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The Association Promoting Quality Rental Housing

OREGON

CO-SIGNER APPLICATION

TO BE COMPLETED BY EACH CO-SIGNER

ALL UNITS SUBJECT TO AVAILABILITY



ONLY	PROPERTY NAME / NUMBER Elvin Smith Realty						
NO N	UNIT NUMBER ADDRESS						
ШS	UNIT RENT \$ NON-REFUNDABLE SCREENING CHARGE	\$					
Ď	OWNER / AGENT PHONE						
ö	OWNER / AGENT ADDRESS						
OFFICE USE	PERSONS APPLYING TO BE RESIDENTS						
<u> </u>							
	HAVE YOU APPLIED TO ANY OTHER LOCATIONS MANAGED BY OWNER/AGENT IN THE LAST 60 DAYS?						
	IF YES, WHERE? CO-SIGNER FULL LEGAL NAME EMAIL						
	PREVIOUS NAMES, ALIASES OR NICKNAMES USED						
	DATE OF BIRTH SOC. SECURITY #	CO-SIGNER PHONE	()				
	GOVERNMENT ISSUED PHOTO I.D. TYPE#	/ STATE	EXP. DATE				
	CURRENT STREET ADDRESS		MM/UU/1111				
ĉ	CITY STATE ZIP	DATE YOU MOVE	ED IN				
N.	CURRENT LANDLORD NAME	LANDLORD PHONE	()				
SIO SIO	STREET ADDRESS (OR APARTMENT NAME)						
CO-SIGNER	CITY STATE _	ZIP					
Ŭ_							
		PHONE (()				
	STREET ADDRESS						
	CITY STATE _						
	POSITION	HOW LONG	?				
	GROSS MONTHLY INCOME \$,					
	OTHER MONTHLY INCOME: SOURCE\$\$	/ SOURCE	\$				
	ARE YOU SELF-EMPLOYED?						
	EMERGENCY CONTACT	PHONE ()				
ADDRESS							
	HAVE YOU BEEN EVICTED WITHIN THE LAST 5 YEARS OR IS THERE A PENDING EVICTION CASE AGAINST YOU? YES NO						
œ	HAVE YOU EVER FILED FOR BANKRUPTCY, OR ARE YOU CURRENTLY IN THE BANKRUPTCY PROCESS? YES NO IF YES, DATE						
OTHER	HAVE YOU EVER HAD A HOME FORECLOSED ON, OR ARE YOU CURRENTLY IN T						
ОТ	HAVE YOU EVER BEEN CONVICTED OF, OR PLED GUILTY OR NO CONTEST TO, A						
	CRITERIA? TYPES TNO IF YES, WHO COUNTY & STATE COUNTY & STATE						
	WHEN WHAT	0000000000000000000000000000000000					
	MM/DD/YYYY	VICTION CRITERIA THAT HAS NOT					
	HAVE YOU BEEN ARRESTED FOR A CHARGE RELATED TO THE CRIMINAL CONVICTION CRITERIA THAT HAS NOT BEEN DISMISSED? 🗌 YES 🗌 NO						
	Owner/Agent has charged a screening charge as set forth above. Owner,	Agent may obtain a consumer c	redit report and/or an Investigative				
	Owner/Agent has charged a screening charge as set forth above. Owner/Agent may obtain a consumer credit report and/or an Investigative Consumer Report which may include the checking of the co-signer's credit, income, employment, rental history, and criminal court records and may include information as to his/her character, general reputation, personal characteristics, and mode of living. You have the right to request additional disclosures provided under Section 606(b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to Section 609(c). You have the right to dispute the accuracy of the information provided to the Owner/Agent by the screening company or the credit reporting agency as well as complete and accurate disclosure of the nature and scope of the investigation. SCREENING COMPANY OR CREDIT REPORTING AGENCY COMPANY NAME PHONE						
S							
ШШ							
SC							
	ADDRESS						
	EMAIL						
	I certify that the above information is correct and complete and berefy	authorize you to do a credit cher	ck and make any inquiries you feel				
	certify that the above information is correct and complete and hereby authorize you to do a credit check and make any inquiries you feel necessary to evaluate my credit standing and ability to serve as co-signer. I understand that giving incomplete or false information is grounds for						
щ	rejection of this application. I understand that if any information supplied on this application is later found to be false, this is grounds for terminat of the tenancy of the residents. I have received and read the Owner/Agent's co-signer criteria. I am applying solely to act as a co-signer a						
л Е	will not be occupying the unit.	s co-signer criteria. I am appiyi	ng solely to act as a co-signer and				
SIGNATURE		ГЕ 🗌 РНОТО					
ទ			I.D. VERIFIED BY				
S	OWNER/AGENT X DA	TE RECEIVED					
	OWNER/AGENT NOTES						

OREGON CRITERIA FOR CO-SIGNERS

GENERAL STATEMENTS

- 1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
- 2. Each applicant will be required to qualify individually or as per specific criteria areas.
- 3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.

INCOME CRITERIA

1. Monthly income must be equal to or greater than _____ times (if blank, 4 times*) the stated rent, and must be from a verifiable, legal source.

*In the City of Portland, monthly income must be equal to or greater than 3 times the stated rent, and must be from a verifiable, legal source.

- 2. Twelve months of verifiable employment will be required if used as a source of income.
- 3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

- 1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required.
- 2. Three or more notices for nonpayment of rent within one year will result in denial of the application.
- 3. Three or more dishonored checks within one year will result in denial of the application.
- 4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.

EVICTION HISTORY CRITERIA

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CREDIT CRITERIA

1. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.

CRIMINAL CONVICTION CRITERIA

Upon receipt of this application and the screening fee, Owner/Agent will conduct a search of public records to determine whether applicant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), or pending criminal charges that have not yet been adjudicated for any crime involving financial fraud, including identity theft and forgery. Any Conviction or pending criminal charges that have not yet been adjudicated within the last seven years will result in a denial of the application.