

Real Property Management Services, Inc. Screening Criteria

RPM Services does not discriminate based on race, gender, color, religion, marital status, national origin, religion, sexual orientation, familial status, disability, military service, or source of income. We comply with all Federal, State, and local laws concerning Fair Housing including those regarding reasonable accommodation. Criteria for screening is applied equally and consistently to all applicants. Federal Occupancy Standards Apply

General Information

All persons, 18 years or older, who will be occupying the unit will be required to complete and sign a separate rental application. The screening of each application is at the expense of the applicant(s). The application fee in the amount of \$50.00 is NON-REFUNDABLE, regardless if the applicant is approved or denied. Application fees must be paid with cashier's check or money order. RPM Services will not accept a comprehensive reusable tenant screening report.

All applicants are required to provide current government issued photo identification. All supporting documents must be uploaded when submitting the application. Incomplete applications will be returned and may result in denial of the application. Applicant must be able to enter a legal and binding contract. Incomplete, inaccurate, or falsified information will be grounds for denial.

Occupancy is based on the number bedrooms in a unit. Two persons are allowed per bedroom. A bedroom is defined as a space that has at least one window and a closet for clothing.

This includes the applicant's omission of persons, pets/animals and vehicles that will be located on the property.

No businesses may be operated at any of our rental properties.

Smoking, including friends and family, is not allowed inside any of our rental properties or inside/outside

When multiple persons apply, their applications will be considered together as a joint tenancy. All persons with either be approved, denied, or conditionally approved as a group.

Applicant(s) acting in a threatening, combative, or disorderly manner or making any derogatory or offensive comments during any phase of the inspection, meeting, application or screening process. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.

Upon applicant(s) approval the security deposit for the dwelling must then be paid in full within 24 hours to continue securing the unit. Cashier's Check or Money Order only. Once the deposit is paid, the unit will be removed from the market and the security deposit will NOT be refunded for any reason if the applicant(s) decides not to move in.

Upon application approval, the unit will be held for no more than 7 days if the unit is rent ready. Applicant will need to take financial possession at that time. If the unit is not rent ready, the unit will be

held no longer than 7 days past the date the unit is available for occupancy. If the unit is not ready by the date promised the applicant(s) to have the right to a refund of their deposits.

Income Guidelines

All applicant(s) must provide proof of gross monthly income of 3 (times) the rent. All persons married, in a domestic partnership, or a meretricious relationship may combine their gross income to equal three (3) times the monthly rent amount. An applicant that does not meet the requirement of three (3) times may apply with a co-signer who is a family member or guardian. Co-signer must provide proof of four (4) times gross rent and pass the background/criminal, credit, and rental history portions of the application.

Applicants should have minimum twelve (12) months employment with current employer and able to provide at least two (2) months' worth of paystubs.

All source(s) of income must be verifiable. Verifiable income may mean, but is not limited to bank accounts, spousal support/child support, trust accounts, social security, unemployment, welfare, grants/loans.) Other sources of income must provide 90 days' worth of bank statements showing monthly deposits of three (3) times the rent.

Self-employed applicants will be verified through the state. A recorded business name or corporate filing is required. Verification of ownership is required. Self-employed applicants will need to provide two (2) years of tax returns

We will not use future income except for a verifiable job offer letter detailing exactly the amount to be earned each month.

Roommate Criteria

All applicants must complete an application, pay the screening fee and qualify independently (except income which can be combined) in order to reside in the unit.

Roommates are required to each make 2.5 times the rent amount in their gross monthly income. Applicants may submit rental references showing the roommates have lived together for at least twelve (12) months and have paid rent on time throughout the duration of their residency, in which case the income requirement will be three (3) times the rent price in gross monthly income for the combined applicants.

Credit History

Applicants are approved on a Point System.

FICO scores under 575 = 6 points. 576-599 4 points. 600-649 3 points, 659-699 2 points, above 700 0 points.

Collections, past due, liens and repossessions: 5 or more accounts = 6 points, 4 accounts = 4 points, 2-3 accounts = 3 points, 0-1 accounts = 0 points.

8 points = denial, 6-7 points = 100% extra security deposit, 5 points = 75% extra, 4 points = 50% extra, 3 points = 25% extra, 0-2 points = no extra. The credit report should indicate good payment history with no collections from housing providers or utility companies. A minimum of 2 positive lines of credit.

