



## ***Tenant Selection Policy***

When reviewing a Rental Application and Tenant Screening Report we will consider: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for the following adverse (negative) information:

**CREDIT:** Civil Judgments and/or collections for rentals and/or utilities, Bankruptcy, foreclosures, negative credit, or lack of credit history

**COURT RECORDS:** History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc...

**REFERENCES:** Lack of 12 months of continuous, positive, objective rental history  
Negative and/or incomplete rental references

**EMPLOYMENT/INCOME:** Lack of proper documentation proving adequate income to pay rent (earnings need to be 3 times rent amount)

**Screening Report will also be reviewed for:**

1. False information and/or omission of material fact listed on Rental Application
2. Lack of information provided on Rental Application

**Applicants need to provide:**

1. Driver's License or other valid Photo ID (ie, passport)
2. Proof of adequate income
  - Most recent check stub with year to date earnings
  - Self Employed – Tax Returns for last two years
  - Retired – Copies of Deposit slips, Investment Earnings Documentation, Social Security Earnings
  - Documentation, Bank Deposit History
  - Additional Income – Documents proving Child Support, Trust Funds, Bank Deposit History

In the event of Adverse Action (denial of tenancy, cosigner or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed. You also have the right to dispute the accuracy of any information therein. Upon Adverse Action, the Property Manager/Landlord you are applying with will give you and Adverse Action / Consumer Rights Letter. This letter describes in detail how you may obtain from the appropriate agencies and companies, a free copy of the background check.

In compliance with Washington State's Fair Tenant Screening Act of 2012, and the Fair Credit Reporting Act (FCRA), this is to inform you that the background investigation will be processed through Experian Information Solutions and VerraTerra Property Management LLC. We may be obtaining credit reports, court records (civil and criminal), arrest detention information, employment and rental references as needed to verify all information put forth on your rental application.

I have read and understand the Tenant Selection Policy as described,

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_



## **Acceptance Criteria**

In our review of the Screening Report, we will be looking for negative or terminal items and score your application as follows:

**SCORING:** Each applicant's application and screening report shall be reviewed for two types of adverse information: **NEGATIVES** and **TERMINALS**. If **TWO** or more **NEGATIVE** items are found in a report, and there are no extenuating circumstances (example: temporary loss of job, medical reasons, family emergencies, etc.), the applicant can be denied. **ONE TERMINAL** is sufficient to, but does not automatically, decline the applicant(s) and household member(s). **ALL NEGATIVES AND TERMINALS APPLY TO APPLICANT (S) AND THEIR HOUSEHOLD MEMBERS.** This form is for the applicant's information only.

<b>NEGATIVES ITEMS:</b>	
	Submitting an incomplete lease application or one with incorrect information.
	Any credit account which is rated as having gone to collection within the last seven (7) years.
	Any collection, judgment, bankruptcy or lien within the last seven (7) years.
	Any landlord reference that includes more than 2 late payments in a year.
	Any instance of a damage deposit not returned due to damage to the rental unit (beyond normal cleaning).
	Any instance of proper Notice of Intent to Vacate not being given.
	Any instance of unauthorized pets or people occupying a unit rented to the applicant.
<b>TERMINAL ITEMS:</b>	
	Any OPEN bankruptcy.
	Negative or Incomplete rental reference / would not re-rent documentation.
	Any collection filed by a property management company.
	Any eviction or Unlawful Detainer action and/or any current 3-Day Notice.
	Any income or combined income level in the case of co-applicants, which does not meet income requirements.
	Any conviction of, or reasonable cause to believe that any illegal drug is currently being used and/or has in the past been used, possessed or sold by any household member.
	Any false or misleading information provided by the applicant on the written application or omission of a material fact.
	A total of \$1,000 or more in unpaid collections in the last seven years excluding medical.
	Any conviction for criminal activity by any household member.
	Any household member that is a registered or unregistered sex offender.
	Two (2) or more charges for Domestic Violence (defendant in criminal cases) or charges that are Domestic Violence related, AND/OR two (2) or more petitions filed against you for Orders of Protection (respondent in civil cases).
	Reasonable likelihood to believe that a household member's abuse or pattern of abuse of alcohol interferes with the health, safety or right to peaceful enjoyment of the resident community.
	Reasonable likelihood to believe that a household member's illegal use or pattern of illegal use of a drug may interfere with health, safety, or right to peaceful enjoyment of the resident community.
	Reasonable likelihood that the applicant will be unwilling or unable to pay rent.
	Reasonable likelihood that the applicant or those acting under his or her control will interfere with the health, safety, security or the right of peaceful enjoyment of the resident community.
	Reasonable likelihood that the applicant or those acting under his or her control will cause intentional damage or destruction to the apartment/house or surrounding premises.
	Applicant does not cooperate in all aspects of the application process (as determined by the manager or screening company), cannot legally enter into a lease agreement or cannot demonstrate a willingness or ability to abide by the lease and rules of the property and/or program.
	Inability or failure to verify 12 months of applicant's rental history.

I have read and understand the Acceptance Criteria as described,

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_



### ***Disclosure, Release, and Authorization***

1. By this document **VerraTerra Property Management LLC** (the “Property Manager”) discloses to you that a consumer report may be obtained for purposes of leasing a property advertised and managed by VerraTerra Property Management as part of the pre-screening background check and at any time during your tenancy.

2. This shall authorize the procurement of a consumer report by the credit reporting agency Experian Information Solutions or other similar sources as part of the pre-screening background investigation. If accepted, this authorization shall remain on file and shall serve as an ongoing authorization for the named Property Manager, landlord or its agents or other sources to procure consumer reports at any time during the rental period.

3. I also authorize the procurement of an investigative consumer report and understand that it may contain information about my employment and educational background, criminal history, credit, workers comp claims, mode of living, character and personal reputation. I also understand you may make use of the internet including social networking sites.

I understand that I have the right to obtain additional disclosure as to the nature and scope of the investigation upon written request within a reasonable period of time and to obtain a copy of the report upon request. This authorization, in original or copy form, shall be valid for this and any future reports or updates that may be requested.

4. In connection with this request, I authorize all corporations, companies, former employers, supervisors, credit agencies, educational institutions, law enforcement/criminal justice agencies, city, state, county and federal courts, state motor vehicle bureaus and persons to release information they may have about me to the person or company with which this form has been filed if required, or their agent. I further authorize you to secure an investigative consumer report at any time, and any number of times, before, during and after my tenancy, if in the landlord's (or its designees) discretion, it has a legally permissible and legitimate business need for the information requested.

I release and hold harmless all parties involved from any and all liability for damages arising from requesting, procuring or furnishing the requested information except with respect to a violation of the Fair Credit Reporting Act. I authorize the Property Manager, landlord and its agent/credit reporting agency and all associated entities and its clients to receive any criminal history information or credit report pertaining to me in the files of any state or local criminal justice agency.

My signature below also indicates that I have received a Summary of Rights in accordance with the Fair Credit Reporting Act available on Property Manager’s website.

I confirm receipt of the Tenant Selection Policy and Acceptance Criteria from Property Manager **BEFORE** submitting a completed rental application and that I have read and understand my rights as described therein.

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Applicant’s Name (please print)

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Applicant’s Signature

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Date of Authorization