

Credit & Background Check Guidelines

Croys: TC & Son requires a credit and criminal history background check for all individuals that will be residing in their properties. The following are issues that may result in an application being denied. Croys: TC & Son reserves the right to deny an application for reasons not listed below. Applications older than 90 days must be resubmitted, as their information may be outdated. **Co-signers** are not permissible on lease agreements in Eastowne Estates.

Credit Report

- Sub 600 credit score
- Less than 50% of trade lines listed as satisfactory
- Numerous utility collections (includes phone, cable)
- Multiple deferred student loans
- Co-signers with sub 700 credit score

Employment

- Employment for less than 4 months (no temporary employment)
- Rent exceeds more than the following percentages of income
 - 15% for Eastowne Estates
 - 25% for apartment rentals
- Co-signer employed for less than 1 year
- Rent is more than 10% of Co-signer's income

Civil Judgements & Rental History

- Eviction in the last 10 years
- Multiple evictions
- Rental reports from previous landlords which include
 - Multiple late payments
 - Violation of rules
 - Damage to property when vacated
 - Poor landlord referral
- Current lease agreement expires in more than 45 days

Criminal

- Likely rejection
 - Felony convictions
 - Violent crimes
 - Sexual offenses requiring registration
 - Drug distribution
- Rejection dependent upon recency and frequency of convictions
 - Drug use
 - Disorderly conduct
 - Property crime (theft, trespass, damage)
 - Stalking/Harassment

Miscellaneous

- Failure to disclose information
- Incomplete applications
- Fraudulent, false or misleading information