

Credit Policy

FAIR HOUSING STATEMENT: We will show, qualify, refer and lease to a prospective applicant in accordance with Federal Fair Housing Laws. We do not discriminate against any person because of race, color, religion, sex, national origin, familial status, or disability.

AGE: An applicant must be 18 years of age to sign a lease.

APPLICATION: An application must be completed by each adult applicant (18 years of age or older) without omissions or falsification. Photo ID required as proof of identification for all applicants.

OCCUPANCY: Occupancy is limited to applicants that have signed the lease agreement and their minor children (if applicable).

EMPLOYMENT HISTORY: Applicants must be currently employed and/or able to provide a verifiable source of income for the prior twelve (12) months.

INCOME: Monthly income must be at least three (3) times the monthly rental rate. If your monthly income is less than three (3) times the rent, the application will not be approved. Child support payments and/or alimony will be considered as income when paid through the court. Proof of these payments is required. Income other than from salary or wages must be put in writing and verifiable from a government agency, company disability or pension fund. Income from self employment must be verified by tax returns or bank statements.

CREDIT HISTORY: Applicants must have a credit score of at least 600 to be considered for approval. Applicants with a credit score of 600 or below will not be considered. An applicant's credit score is not the only factor considered. Any bankruptcy, unsatisfied collections, judgments, liens and past due balances will be factored into your credit history and may negatively affect your application or be grounds for denial.

RENTAL HISTORY: Prior rental history must be in good standing.

CRIMINAL HISTORY: Any application from a person convicted of a felony, violent crime against another person or property, or crime involving illegal drugs will not be approved.

EXCEPTIONS TO CREDIT POLICY:

1. If applicant has a prior eviction or receives a negative reference from a previous landlord, mortgagee, or land contract holder, the application will be denied no matter what the applicant's current credit history may be.
2. If an applicant provides false or misleading information on the application, the application will be denied.
3. If applicant does not meet all rental qualifications listed above, Greenbriar, Inc. may allow applicant to have a qualified guarantor (co-signer).

If your application was denied due to information on your credit report, that information was supplied by:

Transunion
www.transunion.com/direct
P.O. Box 1000
Chester, PA 19022
Phone (800) 888-4213

Revised 4.20.21