

CO-SIGNER APPLICATION

1. I wish to **Co-sign for** (please identify the name of the applicant(s) whom you wish to co-sign for):

| 2. Your Legal and Complete Name | Sex | Date of Birth | Social Security # | Occupation |
|---------------------------------|-----|---------------|-------------------|------------|
| | | | | |

3. **Income Summary.** Please list annual household income from all sources.

| Source of Income | Household Member Name | Monthly Income | Annual Income |
|-------------------------|-----------------------|----------------|---------------|
| Employment | | | |
| Employment | | | |
| Social Security / SSI | | | |
| Social Security / SSI | | | |
| AFDC / Welfare Payments | | | |
| Alimony / Child Support | | | |
| Disability Income | | | |
| Retirement Pensions | | | |
| Unemployment | | | |

4. **Employment Details.** Please identify details of employment for all household members that are employed.

Household Member Name _____ Employer Name _____
 Employer Address _____ Employer Phone _____
 Hourly Wage Rate _____ Hours per week _____ Gross Monthly Wages _____
 Do you receive tips? _____ Estimate \$ amount of tips per week _____
 Gross Annual Income _____ Employed Since? _____ Other relevant info: _____

5. **Rental or Mortgage History.** Provide your current residence. If you own your home, please provide mortgage information.

Property address _____ Manager or Mortgage Company Name _____
 Manager or Mortgage Company Phone _____ Manager or Mortgage Company Address _____
 Length of Residency from _____ (month/year) to _____ (month/year) Amount of rent paid: ____/mo
 Balance of Mortgage Note: _____ (if applicable)

6. **Personal References.** Please list individuals who could provide personal references for you when asked questions about your history of financial obligations, your history of adhering to rental agreements, and other questions related to our processing of your rental application to determine if you meet our residency standards. No family members please

| Reference Name | Reference Address | Reference Phone | Relationship to You |
|----------------|-------------------|-----------------|---------------------|
| | | | |
| | | | |

7. **Applicant Questions.** Please disclose yes or no answers to the following questions.

- a.) Have you ever been convicted of a felony? ____ Yes OR ____ No
 b.) Have you ever been evicted? ____ Yes OR ____ No If yes, what were the circumstances?
 c.) Have you ever declared bankruptcy or do you plan to declare bankruptcy within the next year? ____ Yes OR ____ No
 d.) Have you had property repossessed within the previous 3 years? ____ Yes OR ____ No

8. **Signature Clause.** I/We agree to the landlord's representative the authority to investigate and obtain my/our credit rating, current and previous rental history, personal references, criminal background, current/past utility records, income verifications, and any other information necessary to determine my/our eligibility for this housing. My/our signature below certifies that the statements made on this application are true and correct and gives management consent to verify the information provided in this application. I/we understand that if it is determined that I/we have provided false information, I/we may be denied occupancy or may be evicted after occupancy.

I/we understand that due to changes in circumstances, additional information may be requested at a later date to complete the processing of this application.

Signature of Applicant _____ Co-Applicant _____
Printed Name _____ Printed Name _____
Date _____ Date _____

How Can We Reach You?

Mailing Address _____ Home Phone _____
City, State, Zip _____ Work Phone _____
Message Phone _____

What You Need to Provide In Order for the Application to be Complete and to Allow Processing.

- This application with all requested information provided and signatures affixed.**
- A money order or cash, made payable to Grand Management Services, in the amount of \$45. This is a direct pass-through expense to verify credit, criminal history, F.E.D. eviction search, employment verification, landlord/personal reference verification and eligibility determination.**
- Photo and legal identification. Mail, fax or deliver this application to Grand Management Services 420 Park Avenue, Coos Bay, Oregon 97420. Fax is 541-269-2481. Any questions, please call 541-269-5561. Hearing impaired individuals can call the TTY relay operator at 711.**

Eligibility/Selection Criteria

1. Co-signer applications will be accepted from anyone who wishes to be a co-signer, but it is up to management discretion as to whether or not we will allow a tenant to have a co-signer. Based on the information submitted on the application and verified by the Management Agent, the applicant will be notified whether or not they are eligible to be a co-signer.
2. The co-signer must show that they have enough disposable income to pay all debts, rent, and normal household expenses. As a general guideline, the person's after-tax net income must be at least two (2.5) times the rent level. Food stamps will be included in meeting this income requirement. The applicant's total debt, including rent payments, should not exceed 70% of the household gross income. The sources of income and employment must be verifiable and must indicate steady employment or income.
3. Co-signers must indicate a purposeful intention to report information in a true and complete manner. Co-signers who provide inaccurate or false information will be deemed ineligible. Using false names or social security numbers is an example of dishonesty in reporting.
4. Each potential co-signer is required to list at least three previous landlord references or six (6) years of rental history in lieu of a mortgage. These landlord references may not include landlords related to the potential tenant by blood, marriage, or other close ties. At least the previous year of occupancy must be reported in regard to landlord references, potential tenants or members by be rejected according to:
 - Any rental reference that includes more than 1 late payment or more than 1 NSF check.
 - Any eviction or unlawful detainer action.
 - A history of violence and harassment of neighbors or individuals.
 - A history of disturbing the quiet enjoyment of neighbors.
 - A history of violations of the terms of previous rental agreements – including failure to maintain the unit in sanitary conditions.
5. Each potential co-signer is required to list at least two personal or credit references. These reference individuals must not be related to the potential tenant by blood, marriage, or other close ties. Potential co-signers may be rejected according to:
 - A history of unjustified and chronic nonpayment of rent and financial obligations.
 - Negative Credit. Negative credit is defined as: a) Any negative credit history rated R2 (30-59) days late b) Bankruptcy reported open or closed within the last 7 years. c) repossession or any civil judgment in the last 3 years. d) More than 3 non-medical collection or past due accounts e) foreclosure within the last 7 years f) any repossession – voluntary or involuntary g) unpaid utility bills e) As a general rule, we are more lenient on medical bills and student loans. We are strictest on past due utility bills, credit cards, auto loans, mortgages and bounced checks.
6. No potential co-signer that uses, possesses, has possessed, manufactures, sells or distributes illegal controlled substances (as defined by local, state or federal law) or has been convicted and/or jailed/incarcerated, of using, attempting to use, possessing, manufacturing, selling or distributing illegal controlled substances (as defined by local, state or federal law) shall be eligible. Any potential co-signer currently using illegal drugs, possessing illegal drugs or reporting a conviction by any court of competent jurisdiction for the illegal manufacture or distribution of a controlled substance shall be denied occupancy. Any potential co-signer that has been convicted of and/or jailed for murder, rape, arson, child molestation, felony assault, felony theft or manufacturing and delivery of controlled drugs, will be denied occupancy. Please note that these crimes are examples, and that management has the right to review and deny you based on any criminal activity, if management deems that such activity would pose a threat to the property or our ability to enforce the lease agreement and ground rules for the property.