Tenant Screening/Selection Criteria

Property Information:

This criterion is used for screening of potential tenants for the rental property 7720 Newlan Drive Orlando Florida 32818. The Landlord is Luva Owie.

This property has the following pet and smoking policies:

- ✓ No Pets allowed, will consider a small feline
- ✓ No Smoking allowed in the house

Rental History Criteria:

At this property we require that the tenant have 0 evictions on record.

The following items can be considered a deniable factor:

- ✓ More than 1 late rent 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
- ✓ Inaccuracy or falsification of the rental application
- ✓ Any record of past evictions.

Income Requirement Criteria:

This property requires that the tenant's income meets 3x the monthly rental amount.

The following items can be considered a deniable factor:

- ✓ Lack of proof of income
- ✔ Falsification of income
- ✔ Cannot meet income requirements
- ✓ Final recommendation will also be dependent on income, rental and employment history

Employment History Criteria:

This property requires 4-6 weeks of pay history with current employer or in the same line of work. If the tenant cannot meet these standards, the application will be placed on a waiting list until verification can be provided.

Possible exceptions to the employment criteria include the following:

- ✔ Government Assistance
- ✓ Student Status
- ✓ Guarantors or Co-Signers
- ✓ Letter of Explanation

Final recommendation will also be dependent on income, rental and employment history

Credit History Criteria:

Various factors from the credit report are used as screening criteria including the following:

- ✓ This property requires a 550 or above credit score. If the tenant has a score below this, it will result in an *increased* deposit or cosigner requirement.
- ✓ A bankruptcy discharge within the past 3 years will result in *denial* of the rental property.
- ✓ A paid rental collection and/or judgment will result in *denial* of the rental property.
- ✓ Final recommendation will also be dependent on income, rental and employment history.

Deniable factors include:

✓ Unpaid rental collection or judgment(s), Unverifiable Social Security Number, Open Bankruptcy, incomplete application

Public Records Criteria:

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

factors include the following:

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)

Cosigner Criteria:

This property requires that the cosigner doesn't spend more than 15% of their gross monthly incomes on the rent.

The cosigner shouldn't have any of the following:

✓ ■ Active Liens, Judgments, Recently Filed Bankruptcies