



800 Kensington Ave., Suite 112, Missoula, Mt 59801

Phone (406) 549-3929 Fax (406) 829-6644

Website www.HomeRiverMissoula.com

Email info.Summit1@homeriver.com

CO-SIGNER

HRG RENTING POLICIES & PROCEDURES

HomeRiver Group utilizes a consistent thorough screening process of all applicants for tenancy based on a set of objective criteria listed below. Each person who intends to reside in the subject Dwelling Unit must submit a separate Rental Application, regardless of familial/marital status or relationship to any other applicant for tenancy.

Dwelling Units are rented to the first approved applicant with the full security deposit paid. A security deposit will not be accepted until the Rental Application is approved. If your application is approved and your move-in date is not immediate, a security deposit will be collected in advance and first month's rent will be due on the first day of the lease agreement. If you require a reasonable accommodation or modification, please ask for assistance. Incomplete or falsified applications may be rejected without further notice.

THE SECURITY DEPOSIT AND FIRST MONTHS RENT MUST BE PAID IN TWO SEPARATE PAYMENTS BY CASHIER'S CHECK OR MONEY ORDER. CREDIT CARDS ARE ALSO ACCEPTED ON PAYLEASE – ACCESS PAYLEASE BY PHONE (866) 729-5327 OR OUR WEBSITE - WWW.HomeRiverMissoula.com

RENTAL CO-SIGNER APPLICATION CHECK LIST

Please initial next to each completed item. Incomplete applications will not be accepted.

- _____ Read and complete every page of the application entirely, supply all correct phone #'s, names and addresses requested and sign where noted. Applicant accepts the sole responsibility for providing a complete application and for ensuring responsiveness on the part of applicant's references. HRG consistently processes applications in the order they are received, however, HRG accepts no responsibility for incomplete applications or slow response time by applicant's references which could result in missing the opportunity to secure the desired rental.
- _____ By submitting a Co-signer Application, you are applying to be the financial guarantor for the designated applicant(s) in the "applicant group" applying for tenancy with HomeRiver Group. Once approved, you are agreeing to serve as the financial guarantor for all tenants for the duration of the lease agreement. If the tenants choose to renew their lease beyond the initial term, you will remain the Co-signer/Guarantor for the lease renewal term unless other suitable arrangements are made in advance, such as the addition of a replacement co-signer, or verification that all tenants on the lease can now qualify without a co-signer.
- _____ Pay the \$50.00 Non-refundable Co-signer application Fee per co-signer Required.
- _____ Include verification of income: i.e. copy of the most recent months' pay stub(s) or Trust Fund, SSI Financial Aid, etc.; if self-employed: last year's tax returns that includes the adjusted gross income; or if un-employed: proof of liquid assets greater than one year's worth of monthly rent.
- _____ Include a copy of your valid Vehicle Registration.
- _____ Include a legible copy of your valid Driver's License or government issued picture ID.



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CO-SIGNER APPLICATION
Equal Housing Opportunity

Please complete this application fully.
\$50 Non-Refundable Application Processing Fee.

Received: _____
HRG Initials: _____
Time Received: _____
Payment Type: _____

Date: _____

The undersigned hereby makes application to co-sign on the rental of the residential unit located at:

PLEASE TELL US ABOUT YOURSELF:

Full Name _____

Cell _____ Home _____

Date of Birth _____ Social Security # _____

Email Address: _____ Fax _____

Your Driver's License Number _____ State _____

PLEASE GIVE RESIDENTIAL HISTORY:

Current Address _____ Apt# _____

City _____ State _____ Zip _____

Month/Year Moved In _____ Rent / Mortgage: \$ _____

(rental only) Owner/Agent _____ Phone _____

Previous Address _____ Apt# _____

City _____ State _____ Zip _____

Month/Year Moved In _____ Month/Year Moved Out _____

Rent / Mortgage: \$ _____

(rental only) Owner/Agent _____ Phone _____

PLEASE PROVIDE YOUR EMPLOYMENT INFORMATION:

Please Circle Your Status: Full Time - Part Time (# of hours?) _____ - Student-Unemployed

Employer _____

Date Hired _____ Employed as _____

Hourly Wage/Salary _____

Supervisor's Full Name _____ Phone _____

If employed by above less than 12 months, give name & phone of previous employer or school:

ADDITIONAL INCOME:

If you have other sources of income that you would like us to consider, please list income, source, and contact.

