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Resident Screening Criteria

Please review this document in full before submitting an application.

Need to Know

- Multiple applications may be received for a property at the same time. Applications will be processed until an applicant is approved and a security deposit is received.
- A property is not considered leased until the security deposit has been paid.
- Each applicant age 18 or older must submit a separate application.
- The application fee is $75 per applicant and is non-refundable once processing begins.
- We do not accept reusable, comprehensive reusable, or portable tenant screening reports.
- All applicants must complete a PetScreening profile, including applicants without pets. There is no profile fee for applicants without pets or for approved assistance animals.
- Approved applicants are charged a one-time $175 Lease Administration Fee and a $10 monthly Administration and Technology Fee.
- Renters insurance is required before move-in.
- Rent payments must be made electronically by ACH using a valid bank account. Credit cards and alternative payment methods are not accepted.
- RE Solutions XV conducts periodic property inspections, including at least two documented inspections per year.
- A valid government-issued photo identification is required. Do not submit a copy of a military identification card.
- Smoking is not permitted inside the property or within 25 feet of doors, open windows, or garages.

Equal Housing Opportunity

RE Solutions XV LLC is committed to equal housing and complies with the Fair Housing Act, the Fair Credit Reporting Act, and all applicable federal, state, and local laws. We provide reasonable accommodations as required by law, including those involving assistance animals.

All applicants for a specific property are evaluated using consistent, objective criteria. Screening standards are based on the property and its rental rate, not on personal characteristics.

Agency Disclosure

RE Solutions XV LLC and its agents represent the property owner. RE Solutions XV LLC does not have fiduciary duties to applicants.

Co-signers and guarantors are not accepted.

Application Package

A complete application package must include all of the following:

- A separate online application and screening report for each applicant age 18 or older
- A legible copy of a valid government-issued photo identification for each applicant
- Required income documentation
- A completed PetScreening profile for every applicant, whether or not the applicant has a pet
- Any required authorization or acknowledgment forms
- Any additional documentation requested to verify information in the application

Applications are not reviewed until all required documentation is received.

Application Process

1. Each adult applicant submits the online application and pays the application fee.
2. Each applicant completes the PetScreening process at https://resolutionsxv.petscreening.com/.
3. Applicants submit identification, income documentation, and all other required records.
4. Our screening provider completes the consumer credit report, fraud search, criminal background check, and eviction search.
5. RE Solutions XV may contact current or previous landlords, employers, and references provided by the applicant.
6. RE Solutions XV reviews and scores the complete application package.
7. Applicants are notified of the decision. When required, an adverse action notice will be issued in accordance with applicable law.

Processing Timeframe

A complete application is typically processed within three business days. If required information is not received within three business days after it is requested, the application may be treated as withdrawn due to incompleteness and removed from processing.

Property Screening Tiers

Each property is assigned a screening tier based on monthly rent. All applicants for that property are evaluated under the same tier and standards.

Tier	Monthly Rent	Income	Credit and Rental History
A	$2,000 and above	3x rent	620 or higher preferred; strong rental history required
B	$1,001 to $1,999	3x rent	580 or higher; standard approval criteria apply
C	$1,000 and below	2.5x rent	580 or higher is standard; 500 to 579 may qualify conditionally

Credit Criteria

- The minimum credit score is 500. Scores of 580 or higher are generally considered standard, subject to the property tier.
- There may be no active bankruptcy. A discharged bankruptcy more than two years old may not negatively affect approval.
- There may be no unpaid housing-related collections or balances owed to a landlord or property management company.
- Non-medical collections or accounts charged off as bad debt may not total $1,000 or more.
- Paid collections, satisfied judgments, medical accounts, and discharged bankruptcies more than two years old may not negatively affect approval.
- The overall report should demonstrate an acceptable payment history. Recent delinquencies, late payments, collections, charge-offs, repossessions, judgments, liens, or foreclosure may be considered negative factors.

Income Requirements

- Applicants must satisfy the income multiple for the property's assigned tier.
- Income must be verifiable through recent pay stubs, tax returns, bank statements, employer verification, or other reliable third-party documentation.
- Employment stability is preferred, generally six months or more with the current employer.
- Future income may be considered only when supported by a verifiable job-offer letter that states the amount to be earned.
- Self-employed applicants should provide the prior year's tax return and the most recent three months of bank statements.
- Retirement, child support, investment income, and other income must be supported by reliable third-party documentation to be considered.

