OPTOWN 11

Please Read the following Screening Criteria

EMPLOYMENT HISTORY/INCOME:

For verification consideration, you must bring a copy of your 2 most recent paystubs, and/or copies of government, pension, or valid program funding. If self-employed, you must provide signed copies of the last two years' tax returns and the last 3 months' bank statements.

• History of acceptable level of income must cover the previous 24 months

• Rent to income ratio: 3 times the rent amount

CREDIT REQUIREMENTS:

Your credit screening will be done by the Rental Housing Association of WA. If your application is not approved, you are entitled to contact the provider of the report for a free copy. They may be contacted at:

TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19022.

- Phone: <u>1-800-888-4213</u>. <u>www.transunion.com/myoptions</u> We require a positive credit history with:
- No more than 2 delinquent payments over the last 24 months
- No accounts in collection
- No non-discharged bankruptcies
- No money owing to a previous landlord
- A minimum credit score of 650
- At least 2 active accounts being rated to establish history

LANDLORD REFERENCES:

Each rental applicant must be able to demonstrate a pattern of meeting their rental obligations, leaving prior rental properties in good condition and not having a pattern of complaints from neighbors. Applicants can have no prior evictions, and must have verifiable references for positive rental or mortgage history over the last 24 months. Please note that you must provide contact information for the previous landlord and that the previous landlord must take or return our screening calls within 72 hours of application submission or we will move onto the next application.

CRIMINAL HISTORY:

The tenant screening investigation includes a criminal background screening, limited to sex offender registry information only. All applicants will be screened for registry information. NAREIG Property Management considers the entire application and considers prior convictions reportable under the Fair Credit Reporting Act and rules of Washington, limited to those appearing on a local, state, or national registry only. Consideration will be given to the following factors relating to the convictions(s) that requires registry on a local, state, or national sex offender registry:

- The nature and severity of the conviction;
- The number and types of convictions;
- The time that has elapsed since the date of conviction;
- Age of the individual at the time of convictions;
- Evidence of good tenant history before and/or after the conviction occurred; and
- Any supplemental information related to the individual's rehabilitation, good conduct, and additional facts or explanations provided by the individual

PET POLICY:

If you intend to have a pet on the property you must obtain permission in advance and sign or provide the appropriate forms. All pets must be properly licensed if required by city or county law and you must provide a record of current immunizations.

COSIGNERS:

If you do not meet one or more of the above criteria, you may be able to qualify for a rental unit if you have a third party located within the state that will guarantee your lease. The guarantor must fill out an application, pass the screening process and have income and debt to income ratio sufficient to cover their expense and yours in event of default.

We do not accept reusable tenant screening reports.