

Montana Guarantor Application Criteria

	Qualifying Criteria	Qualified	Not Qualified	Approved / Denied
1.	Complete Application & Fee Paid:	Application completed & fee paid	Incomplete or falsified application or application fee not paid in full.	
2a.	Credit Score: of at least 650	Credit score of at least 650	Credit score below 650 or an outstanding balance greater than \$1000.00 or any current delinquency of 90 days or more	Verified <input type="checkbox"/>
2b.	No Bankruptcy: in the past 5 years	No bankruptcy in the past 5 years	Bankruptcy within past 5 years	
3a.	Home Owner:	Mortgage in good standing	More than 60 days delinquent or foreclosure	
3b.	Rental History: 2 years good verifiable rental history		Poor Rental History/ Prior Landlord would not rent again. a. More than 1 Violation for Unauthorized Pet or Tenant or for Smoking. b. 3 Violations of any type during one lease term. c. Hostility toward landlord. d. 3 or more late payments in 1 year that were 5 or more days late.	
4.	Household Income: Gross income of at least 3 times the rental amount.	Gross income at least 3 times the rental amount. Liquid assets equal or greater than 1 year of rent.	Household gross income less than 3 times rental amount. No liquid assets equal or greater than 1 year of rent.	
5.	Supporting Documentation to Provide:	a. Most recent, proof of income (paystubs), or if self-employed, most recent tax return (or proof of liquid assets per line 4.) b. Valid vehicle registration. c. Legible copy of government issued ID.	Not able to provide supporting documentation	