



Application Screening Criteria / Disclosure

SB19-1106 requires we disclose our fees incurred in running your application. A Cut Above is charged \$17.00 per applicant from Appfolio and ACAM expense to complete the application is between \$33.00 and \$50.00 depending on the amount of additional information required to complete your application.

1. A complete application:

One for each person 18 years of age and older. We will not accept an incomplete application.

2. Rental history verifiable from unbiased sources:

It is your responsibility to provide us with the information necessary to allow us to contact your past landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history.

3. Sufficient income/resources:

Proof of income through pay stubs (3 most recent) or other sources must equal a full month of information. Disability income must include a copy of the award letter. Income taxes must be verifiable through pay stubs, employer contract, or tax records. All other income, including self employment, must be verifiable through tax records or 6 months' worth of bank statements. For housing voucher programs, the amount of assistance will be considered part of your monthly income for purposes of figuring the proportion.

4. Your application is subject to denial if:

- You make any derogatory statement and/or show combative behavior at any time during the application process.

- You misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement can be terminated.
- Previous landlords report significant complaint levels of noncompliance activity including but not limited to:
 - Repeated disturbance of the neighbor's peaceful enjoyment of the area.
 - Damage to the property beyond normal wear.
 - Allowing persons not on the lease/rental agreement to reside on the premises.
 - Failure to give proper notices when vacating the premises.
- Previous landlords would be disinclined to rent to you again for any reason pertaining to the behavior of yourself, your pets, or others allowed on the property during your tenancy.

5. Credit requirements:

Reasonable credit is required. Outstanding collections, bankruptcy, repossession, lien, judgment, etc. may result in denial or additional deposits being required by the owner.

6. Criminal History:

Applicants with violent criminal charges may result in denial.

7. Applications can take 2-3 business days to process, depending on rental history verification, and access to owners for approval

8. We accept simultaneous applications on properties with disclosure to each applicant. It is prospective tenants' choice to run in competition or not.

9. Variance policy:

Failure to meet the screening criteria, as stated, may be grounds for denial of application or payment of an additional deposit.

10. Sight unseen applications are accepted, although not encouraged.

11. Consumer credit reports information is obtained from:

*TransUnion
PO Box 390*

Springfield, PA 19064
(800) 916-8800

*FED (eviction) and criminal information is obtained from:
Background Investigations
PO Box 2228
Lake Oswego, Oregon 97035
(503) 639-6000*

If you are accepted, you be required to sign the necessary rental agreement (forms) (as soon as property is available) in which you will agree to abide by the rules of the rental unit or complex. A complete copy of our rental agreement is available at our office for anyone who would like to review it.

We take each provision of our rental agreement seriously. The agreement and the attached provisions have been specifically written to assure that those who are contemplating illegal activity will find little room to maneuver. Our intention in providing such an agreement is to assure that our honest tenants are given the best housing we can provide and that dishonest tenants are given little room to pursue illegal activity.