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## Resident Screening Criteria

Please review the following information thoroughly **BEFORE** applying.

### **Need To Know**

- There may be multiple applications pending at one time. Applications will be accepted until an approved applicant has submitted a security deposit.
- All applicants, regardless if you have a pet or not, must create a profile with Pet Screening.com. <https://resolutionsxv.petscreening.com/>.
  - The Pet Screening website charges a non-refundable fee to create a pet profile. This fee is set by the website and RE Solutions XV has no control over the amount. Residents are responsible for paying this fee directly to the website, and it is non-refundable regardless of whether your pet is approved or not.
  - No charge for non-pet owners or approved assistance animals.
- We do not accept comprehensive reusable or “portable” tenant screening reports.
- Each occupant over the age of 18 is required to complete a separate application form.
  - Application fee of \$75 per applicant is non-refundable unless another application has been approved and application was not processed.
- Approved application will be charged a one time Lease Admin Fee of \$175.00.
- A monthly Administration/Technology Fee of \$10.00 will be applied to the rent each month.
- Renters Insurance is required and proof must be provided before move-in.
- RE Solutions XV performs at least two (2) property inspections with pictures per year.
- Residents are required to pay rent electronically by ACH using their banking information or credit cards. If a resident chooses to pay rent with a credit card, CSG Forte Merchant Payments system charges an additional 4% processing fee for payments.

- Government issued photo identification is required. Please provide us with a copy of your valid driver's license or government issued photo ID (do not copy military IDs). Proof of US citizenship or documentation for residency is required.
- No smoking of any kind is permitted inside any property or within 25 feet of open windows, doorways, or garage.

Review the list of "NEGATIVES" in the rental criteria. Three or more "NEGATIVES" from all applicants combined will result in denial of the applicant(s) and household members.

Review the list of "NEGATIVES" in the rental criteria. One to Two "NEGATIVES" from all applicants combined may result in an increased security deposit for conditionally approved applicants.

### **Disclosures**

**Fair Housing:** RE Solutions XV LLC is committed to equal housing and we fully comply with the Federal Fair Housing Act (FFHA) and the Fair Credit Reporting Act (FCRA). We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin, age, sexual orientation, or gender identity. We also comply with all state and local fair housing laws, to include reasonable accommodation involving assistance animals.

**Agency Disclosure:** RE Solutions XV LLC and its Agents represents the Owner of the property for which you are applying. RE Solutions XV does not, in any respect, have any fiduciary responsibilities to the applicant(s).

**Co-Signers/Guarantors:** We do not accept co-signers or guarantors.

### **Credit Criteria**

- Credit score of 580 or higher. (For applicants with scores between 500 and 579, a higher security deposit of up to double the original amount might be required.)
- The credit report should indicate good payment history with no collections from housing providers or utility companies.
- The credit report should not have more than 10 non-medical accounts or \$1,000 in non-medical collections or charged off as bad debt.
- Credit items not affecting qualification include paid collections, satisfied judgments, medical accounts, and discharged bankruptcies over two (2) years.
- There can be no active bankruptcies.
- No evictions or unlawful detainers within the past five years.
- Foreclosure in the last five (5) years. Foreclosures will be reviewed on a case-by-case basis.

### **Income Requirements**

- Combined gross income of applicants must be three times the rent.
- All source(s) of income must be verifiable either through employer pay stubs, tax returns, or bank statements. Please provide us with copies of the last two (2) months' paycheck stubs or a letter on company letterhead from your employer verifying your terms of employment.
- We will not use future income except for a verifiable job offer letter detailing exactly the amount to be earned each month.
- Applicants should have minimum Six (6) months employment with their current employer.
- Self-employed applicants should provide a copy of last year's income tax return along with the last three (3) months bank statements
- Other income such as retirement, child support, investment income, etc. must have reliable 3rd party documentation to be considered. If combined applicant income is less than three (3) times the monthly rent, additional security deposit may be required.

### **Rental History Requirements**

- Applicants must have 24 months verifiable rent or mortgage history from a non-relative.
- No collections from housing providers.
- Current and previous landlord information must be verifiable.
- Applicant(s) must receive positive recommendation from landlords.
- Qualifying applicants with no rental history may be charged a higher deposit.

### **Criminal Criteria**

- A national criminal records report will be run on every adult applicant.
- No convicted sex offenders or child molesters permitted (no waiver allowed).
- A conviction, guilty plea or no-contest plea for any felony or any misdemeanor or gross misdemeanor involving assault, intimidation, sex-related, drug-related, property damage, weapons charges, criminal trespass, theft, dishonesty, or prostitution will be grounds for denial.
- Any criminal record activity that could be deemed harmful or threatening to the health and safety of an individual, the rental property, neighborhood, or property of others will be grounds for denial.
- Pending charges or outstanding warrants for any of the above will result in a suspension of the application.

### **Other Criteria**

- Home-based business: Working from your home is allowed. However, we ask that you do not use it as your primary workplace. For example, we do not allow home daycare businesses or hair salons. In addition, the property is not to be used in any way that is illegal or dangerous or which would cause a cancellation, restriction, or increase in property or management insurance premium.

### **Application Process**

RE Solutions XV LLC will obtain a consumer credit report for each applicant. This report must be generated by our screening company and not by the applicant. In addition to a credit report, we also run a fraud search, criminal background check and eviction search. We also contact current and previous landlords, employers and/or references provided by you.

