

## RENTAL/LEASE POLICIES

THE FOLLOWING POLICIES WERE ESTABLISHED TO ENSURE THAT ALL APPLICATIONS PROCESSED BY CAPITAL FIRST WILL BE TREATED EQUALLY. EQUAL HOUSING OPPORTUNITY.

Please read the following policies. If you feel you meet the guidelines for qualifying, we encourage you to submit an application. Only one application will be processed at a time and applications will be processed in the order received. **An incomplete application will not be processed until all information is received.** The main criteria we use in determining if your application is acceptable are:

(1) Income and time on the job, (2) Credit history, (3) Criminal Background, and (4) Landlord references.

### APPLICANTS

1. Each person 18 years of age or older that will be occupying the property is required to complete and sign an application, *even if they are only going to be listed as an occupant on the lease.*

### PROCESSING FEES

1. To be processed and considered, a *non-refundable processing fee* must accompany all applications. The application fee is \$30.00 per applicant.

### CREDIT AND BACKGROUND CRITERIA

1. Capital First will obtain a credit report and background investigation for each applicant and co-signer 18 years of age and older. **Credit and background reports supplied by applicants will not be accepted for any reason.**
2. Capital First does not accept individuals with convicted felony charges – *no exceptions.*
3. Applicants with discharged bankruptcies are considered, but still need to meet all of our other qualifications.

### EMPLOYMENT REQUIREMENTS

1. Applicant(s) must provide twelve months of verifiable employment, or a combined total of one year current/previous employment history in the same job title field. If not in the same job field, but changed jobs without a lapse in time, the deposit will be increased to equal the last month's rent.

### INCOME CRITERIA

1. Each applicant's gross monthly income, including spouse, must be two times the amount of the monthly rent. Each roommate must qualify individually.
2. Income will be verified from copies of the prior month's pay stubs, and a phone call to your employer.
3. Self-employed applicants must provide proof of income. (i.e. - most recent tax return, bank statements, Schedule C, etc.)
4. Unverifiable income will NOT be considered.
5. Applicant(s) shall provide twelve months current source of income. (Example - retirement, SSI, pensions, investments, etc.)
6. Capital First does not accept Section 8 Housing.

### RESIDENTIAL REQUIREMENTS

1. Applicant(s) must provide twelve months of verifiable RENTAL HISTORY or proof of homeownership.

### IDENTIFICATION

1. Photo ID must be provided by every applicant, co-signer, and occupant over the age of 18 years when the application is submitted or at the time the lease/rental agreement is signed.

### CONDITION OF MOVE-IN

1. Please allow 24 to 48 hours for us to process the application. We are committed to informing you as soon as possible.
2. Hours for lease signing are Monday through Friday, 9:00am to 12:00pm and 1:00pm to 5:00pm.
3. All utilities and garbage accounts, where applicable, must be transferred into the residents' name as of the date of possession.
4. Security/Key Deposit and first month's prorated rent (and any other conditions applied by Capital First) are to be paid, and the lease signed by all parties before keys are provided.
5. ALL DEPOSITS GIVEN BY APPROVED APPLICANTS TO HOLD A RENTAL PROPERTY ARE NON-REFUNDABLE.
6. Any pets approved to occupy a rental property will result in an *increase* to the monthly rent and the security deposit.

### CO-SIGNERS --- VERY IMPORTANT - PLEASE READ

1. Capital First *will never* accept a co-signer in place of unacceptable credit.
2. Capital First *will* accept a co-signer in place of weak or non-established credit.
3. Capital First *will* also accept a co-signer when an applicant's income is weak or nonexistent.
4. Any applicant that may need a co-signer for any of the above reasons will first have their application run to ensure that they meet our credit requirements. If the applicant meets the credit requirements and a co-signer is necessary, the co-signer's application will then be run after the appropriate application processing fees have been collected.
5. Capital First will only consider individuals that reside in the state of Idaho as co-signers, and they must meet all of the qualifications of Capital First's acceptance policy to be approved.
6. When a co-signer signs a lease agreement they are indicating willingness to pay rent and/or past due monies as well as any fees that are owing due to any damages to the property in the case that the tenant is unable to pay.

**Please remember to include photo ID and proof of income with your application. Thank you!**

\$ \_\_\_\_\_ BY \_\_\_\_\_

PROPERTY LOCATION \_\_\_\_\_

/ / : \_\_\_\_\_

MOVE IN DATE DESIRED \_\_\_\_\_

# PROSPECTIVE TENANT APPLICATION

NAME: \_\_\_\_\_ PHONE# \_\_\_\_\_  
FIRST MI LAST

DRIVER'S LIC# \_\_\_\_\_ SS# \_\_\_\_\_ BIRTHDAY: \_\_\_\_\_

E-MAIL: \_\_\_\_\_ REASON FOR MOVING? \_\_\_\_\_

PRESENT ADDRESS: \_\_\_\_\_ HOW LONG? \_\_\_\_\_ RENT/MTG \$ \_\_\_\_\_  
CITY STATE ZIP

PRESENT LANDLORD: \_\_\_\_\_ PHONE# \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_ HOW LONG? \_\_\_\_\_ RENT/MTG \$ \_\_\_\_\_  
CITY STATE ZIP