Funds owed to any prior property management company and collections not included in a discharged bankruptcy, result in 8 points and are grounds for denial. A current, non-discharged bankruptcy will result in the applicant(s) being denied. Credit items not affecting qualification include paid collections, satisfied judgments, medical accounts, student debt, and discharged bankruptcies. Any non-medical item 60 days past due or greater, collections and repossessions would be considered Negative Credit. Additional deposits will be based on your credit score and other screening criteria.

No evictions or unlawful detainers within past five years.

Rental History

Twelve months of verifiable rental history from a current unrelated, third party landlord, or from home ownership, is required (your name must have been on the lease). Less than twelve months verifiable rental history will require an additional security deposit equal to ½ month's rent or an acceptable co-signer in addition to normal security deposits. We do not consider subletting or room renting as verifiable independent rental history.

Negative current or past reference items can be grounds for a denial. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.

Three (3) or more dishonored checks or non-payment of rent notices within one year will result in denial of the application.

Rental history including three (3) or more non-compliance notices, noise disturbances or any other violations within the rental agreement or rules in the past three years will result in possible denial.

An eviction less than five (5) years will result in the denial of the application.

Insect infestation caused by tenant, including bed bugs reported by landlord, will result in a denial.

Criminal History Criteria

After the rental application is submitted and screening fees have been paid, Owner/ Agent will conduct a search of public records to determine whether the applicant has been convicted of or pled guilty to or no contest to any crime. The nature and severity of the offense will be taken into consideration. Risk to the safety of the community and residents; staff and property will result in a denial for reasonable cause.

If any applicant has a conviction in their past which would disqualify them under these criminal conviction criteria and desires to submit additional information to Owner/Agent along with the application. Applicant may request a review process after denial.

Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

A single conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.

Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.

Felonies not listed above involving: drug-related crime, person crime, sex offense, crime involving financial fraud, including identity theft and forgery, or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would negatively affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 5 years.

Misdemeanors involving: drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.

Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.

Owner/Agent will engage in an individualized assessment of the applicant's convictions if applicant has satisfied all other criteria and applicant has submitted supporting documentation prior to the public records search; or applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation may include:

- Letter from parole or probation office
- Letter from caseworker, therapist, counselor, etc.
- Certifications of treatments/rehab programs
- Letter from employer, teacher, etc.
- Certification of trainings completed
- Proof of employment
- Statement of the applicant

Owner/Agent will:

Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple convictions as part of this process.

Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.

Renters Insurance

Upon move-in, and through the duration of tenancy, all residents must provide proof of renters insurance, which includes a minimum of \$300,000 legal liability for damage to the landlord's property, with Owner/Agent named as additional insured. Residents may choose insurance agent of their choice.

Pet Policy

Pet policies for each property are clearly identified on the property listing. Not all properties allow pets. Additional pet security deposits, non-refundable pet fees, and pet rents apply. All deposits and fees must be paid before move in. Pet fees do not apply to service animals. A clear picture of each pet must be submitted with your rental application.

Pet owners, please make sure the home will allow a pet, and that your pet meets the qualified breed and size. Typically, two pets of up to 35 lbs. full-grown are allowed. Please note,

No property will allow any dog of a perceived vicious breed (or mixture thereof); e.g., Akita, Pit Bull or American Staffordshire Terrier, Bull Terrier, Bullmastiff, Chow, Doberman, Rottweiler, German shepherd, etc.

Application Screening

You have the right under the Federal Fair Credit Act to request a written summary of your rights as well as a complete and accurate disclosure of the nature and scope of the screening process.

In the event of denial or other adverse action, applicants may receive a free copy of their consumer report and have a right to dispute the accuracy of information appearing on their report.

The resident screening may consist of, but is not limited to the following: credit, criminal, eviction, public records, current and former landlord references, verification of income, other sources and screening reports obtained through an authorized reporting agency:

Pacific Screening Inc., P.O. Box 25582 Portland, OR 97298. Toll free: (800) 707-1941

Screening information is provided by Pacific Screening using a Credit Bureau:

TransUnion LLC P.O. Box 1000 Chester, PA 19016. Toll Free: (800) 888-4213

If your application does not meet our guidelines, you will either be denied or given a conditional approval. If your application has been denied and you would like a review, you may write to:

Write to our:

Equal Housing Opportunity Manager
RPM Services Inc.
5620 NE Gher Rd. Ste H
Vancouver, WA 98662

Explain the reason you believe your application should be re-evaluated and request a review. Please complete a reasonable accommodation request form if you are seeking such. Your application will be reviewed within a reasonable time from the date your letter is received, and you will be notified when the review is complete.

In signing below, I agree that I have read and understand the rental criteria.

Applicant signature: _____ Date: _____

Applicant signature: _____ Date: _____

