

**Thank you for your interest in renting with SFI Properties.**

To ensure a smooth application process, please review the following requirements before applying:

### ◆ **General Requirements**

- Every applicant 18 years or older must submit a separate application.
- A **non-refundable \$35 application fee** per person is required to cover credit and background checks.
- A valid government-issued photo ID and proof of income must be submitted with the application.

### ◆ **Income Requirements**

- Applicants must have a combined gross monthly income of at least **three times the monthly rent**.
- Required documentation includes the **most recent 3 pay stubs** showing employer and employee names.
- Must have held the position for at least 90 days.
- Self-employed applicants must submit tax returns. A co-signer will be required.

### ◆ **Rental History**

- Applicants must provide **three years of residential history** and contact information for previous landlords.
- Applicants will be denied if they have any evictions filed within the past 10 years.
- Applicants with older evictions (more than 10 years ago) will also be denied if the eviction involved unpaid rent that remains outstanding or serious lease violations.

### ◆ **Credit Criteria**

- **Credit score of 600 or higher:** Approved.
- **Credit score between 550–599 or no credit:** Requires a co-signer or higher security deposit.
- **Credit score below 550:** Denied
- **Unpaid balances from previous creditors totaling \$5,000 or more**, or housing-related debts of any amount (e.g., evictions, unpaid rent or utilities), will result in denial regardless of credit score.

### ◆ **Criminal Background**

- All applicants will undergo a background check
- Any conviction within the past five years for **violence, drug-related offenses, property damage, or fraud** will result in denial.

### ◆ **OTHER**

- We **do not accept income-based housing vouchers**, including Section 8.
- Co-signers must have a **minimum credit score of 650** and a **gross monthly income of at least three times the rent**. Co-signers are fully responsible for the lease.