



**CREDIT CRITERIA FOR RENTAL APPLICATION APPROVAL**

1. To determine satisfactory credit worthiness we obtain a credit report from a credit reporting agency.
2. All applicant(s) must provide a copy of current photo identification with completed application. (A driver's license or other government issued photo ID is acceptable.)
3. Credit card records showing continual late payments of no more than 60 days will not be accepted unless circumstances are justified.
4. Payments past due in excess of 60 days in the last 24 months may be grounds for disapproval of your application.
5. We must deny approval if an applicant has filed for bankruptcy within the last 36 months.
6. To avoid denial of your application, your bankruptcy must have been discharged at least one year prior to the submittal date of your application. Exceptions can be made by the Broker or Owner of the property.
7. Unpaid collections within the last 3 years may result in denial of your application.
8. Unpaid charges to a property management company or landlord will result in denial of application.
9. Federal tax liens less than 3 years old must be included in debts.
10. If the applicant has had a foreclosure in the past 3 years, your application will be denied unless a substantial security deposit is met.
11. If 30% or more of your accounts are past due, your application will be declined.
12. If your credit score is below 500, you will not be approved.
13. The maximum amount of time a property will be held without rent is 10 days from the date of approval or when the property is ready for move-in. On the lease commencement date, utilities, yard service & general upkeep of the property becomes tenant's responsibility.
14. All application fees & deposits must be in cash or certified funds. **PERSONAL CHECKS WILL NOT BE ACCEPTED.**
15. No aggressive or mixed aggressive breed dogs. Ask the Property Manager concerning certain aggressive breed dogs.

16. Tenant will be evicted for misrepresenting the breed of their dog or for the possession of poisonous, dangerous, illegal pets or endangered species.
17. Additional Security Deposit may be required if you do not meet standards set forth above.
18. If we receive more than one application for the same property within a 24 hour period, we will process each person's application and choose the most qualified applicant. Prospective tenant(s) must sign this form to verify that they are aware of the criteria for rental of property. If these requirements are not met, prospective tenant's application may be declined. Regardless of the outcome, the application fee is non-refundable.

Real Estate Muses is committed to Equal Housing Opportunity and 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, National Origin or Age. We also comply with all state and local fair housing laws. Applicants should satisfy any concerns regarding crime statistics and sex offenders in any area where they might consider residing prior to making application. Search via internet: San Antonio Crime stats at [www.ci.sa.tx.us/sapd/indexcrime.asp](http://www.ci.sa.tx.us/sapd/indexcrime.asp) or [www.txdps.state.tx.us](http://www.txdps.state.tx.us) for sex offenders.

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Tenant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Tenant Signature

\_\_\_\_\_  
Date