Rental History Requirements

- Twenty-four months of verifiable rental or mortgage history from a non-relative is preferred.
- Current and previous landlord information must be verifiable.
- Applicants should have no unpaid balances owed to a prior landlord or property management company.
- Rental history should not show repeated late payments, lease violations, unauthorized occupants or animals, insufficient notice to vacate, or damage beyond normal wear and tear.
- A positive landlord recommendation is expected when landlord verification is available.
- Applicants with limited or no rental history may be considered with additional conditions, including a higher security deposit when permitted by law.

Criminal Background Criteria

A national criminal background report is obtained for each adult applicant.

An application may be denied for:

- Registration as a sex offender
- A conviction involving violence against persons or property
- A conviction for the manufacture or distribution of a controlled substance
- Other criminal conduct that presents a demonstrable risk to the safety of residents, the property, the neighborhood, or the property of others

Other criminal history may be evaluated based on the nature, severity, recency, and relevance of the conduct to resident or property safety, consistent with applicable law.

Negative Factors and Evaluation

The following may be counted as negative factors when supported by the screening records:

- Less than six months of positive, verifiable rental history from an independent landlord
- Recent credit delinquencies or late payments
- Collections, charge-offs, repossessions, judgments, liens, or a recent foreclosure
- Limited employment stability or unverifiable income
- Late rent payments, lease violations, or an unfavorable landlord reference
- A prior security deposit retained for property damage beyond normal wear and tear
- Failure to give required notice to vacate
- Unauthorized occupants or animals, or failure to disclose an animal
- Failure to meet the applicable income standard
- Limited or insufficient rental history

Evaluation Guidelines

- No negative factors: The application may qualify for standard approval.
- One or two negative factors: Conditional approval may apply.
- Three or more negative factors across all applicants in the household: The application may be denied.

The number of factors is not the only consideration. A factor that independently meets an automatic-denial standard will result in denial regardless of the total count.

Conditional Approval

When permitted by law, a conditional approval may require one or more of the following:

- An increased security deposit of up to two times the standard deposit
- Additional documentation or verification
- Other reasonable risk-mitigation conditions stated in the approval

Automatic Denial Criteria

An application will be denied for any of the following:

- A credit score below 500
- False, misleading, materially incomplete, or omitted information
- An active bankruptcy
- An active eviction action or an eviction within the applicable disqualification period

- An unpaid balance or collection owed to a landlord or property management company
- Disqualifying criminal history under the criteria above
- An incomplete or unverifiable application package

Consistency Policy

- Screening criteria are established for each property and will not change during the application process.
- All applicants for the same property are evaluated using the same criteria.
- Decisions are based on documented information and stated criteria, not subjective judgment.

Pet and Animal Policies

Pet policies vary by property owner. Some properties do not permit pets other than approved assistance animals, and others limit the type, size, or number of pets. Every applicant must complete the PetScreening process at https://resolutionsxv.petscreening.com/ before the application package can be reviewed.

- No more than two pets are permitted without specific owner approval.
- Pets younger than one year are not permitted.
- Breeding animals at the property is prohibited.
- PetScreening may charge a non-refundable pet-profile fee. The fee is set and collected by PetScreening, not RE Solutions XV LLC.

Approved Pets

Each approved pet requires a one-time $75 Pet Administration Fee at move-in, plus monthly pet rent based on the pet's PetScreening FIDO Score:

1 FIDO	2 FIDO	3 FIDO	4 FIDO	5 FIDO
$50 monthly	$45 monthly	$40 monthly	$35 monthly	$30 monthly

Assistance Animals

Approved assistance animals are not pets. No pet fee or pet rent is charged for an approved assistance animal. Applicants requesting an assistance animal must complete the verification process required by PetScreening, at no charge, so the accommodation request can be evaluated.

Home-Based Business

Working from home is permitted; however, the property may not be used for a business that creates customer traffic, violates law, creates a safety risk, or causes cancellation, restriction, or an increase in property or management insurance premiums. Examples of prohibited uses include a home daycare or hair salon unless specifically authorized in writing and permitted by all applicable requirements.

Withdrawal After Approval

If an approved applicant withdraws after approval and after paying the security deposit, a prorated daily deduction may be applied based on the property's daily rental rate for the period the property was held off the market, subject to the lease documents and applicable law.

Applicant Acknowledgment

By signing below, the applicant confirms that the applicant has reviewed and understands this Resident Screening Criteria, including the application process, evaluation standards, conditional approval terms, automatic denial criteria, and pet and animal policies. The applicant understands that screening reports and verification documents will be used to evaluate the application.

______________________________________ _________________________

Applicant Signature Date

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Full Name