may result in denial:

Murder (1st and 2nd degree) Manslaughter (1st degree)

Kidnapping (All counts)

Theft (1st & 2nd degree)

Assault 1st, 2nd & 3rd degree) Robbery (1st & 2nd degree)

Burglary (1st, 2nd degree & vehicle prowling 1st degree)

Malicious Mischief (1st degree)

Rape (Áll counts)

Arson (1st, 2nd degree & Reckless Burning 1st degree)

Child molestation (All counts) Delivery or Sale (All counts)

Rape of a child (All counts)

Possession with intent to Deliver Illegal Substance (All counts)

Outstanding criminal warrant Any Terror Related Activity

Any criminal conviction which results in a registered sex offender requirement and/or any sex offender registry requirement.

A criminal records search will be performed for felony and misdemeanor offenses. All felony and misdemeanor offenses must be disclosed on the rental application.

Valid Photo Identification will be required of all applicants.