PREVIOUS LANDLORD: \_\_\_\_\_ PHONE# \_\_\_\_\_

NEAREST RELATIVE: \_\_\_\_\_ PHONE# \_\_\_\_\_

ADDRESS: \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ ADDRESS: \_\_\_\_\_  
CITY STATE ZIP

OCCUPATION: \_\_\_\_\_ HOW LONG? \_\_\_\_\_ PHONE# \_\_\_\_\_

SUPERVISOR: \_\_\_\_\_ PHONE# \_\_\_\_\_

MONTHLY GROSS INCOME \$ \_\_\_\_\_ OTHER INCOME \$ \_\_\_\_\_ SOURCE: \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ HOW LONG? \_\_\_\_\_

BANK REFERENCE: \_\_\_\_\_ PHONE# \_\_\_\_\_  
BANK NAME & CHECKING ACCOUNT NO.

CREDIT REFERENCE: \_\_\_\_\_ ACCT# \_\_\_\_\_

CAR MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_ YEAR: \_\_\_\_\_ LIC # \_\_\_\_\_

CAR MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_ YEAR: \_\_\_\_\_ LIC # \_\_\_\_\_

PERSONAL REFERENCE: \_\_\_\_\_ ADDRESS: \_\_\_\_\_ PHONE# \_\_\_\_\_

PERSONAL REFERENCE: \_\_\_\_\_ ADDRESS: \_\_\_\_\_ PHONE# \_\_\_\_\_

OTHER OCCUPANTS: \_\_\_\_\_

TOTAL # OF OCCUPANTS: \_\_\_\_\_ RELATIONSHIP(S): \_\_\_\_\_ AGES: \_\_\_\_\_

SMOKERS: YES \_\_\_\_\_ NO \_\_\_\_\_ PETS: YES \_\_\_\_\_ NO \_\_\_\_\_ TYPE: \_\_\_\_\_ AGE: \_\_\_\_\_ WEIGHT: \_\_\_\_\_

HAVE YOU EVER FILED A PETITION FOR BANKRUPTCY? \_\_\_\_\_ WHEN? REASON: \_\_\_\_\_

HAVE YOU EVER BEEN EVICTED FROM ANY TENANCY OR HAD AN EVICTION NOTICE SERVED ON YOU? \_\_\_\_\_

HAVE YOU EVER WILLFULLY AND INTENTIONALLY REFUSED TO PAY ANY RENT WHEN DUE? \_\_\_\_\_

IN CASE OF SERIOUS EMERGENCY - PLEASE NOTIFY: \_\_\_\_\_ PHONE# \_\_\_\_\_

HOW DID YOU HEAR ABOUT THE PROPERTY? \_\_\_\_\_

ANY ADDITIONAL INFO WE SHOULD KNOW IN PROCESSING YOUR APPLICATION? \_\_\_\_\_

CO-APPLICANT: \_\_\_\_\_ PHONE# \_\_\_\_\_  
FIRST MI LAST

DRIVER'S LIC# \_\_\_\_\_ SS# \_\_\_\_\_ BIRTHDAY: \_\_\_\_\_

E-MAIL: \_\_\_\_\_ REASON FOR MOVING? \_\_\_\_\_

PRESENT ADDRESS: \_\_\_\_\_ HOW LONG? \_\_\_\_\_ RENT/MTG \$ \_\_\_\_\_  
CITY STATE ZIP

PRESENT LANDLORD: \_\_\_\_\_ PHONE# \_\_\_\_\_

PREVIOUS ADDRESS: \_\_\_\_\_ HOW LONG? \_\_\_\_\_ RENT/MTG \$ \_\_\_\_\_  
CITY STATE ZIP

PREVIOUS LANDLORD: \_\_\_\_\_ PHONE# \_\_\_\_\_

NEAREST RELATIVE: \_\_\_\_\_ PHONE# \_\_\_\_\_

ADDRESS: \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ ADDRESS: \_\_\_\_\_  
CITY STATE ZIP

OCCUPATION \_\_\_\_\_ HOW LONG? \_\_\_\_\_ PHONE# \_\_\_\_\_

SUPERVISOR \_\_\_\_\_ PHONE# \_\_\_\_\_

MONTHLY GROSS INCOME \$ \_\_\_\_\_ OTHER INCOME \$ \_\_\_\_\_ SOURCE: \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ HOW LONG? \_\_\_\_\_

BANK REFERENCE: \_\_\_\_\_ PHONE# \_\_\_\_\_  
BANK NAME & CHECKING ACCOUNT NO.

CREDIT REFERENCE: \_\_\_\_\_ ACCT# \_\_\_\_\_

CAR MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_ YEAR: \_\_\_\_\_ LIC # \_\_\_\_\_

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**I DECLARE THAT THE FOREGOING IS TRUE AND CORRECT, AND AUTHORIZE ITS VERIFICATION AND THE OBTAINING OF A CREDIT REPORT AND CRIMINAL RECORD. I AGREE THAT THE LANDLORD MAY TERMINATE ANY AGREEMENT ENTERED INTO IN RELIANCE ON ANY MISSTATEMENT MADE ABOVE. ANY DEPOSITS ACCEPTED PRIOR TO A LEASE AGREEMENT ARE CONSIDERED NON-REFUNDABLE.**

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

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