

COLORADO RENTAL CRITERIA

FOR CWS APARTMENT
HOMES, LLC

Please note that these are the current rental criteria and nothing in these requirements shall constitute a guarantee or representation by our community that all residents and occupants currently residing in our community have met these requirements. There may be residents and occupants that have resided here prior to these requirements going into effect. Additionally, our ability to verify whether these requirements are met is limited to the information we have received from various applicant reporting services.

All applicants 18 and older will need to fill out an application and be screened.

CWS | *enhancing lives
the CWS way*

ADDRESS HISTORY

Applicant(s) must have a minimum of twelve (12) months of satisfactory address history. Prior Eviction judgments will result in a denial. Poor rental and/or mortgage history may result in a denial. Failure to truthfully list all addresses where an applicant has resided for more than two weeks over the past year will result in a denial of the application and automatic termination of the lease and eviction if the falsification is subsequently discovered.

INCOME

Applicant's income must be verified at two (2) times the monthly rent. Multiple applicants must have a combined income equal to two (2) times the monthly rent. Guarantors must make five (5) times the monthly rent. We will require written proof of said income, including, but not limited to, the following:

- Employment;
- Social Security or Other Retirement Income;
- Child Support Benefits;
- Spousal Support Benefits;
- Social Security, Welfare, Disability, or Other Government Benefits;
- Pension, Retirement or Investment Income;
- Student Loan / Grant Income;
- Section 8 or vouchers or other federal/state/local public assistance or rental subsidies; or
- Any other written proof of legal, verifiable income paid to the applicant or an applicant's representative, or paid to a landlord on behalf of a tenant

EMPLOYMENT

Applicant(s) must have a minimum of one (1) year employment history or qualifying income. Employment and income verification are required following the application review. Retired applicants must list previous employment information. Proof of qualifying income will be required as part of the application process. Recently graduated college students may require a guarantor and/or one (1) month's rent deposit if a job is secured by providing an offer letter.

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CREDIT HISTORY

All credit history must be satisfactory and current. Items reviewed to determine approval include but are not limited to banking insufficient funds history, evictions and judgments, failure to meet previous financial obligations, and bankruptcies. Applicants with no credit history may be required to pay an increased deposit.

Portable Tenant Screening Reports (PTSR): 1) Applicant has the right to provide CWS Apartment Homes with a PTSR that is not more than 30 days old, as defined in § 38-12-902(2.5), Colorado Revised Statutes; and 2) if Applicant provides CWS Apartment Homes with a PTSR, CWS Apartment Homes is prohibited from: a) charging Applicant a rental application fee; or b) charging Applicant a fee for CWS Apartment Homes to access or use the PTSR.

If Applicant provides CWS Apartment Homes with a PTSR: a) the PTSR must be available to CWS Apartment Homes by a consumer reporting agency/third-party website that regularly engages in the business of providing consumer reports; 2) the PTSR must comply with all state and federal laws pertaining to use and disclosure of information contained in a consumer report by a consumer reporting agency; and 3) Applicant certifies that there has not been a material change in the information in the PTSR, including the Applicant's name, address, bankruptcy status, criminal history, or eviction history, since the PTSR was generated.

CRIMINAL HISTORY

Your application may be denied based on prior convictions for crimes against persons or property, sex-related offenses, and other criminal activity that would adversely affect the health, safety, or right to peaceful enjoyment of the premises by the residents and owner. If your application is denied based on one of these considerations, you will be notified of the reason. Criminal history review to include up to five (5) years prior to application date except for convictions for unlawful distribution, manufacture, sale, or dispensing of methamphetamines, unlawful possession of materials for manufacturing methamphetamines, any offense requiring registration as a sex offender, convictions for homicide - regardless of degree, and stalking.

This requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of a felony or given deferred adjudication for a felony or a misdemeanor.