

Tenant Screening Criteria

If any deniable factors, as defined in sections “**Deniable Factors**”, the application will be denied, regardless of ability to provide an additional security deposit or Co-signer.

Ranking will be scored as defined in sections “**Ranking**”. For multiple potential tenant applicants who will sign lease and occupy the premises together, an average of application scores will be applied for all sections except for “Income Requirement Criteria”. Gross income for multiple tenant applicants will be additive and evaluated against the “**Deniable factors**” sections and then scored once, defined by the “**Ranking**” section.

Landlord (Painter Property Management) and any agents acting on it's behalf does not, and shall not, discriminate on the basis of race, color, religion, gender, gender expression, age, national origin, disability, marital status, sexual orientation, or military status in any of its activities and operations. Applicants will be reviewed and evaluated based on the criteria defined hereafter, and this criteria alone.

Property Information:

This criteria is for rental properties held or managed by Painter Property Management. The acting landlord/property manager is Michael Painter

This property has the following pet and smoking policies:

- Pets are allowed with additional deposit (\$500) and monthly fee (\$25/pet)
- Smoking is not allowed inside premises

Applicant Name _____

Rental/Mortgage History Criteria:

Deniable factors:

- More than 1 late rent/mortgage payments on record in a 12 month period
- More than 1 noise complaints on record in a 12 month period
- Broken lease agreements with previous landlords
- Inaccurate or falsification of the rental application
- Eviction(s) on record
- Less than 6 months rental/mortgage history

Ranking:

(0-5) Factors above that may not exceed the threshold for denial, and evaluation of any extenuating circumstances that may negate them, confirmed by landlord ____

(0-5) Strength of rental history. (Length of history), information that prior landlord reference checks returns ____

Section score (0-10) ____

Notes:

Income Requirement Criteria:

Deniable factors:

- Lack of supporting documents to verify proof of income and savings
- Falsification of income and savings information provided
- Rent meets or exceeds 40% of gross income

Ranking:

(0-10) Rent as a percent of gross monthly income, criteria below ____

>=35% (0), 30%-34% (1), 25%-29% (2), 20%-24% (5), 15%-19% (6), 10%-14% (8), <10% (10)

(0-2) Savings _____

<\$1,000 total 3 mo average balance across all accounts (0), \$1,000-\$5,000 (1), >\$5,000 (2)

Section score (0-12) ____

Notes:

Employment History Criteria:

Deniable Factors:

- Less than 3 months of employment with the current employer and last job was not in the same line of work.
- More than 3 employers in past 12 months, irrespective of being within the same line of work.
- Employment reference checks return a pattern of behavior of frequently late/missing work, disputes and issues with coworkers, or any other serious character concerns.

Possible exceptions to the employment criteria include the following:

- Retired or self-employed applicants will require most recent tax returns or three months of bank statements to verify income
- Military personnel will be required to provide L.E.S. for proof of employment

Ranking:

(0-3) Weighting of factors in above that may not meet threshold for denial of application and consideration to negating circumstances, confirmed by landlord _____

(0-3) Length of employment _____
<9 months (0), 10-18 months (1), 19-24 months (2), >24 months (3)
SSI/SSD and retired with verification of income source will be scored a (3)

Section Score (0-6) _____

Notes:

Credit History Criteria:

Deniable factors:

- Unpaid rental collection or judgment(s), Unverifiable Social Security Number, Open Bankruptcy
- Judgements and/or liens in excess of \$1,000.00
- Experian credit score 550 or below

Ranking:

(0-5) Credit Score _____

Below 580 (0), 580-599 (1), 600-619 (2), 620-639 (3), 640-679 (4), >680 (5)

(0-5) Strength of all other information returned by credit check _____

Section score (0-10) _____

Notes:

Public Records Criteria:

An eviction and criminal records search will be conducted as part of the screening process.

Deniable factors:

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault (1st, 2nd, & 3rd degree), Forgery, Burglary (1st, 2nd degree), Vehicle prowling (1st degree), Robbery (1st & 2nd degree), Malicious mischief (1st degree), Sexual related offenses (all counts), Arson (1st and 2nd degree), Reckless burning (1st degree), Delivery or sale of controlled substances (all counts), Possession with or without intent to deliver (all counts), Manufacturing with or without intent to deliver (all counts)

Ranking:

(0-3) Consideration of all other non-deniable records returned ____

Section Score (0-3) ____

Notes:

Reference Checks and Overall Assessment:

This sections takes the information provided by references into account.

This section also weighs the applicant’s qualifications of tenancy as a whole with all information provided, patterns and inter-related factors. Factors that may arise and are not specifically covered in detail in other sections are evaluated in this section.

Deniable factors:

- Major discrepancies with the application and information provided by applicant
- Serious character concerns as deemed by landlord’s assessment
- Recommendation of “not to rent” to the applicant by references.

Ranking:

(0-4) Strength of references and the nature of information they return _____

(0-5) All other relevant factors to tenancy that are learned through the application process, not covered in prior sections _____

This rank includes but is not limited to, applicants ability to provide information needed for the application in a timely manner, landlords character assessment ascertained by working with and talking to the applicant throughout the process.

Section Score (0-9) _____

Notes:

Total Score (0-50) _____

Final Remarks:

Applicant Reviewer Name _____

Signature _____

Date _____

Applicant Screening Process

I have received a copy, reviewed in its entirety, and understand the applicant screening process. I acknowledge that the decision regarding the application, based on the applicant screening criteria is final.

Print Name _____

Signature _____ **Date** _____