Source _____ Monthly Amount \$ _____

Contact Name _____ Phone _____

PLEASE DESCRIBE YOUR CREDIT/BACKGROUND HISTORY:

Have you declared bankruptcy in the past seven (5) years? **Yes / No**

Have you ever been convicted of or charged with a crime that is violent or sexual in nature, or any felony? **Yes / No**

Please explain _____

DISCLOSURE AND AUTHORIZATION

I hereby apply to lease the above described premises for the term and upon the conditions above set forth and agree that the rental is to be payable the first day of each month in advance. The undersigned Applicant has read and understands this application in its entirety. The undersigned Applicant declares that the information contained in this Rental Application is true, complete and correct, and understands and agrees that any false statements or representations identified herein may result in rejection, without further notice, of this and any future applications for tenancy or of any leases subsequently signed based on falsified information in housing managed by HomeRiver Group.

The undersigned specifically authorizes and directs any and all persons or entities named by Applicant herein to receive, provide, and exchange with HomeRiver Group. it's principals, agents and employees, any information pertaining to me, including but not limited to confidential information pertaining to my credit and payment history, the opinions and recommendations of my personal and employment references, my rental history, my criminal history, my driving record, my military background, my civil listings, my educational background, and any professional licenses.

All applications and application materials provided by applicant to HRG shall become property of HRG and will not be returned to applicant. HomeRiver Group ensures that all information provided by applicants and co-applicants is strictly confidential and all information provided by applicants is kept secure by HRG.

*****It is understood and agreed that upon tendering security deposit, tenant will take occupancy and rent payments will begin on the first day that the unit is made available by landlord to tenant in the terms and conditions of the standard HRG lease. A copy of the HRG lease is always available upon request. Tenant agrees to pay a \$50.00 move in processing fee (per lease, not per tenant) prior to occupancy. Tenant agrees that the lease must be signed within 3 days of tendering the deposit or a \$25 per day fee will be charged until the lease is signed.**

Full Name (please print)

Signature

Date

Co-Signer Application Criteria

Qualifying Criteria	Qualified	Not Qualified	Approved / Denied
1. Complete Application & Fee Paid:	Application completed & fee paid	Incomplete or falsified application or application fee not paid in full.	
2a. Credit Score: of at least 650	Credit score of at least 650	Credit score below 650 or an outstanding balance greater than \$1000.00 or any current delinquency of 90 days or more	Verified <input type="checkbox"/>
2b. No Bankruptcy: in the past 5 years	No bankruptcy in the past 5 years	Bankruptcy within past 5 years	
3a. Home Owner:	Mortgage in good standing	More than 60 days delinquent or foreclosure	
3b. Rental History: 2 years good verifiable rental history		Poor Rental History/ Prior Landlord would not rent again. a. More than 1 Violation for Unauthorized Pet or Tenant or for Smoking. b. 3 Violations of any type during one lease term. c. Hostility toward landlord. d. 3 or more late payments in 1 year that were 5 or more days late.	
4. Household Income: of at least 3 times the rental amount.	Income at least 3 times the rental amount. Liquid assets equal or greater than 1 year of rent.	Household income less than 3 times rental amount. No liquid assets equal or greater than 1 year of rent.	
5. Supporting Documentation to Provide:	a. Most recent, proof of income (paystubs), or if self-employed, most recent tax return (<i>or proof of liquid assets per line 4.</i>) b. Valid vehicle registration. c. Legible copy of government issued ID.	Not able to proved supporting documentation	