

Tenant Screening Criteria

Rental History Criteria:

1. At this property we require that the tenant have —no__ evictions on record.
2. If overall rental or home ownership history is less than 12 months this results in denial

The following items can be considered a deniable factor:

- More than _3_ late rent payments on record in a 12 month period
- More than _8_ noise complaints on record in a 12 month period
- Broken lease agreements with previous landlords
- Inaccuracy or falsification of the rental application

Income Requirement Criteria:

1. This property requires that the tenant doesn't spend more than _30_ % of their gross monthly incomes on rent.
2. . If the applicant doesn't meet this standard rent to income criteria, this will result in Denial

The following items can be considered a deniable factor:

- Lack of proof of income
- Falsification of income
- Cannot meet income requirements
- Final recommendation will also be dependent on income, rental and employment history

Employment History Criteria:

- This property requires _12_ months of employment with the current employer or in the same line of work.
- If the tenant cannot meet these standards, the following stipulations will apply.
- An increase of _50%__ to the security deposit.

Possible exceptions to the employment criteria include the following:

- Retired or self-employed applicants will require most recent tax returns or three months of bank statements to verify income
- Military personnel will be required to provide L.E.S. for proof of employment

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- Employment requirements will be waived for international students. An I20 will be required for verification
- Final recommendation will also be dependent on income, rental and employment history

Credit History Criteria

Various factors from the credit report are used as screening criteria including the following:

1. This property requires a 600 or above credit score. If the tenant has a score below this, it will result in an increased deposit or cosigner requirement.
2. Final recommendation will also be dependent on income, rental and employment history.

Deniable factors include:

- Unpaid rental collection or judgment(s)
- Unverifiable Social Security Number
- Open Bankruptcy
- Judgements and/or liens in excess of \$2000

Public Records Criteria:

An eviction and criminal records search will be conducted as part of the screening process.

Deniable factors include the following :

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault (1st, 2nd, & 3rd degree), Forgery, Burglary (1st, 2nd degree), Vehicle prowling (1st degree), Robbery (1st & 2nd degree), Malicious mischief (1st degree), Sexual related offenses (all counts), Arson (1st and 2nd degree), Reckless burning (1st degree), Delivery or sale of controlled substances (all counts), Possession with or without intent to deliver (all counts), Manufacturing with or without intent to deliver (all counts)

Cosigner Criteria:

This property requires that the cosigner doesn't spend more than 21 % of their gross monthly incomes on the rent.

The cosigner shouldn't have any of the following: Active Liens, Judgments, Recently Filed Bankruptcies.