

Tenant Criteria Policy for First Commercial Properties NW

This is the general screening policy for FCPNW. Screening policies and supporting criteria may and will vary from State to State, County to County, City to City and Manufactured Home Lots vs. Apartment or Commercial Space Rental. Not all criteria listed below will apply for all rental situations. Please contact FCPNW with any questions at support@fpcnw.com.

Non-Refundable Screening Fee of \$59.00 (Online Application)

When reviewing a Rental Application and Tenant Screening Report we will consider the following: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for adverse (negative) information. Selection Policy applies to APPLICANT AND ALL HOUSEHOLD MEMBERS. Federal, State and Local laws for consumer reporting applies.

CREDIT

- Open Bankruptcy
- Minimum Credit Score of 610
- Civil Judgments and/or collections for rentals and/or utilities
- Closed Bankruptcy, foreclosures, negative credit
- Lack of sufficient credit to establish credit history

COURT RECORDS

Criminal:

- Criminal activity on the part of any proposed occupant and which presents a danger to persons and/or property, or the peace and enjoyments of the others in the apartment community could negatively impact your application.
 - Example: drugs, sex offense, robbery, assault, crimes with firearms/weapons, domestic violence assault, etc.
- Determinations as to criminal screening will be made on a case-by-case basis and based on several factors and information. There will be no automatic denials for arrests or criminal convictions.

Civil:

- Eviction Actions
- Domestic Violence Petitions (perpetrator only)
- Tax Warrants, Property Liens, etc.

REFERENCES

- Lack of 12 months continuous, positive, objective rental history or equivalent mortgage payments
- Negative and/or incomplete rental references

EMPLOYMENT/INCOME

- Lack of proper documentation proving adequate income to pay rent
- Income required is 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

Before Screening Can Begin Applicants need to provide the following:

1. Thoroughly filled out, completed, and signed Rental Application for all occupants 18 years and older
2. Copy of photo ID for proof of identity (Driver's License, Government Issued ID, Passport, etc.)
3. Copy of additional form of ID (Social Security Card, Visa, etc.)
4. Proof of adequate income (3 X's rent) – Example:
 - Most recent check stub with year-to-date earnings
 - Self Employed – Tax Returns for last two years
 - Retired – Copies of Deposit slips, Investment Earnings and/or Social Security Earnings
 - Documentations, Bank Deposit History
 - Additional Sources of Income – Ex: Child Support, Trust Funds, Bank Deposit History, etc
5. Pay a Non-Refundable Screening Fee of \$56.00 per application (additional \$3.00 process fee for online applications / credit cards.)
6. Signed and dated Fair Tenant Screening Act of 2012 Document
7. Any other documents required by site manager or the laws governing that state, county, or city.

First Commercial Properties NW uses Orca Information Systems as our screening provider

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 by Orca Information, Inc. You have the right to dispute the accuracy of the report. To receive a copy of your background check please provide the Property Manager your valid email address. Once email address is received with your request for copy of report, the Manager will email it to you. FOR YOUR SECURITY - IN ORDER TO OPEN AND VIEW THE REPORT YOU NEED TO CORRECTLY ANSWER THE SECURITY QUESTIONS.

Orca Information, Inc can also provide you a copy of your background check if needed. Same process described above applies. Per FCRA, the company, Orca Information, Inc. provided all, or part of the information included in background check. However, Orca Information did not make the decision to take Adverse Action. Decision to rent is made solely by landlord.

Also, you have the right to obtain a FREE copy of your credit report each year from every credit bureau. For a FREE copy log onto: **www.annualcreditreport.com**. Orca Information obtains credit reports from Trans Union. Note:) This is to inform you the background investigation will be processed through Orca Information, Inc. We may be obtaining credit reports, court records (civil and criminal), employment, and rental references as needed to verify information put forth on your rental application.

Orca Information, Inc.
120 E. George Hopper Road, Suite 108
Burlington, WA 98233
Phone 800-341-0022 Fax 800-522-6722
www.orcainfo-com.com