SCREENING GUIDELINES

This tenant selection policy is applied to everyone. We are an equal housing property management company. We do not discriminate on the basis of race, color, religion, sex, national origin, physical and/or mental disabilities, familial status, marital status, source of income, age or sexual orientation.

Notice to the applicant. Applicant is urged to review the below screening criteria in order to determine if you are able to meet the general requirements for tenancy prior to paying the screening charge. Failure to reasonably meet the screening criteria may, at the manager's discretion be grounds for denial of an applicant.

required.

THE SCREENING PROCESS

- 1. We rent to the first person who turns in a complete, legible, without-any-blanks application; one where we are able to verify all of the pertinent information; and which meets these guidelines.
- 2. Positive identification with a picture will be required.
- 3. We will check with one or two of your prior landlords
- 4. We will verify your income
- 5. We will obtain a credit report on every applicant 18 years of age and older
- We will obtain a public record check which shows evictions, restraining orders and other civil actions and we will obtain a criminal records check.
- Be prepared to wait 1-3 business days for the application verification process.
- 8. Once your application has been approved you will be required to pay the refundable security deposit within 24-hours.

RENTAL CRITERIA

I. OCCUPANCY POLICY

- Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.
- 2. Two persons are allowed per bedroom plus one for the entire unit.
- 3. An exception is made for children under the age of two. Children under two are allowed as an additional occupant of a single bedroom when the child resides with the parent or other adult(s) having legal custody.

II. DISABLED ACCESSIBILITY

We attempt to provide reasonable accommodation in rules, policies, practices and services when such accommodation may be necessary to enable a handicapped person an equal opportunity to use and enjoy our property. If you feel you need such accommodation because of a physical or mental handicap, you need to ask for it. We may require appropriate documentation before granting such an accommodation.

III. GENERAL GUIDELINES

- A complete and accurate application, listing a current address and at least one previous rental reference with phone numbers will be required.
- Each applicant will be required to qualify individually.
- 3. Applicants must be able to enter into a legal and binding contract
- 4. Inaccurate or falsified information will be grounds for denial of the application.
- Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed eviction will
 result.
- 6. Any individual who may constitute a direct threat to the books.

Banana Belt Property Management Inc. PO BOX 969 342 Pacific Ave Brookings OR 97415

IV. INCOME REQUIREMENTS

- 1. Gross monthly income should equal 3 times the stated monthly rent.
- 2. A current paycheck stub will be required if we are unable to verify income over the phone.
- Verifiable income will be required for unemployed applicants. (verifiable income may mean, but is not limited to; Bank Accounts, Alimony/Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans).
- 4. Self employed applicants will be required to show proof of income through copies of the previous year's tax returns.
- 5. If monthly income does not meet 3 times the stated monthly rent, an exception may be granted with an additional security deposit
- 6. You will be denied if your source of income cannot be verified.

V. EMPLOYMENT REQUIREMENTS

- 1. Six months verifiable employment will be required
- Self employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet employment requirements.

VI. RENTAL HISTORY REQUREMENTS

- 1. Six months of verifiable rental history from a third party landlord is required.
- Home ownership will be verified through the county tax assessor's office. Mortgage payments must be current to reflect positive rental history.
- 3. Three years of eviction free rental history will be required.
- 4. Rental history reflecting damages may require an additional security deposit. (When the debt is settled).
- Rental history reflecting more than \$500 in damages may be denied.
- 6. Rental history demonstrating documented noise or other disturbance complaints may require an increased security deposit.
- 7. Rental history demonstrating documented noise or other disturbance complaints will be denied when the manager would NOT re-rent.

VII. CREDIT REQUIREMENTS

- 1. A personal credit report will be obtained.
- 2. Outstanding bad debt (i.e. Slow pay, Collections, bankruptcies, Repossessions, Liens, Judgments & Wage Garnishment Programs) reported on the credit bureau may be grounds for denial or increased security deposit.

VIII. CRIMINAL CONVICTION CRITERIA

1. Upon receipt of the Rental Application and screening fee, landlord shall conduct a search of public records to determine whether the applicant, or any proposed tenant, has ever been convicted of any crime or released from incarceration. A conviction or convictions for any felony, or any misdemeanor involving theft, dishonesty, assault, intimidation, drugs, pornography, sex crimes, child sex crimes or weapons charges shall be grounds for denial of the Rental Application. Open criminal cases or outstanding warrants in the above categories will require the application to be held until final resolution is made by the courts.

IX. REJECTION POLICY

If your application is rejected due to negative or adverse information being reported, you may:

1. Contact the company that supplied the information to discuss your application.