1. Applications are submitted online by all occupants over the age of 18 to the screening report company. A non-refundable fee of \$75 per applicant is required to be paid via credit or with debit card at the time of application.
2. All applicants must review and complete the Pet & Animal Policies (**even if you do not have a pet or animal**). Visit <https://resolutionsxv.petscreening.com/>
3. Copy of a legible, government-issued photo ID for every applicant is submitted to RE Solutions XV LLC.
4. Documentation of income is submitted to RE Solutions XV LLC.
5. The screening report is completed by the screening company and submitted to RE Solutions XV. Timing may vary based on application information provided.
6. Complete Application Package is reviewed and scored by RE Solutions XV LLC.
7. Applicants are notified of results.
  - a. We are not permitted to discuss any details pertaining to application denial over the phone or email. Adverse Action notices are mailed in accordance with federal and state law where required.

### **Application Package Must Include:**

- Current Government Photo ID for all applicants
- Verification of Income (pay stubs for past two (2) months, tax return, offer letter)
- Completed Pet Screening Report
- Signed Authorization to Release Form
- Signed Resident Screening Criteria

**Please note that Application Package will not be reviewed until ALL required documentation and screening report applications are returned.**

**NEGATIVES:** The following items shall be considered negative and may result in an application denial. Furthermore, if your credit score falls between 500 and 579, or if these negative items are identified during the application process, there may be a need for a higher security deposit, which could be up to two times the original security deposit amount.

**Three or more “negatives” from all applicants combined will result in denial of the applicant(s) and household members.**

1. Less than six (6) months of positive, verifiable rental history from a third-party landlord (i.e., no relatives, friends, etc.). Military housing may or may not apply depending on verification received.
2. Any credit report account with late payments within the last 12 months.
3. Any credit account which is rated as having gone to collections within the last five (5) years.
4. Any credit account that was closed due to charge off or repossession within the last five (5) years.
5. Any judgment, bankruptcy, or lien within the last five (5) years.
6. Any landlord reference that includes late payments.
7. Any instance of a damage deposit which was not returned due to damage to the rental unit (beyond normal cleaning).
8. Any instance of proper “Notice of to Vacate” was not given.
9. Any instance of unauthorized animals or persons occupying a unit rented to the applicant.
10. Failure to disclose ownership/possession of animals.
11. Any income level which does not meet the income verification guidelines.
12. Foreclosure in the last five (5) years. Foreclosures will be reviewed on a case by-case basis.

**DENIALS:** The following items will result in an automatic denial of the applicant(s), their co-applicants and any household members / Occupants.

1. Credit scores below 500.
2. Any evidence that an applicant has lied on the application.
3. Any open bankruptcy or bankruptcy that has been discharged less than two (2) years from today’s date.
4. Unsatisfactory rental verification documentation.
5. Any rental history reflecting any unpaid past due balance.
6. Any landlord referenced with 3 or more late rent payments in the last 12 months.

7. Any collection filed by a property management company or landlord.
8. Any eviction or Unlawful Detainer action in the last seven (7) years and/or any current Pay or Vacate notice.
9. Two (2) or more NSF payments to a landlord within a 12-month period.
10. Unsatisfactory Pet Screening Results.
11. A total of \$1,000 or more in unpaid collections, charged off as bad debt, excluding medical and/or tax liens.
12. Any conviction of illegal manufacture or distribution of a controlled substance within the last seven (7) years by any household member.
13. Any felony conviction for a criminal offense that was of physical or violent nature against either a person or property in the last seven (7) years.
14. Any household member that is a registered or unregistered sex offender.
15. Any false or misleading information provided by the applicant or omission of a material fact.

**NOTE: In the event an approved applicant chooses to withdraw after approval and security deposit payment, a daily prorated deduction from the deposit will be applied based on the property's daily rental rate, accounting for the days it was off the market. This policy covers costs incurred due to the property being unavailable to other potential applicants during this period.**

**ALL APPLICANTS MUST REVIEW AND COMPLETE THE PET & ANIMAL POLICIES.**

**(EVEN IF YOU DO NOT HAVE A PET OR ANIMAL)**






**VISIT [HTTPS://RESOLUTIONSXV.PETSSCREENING.COM/](https://resolutionsxv.petsscreening.com/)**

**Pet Policies:** Pet policies vary from one homeowner to another. Some owners do not allow pets (other than approved assistance animals) on the property, while others restrict the type and/or size of allowable pets. If you apply for one of our properties and wish to have a pet, you will need to complete an online pet profile & pay a non-refundable pet application fee. This screening is part of the Application Package and must be completed before we can review your application.

- No more than two animals are permitted without specific owner approval
- No Pets under one year of age (no puppies or kittens)
- No breeding of any animal on the properties

- Assistance animals with proper documentation will not require the pet screening fee, additional security deposit or additional Pet Rent but will still be required to complete the screening process to verify if it meets the Assistance Animal requirements.

Approved pets will require a one-time Pet Administration Fee in the amount of \$75 per animal at move in plus a monthly “Pet Rent” per pet. The amount of the “Pet Rent” is determined based upon the “FIDO Score” that PetScreening.com assigns to the pet. This score is determined using a proprietary formula that considers things such as pet age, weight, vaccination records, etc. The following are the pet rent amounts:

				
<b>1 FIDO - \$50</b>	<b>2 FIDO - \$45</b>	<b>3 FIDO - \$40</b>	<b>4 FIDO - \$35</b>	<b>5 FIDO - \$30</b>

By signing below, the applicant confirms that they have thoroughly examined and comprehended all the information presented in this document, which encompasses the application process, particularly with regards to potential negative factors that could result in the denial of an application. It is understood that the information obtained from the background screening agency, employment verification documents, and rental verification documents will be utilized to assess the approval of the application.

\_\_\_\_\_  
Applicant’s Signature

\_\_\_\_\_  
Date