



ROI Denver Realty, Ltd.

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EQUAL HOUSING OPPORTUNITY. LANDLORD MAKES THIS HOUSING AVAILABLE WITHOUT REGARD TO RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, FAMILIAL STATUS, DISABILITY (HANDICAP), MILITARY STATUS, OR ANCESTRY.

In an effort to ensure prompt payment of rent, the quiet enjoyment of the premises by all occupants (in multi-family buildings), and to protect the properties we manage; we do require complete background checks. If you fill out and submit a Rental Application for any of our properties we will obtain a credit bureau report which will show civil, criminal, and credit records. We will investigate your rental history, may talk to other references, and (with your help) we will do all we can to accurately determine your income.

Approval of your application will be based upon following **QUALIFICATIONS:**

We will perform a criminal background and credit check on each adult applicant.

In order to apply for a rental property you must first schedule an appointment to view the property. **At the time of your showing applications will be available.**

1. Application

The application must be fully and accurately completed. If pertinent information is left blank or incorrect, application may be rejected. If you have been notified that you have been pre-approved, you must complete online application within 24 hours, to maintain pre-approved status. Application fees are non-refundable.

1. Income

The amount of one month's rent for the property you are applying for **must not exceed 30% of your total gross monthly income**. For this property, that would mean your total household income must be at least \$4,000. (Based on \$1195/Month Rent)

At least 60% of the required total income must come from consistent employment of at least six months prior to applying for a property, self-employment, social security, or retirement; that is, least \$2,400 must come from these sources. The balance can come from food stamps, unemployment, child support, etc...

You must provide proof of employment and other sources of income which would include 2 – 3 most current pay stubs of each income source listed. If self-employed, most current Schedule C tax return and last two months Bank Statements (Personal and Business)

2. Rental History

You must have a **good current and past landlord reference with NO EVICTIONS or AMOUNTS DUE in the last five years**. Previous two leases must total two years or longer. Mortgages in good standing with a positive payment history will be considered a good landlord reference. If this is your first time as a renter, we will still attempt to get you approved, but a Guarantor / Co-Signer might be required.

3. Credit

You must not have any utilities in collections such as gas, electric, water, trash or sanitation.

Your total monthly debt repayment plus the monthly rental amount for the property you are applying for **must not exceed** _____ **of your gross monthly income**. If your total monthly income is \$ _____ then the monthly debt payments (credit cards, car payments, etc) including rent must not be higher than \$ _____.

You must not have any bad checks or civil judgments in the last five years and we will review all other credit items that have been active in the last five years. Medical bills in collection, educational bills in deferment, or cable bills in collection will not be held against you. Bankruptcies and foreclosures will be taken under consideration but will not automatically disqualify.

4. Criminal History

You must not have any felony, DRUG, VIOLENT ACT, or PROPERTY CRIME within the last five years.

ROI PROPERTIES INVESTMENTS ONE DOES NOT RENT TO INDIVIDUALS CONVICTED OF SEXUALLY ORIENTED OFFENSES UNDER ANY CIRCUMSTANCES

5. Proof of Identity

If at all possible, attach a copy of a photo ID with the application, or plan on allowing us to make a copy prior to final approval.

6. Co-Signer or Guarantor

A Co-Signer / Guarantor will be considered in rare cases, but such person(s) must complete an application, and would need to have plenty of discretionary income, and very good credit history.

We will do everything we can to get applicants approved, but ultimately, it is up to the Owner(s). The decision will be based upon results / analysis of the items outline and discussed above. The approval process might take few days depending on when we get back landlord references, when we get information from you (especially your income verification), and when we get a final decision from the Owner. We appreciate your patience and help. Thank you!