



PROPERTY MANAGEMENT CONNECTION

Tenant Screening Criteria

Automatic Denials (All Application Types)
Eviction "judgement" (conviction) in the last 5 years
Eviction "non-suit" in the last 2 years
Over \$100 currently owed to current/former landlord
Bankruptcy active or discharged in the last 3 years
Felony conviction in the last 5 years
Listed on sex offender registry

Apartments; Multi-family units under \$1,300/mo					
Credit Score (Average)	Income (Net)	# of Lease Signers	Rental History	Deposit	
>680	2.3	1	Not needed	\$400 (Apartments)	
>650	2.3	3			
	2.4	2			
	2.5	1			
>620	2.4	3		1x monthly rent (2-4 unit multi-family)	
	2.5	2			
	2.7	1			
>580	2.5	3			1-month's rent*
	2.6	2			
	2.8	1			
<580 or N/A	2.6	3	Positive landlord recommendation required		
	2.7	2			
	2.9	1			

*Not eligible for Alternative Deposit Program

Single-family homes; Multi-family units above \$1,300/mo				
Credit Score (Average)	Income (Net)	# of Lease Signers	Rental History	Deposit
>720	2.3	1	Not needed	1x monthly rent
>680	2.3	3		
	2.4	2		
	2.5	1		
>650	2.4	3		
	2.5	2		
	2.6	1		
>620	2.5	3		
	2.6	2		
	2.8	1		
>580	2.6	3	Positive landlord recommendation required	1.5x monthly rent*
	2.7	2		
	2.8	1		
<580 or N/A	2.7	3		2x monthly rent*
	2.8	2		
	3.0	1		

*Not eligible for Alternative Deposit Program

Credit Contingency Fee

All tenants are subject to the credit contingency fee based on the average credit score of all occupants (fee is charged monthly per property).

- FICO score is < 580 or N/A - \$45/mo.
- FICO score is > 580 but < 620 - \$30/mo.
- FICO score is > 620 but < 699 - \$15/mo.
- FICO score is > 699 - \$0/mo.

Linking Bank Account

To ensure your application is processed efficiently, you must link a bank account through the application. You can review the privacy policy at www.findigs.com/privacy-policy. If you do not wish to link a personal bank account, PMC will utilize the above criteria in our manual review process. **Please allow an additional 2-3 business days for manual review.**

Self-Employed Applicants

PMC does not manually underwrite self-employed individuals. Self-employed individuals must link banking information through Findigs in order to be screened as an applicant.

Cosigner Information

Co-signer must be Tennessee resident or own property in Tennessee. If Co-signer is not from Tennessee, or does not own property in Tennessee, an additional security deposit amount equal to one month base rent must be paid for co-signer to be considered.