783 N. Bayshore Drive
Coos Bay, OR 97420
(541) 808-9040
Hello@orbpm.com
www.oregonbaypropertiespm.com

RENTAL APPLICATION & SCREENING CRITERIA

IMPORTANT – READ FIRST

UPDATED 06/24/2024

SHOWINGS. Due to an abundance of no shows, moving forward the first COMPLETE application will be offered a tour, a virtual tour of the home, or to have your application processed sight unseen. If the home is viewed, you will have until 10 AM on the next working day to decide to be screened and considered for the rental. If you wish to move forward, the screening fee becomes 100% non-refundable. You do NOT need to view the unit to have your application processed or be approved.

FIRST COME, FIRST SERVED RULE. We process rental applications on a first-come, first-served basis. In no instance will a second application be processed until a decision has been determined on the first application. If your application is accepted for processing, it will either be approved or declined. Your application either meet(s) our qualifying criteria, or not. Our qualifying criteria are attached so you'll know exactly how we will evaluate your application.All blanks must be filled in. If something doesn't apply to you, please enter "N/A" in the space provided. Don't leave anything blank.

YOUR APPLICATION(S) WILL NOT BE ACCEPTED FOR PROCESSING UNTIL ALL REQUIRED INFORMATION IS PROVIDED, NOT LIMITED TO APPLICATIONS FROM ALL CO-APPLICANTS, PHOTO ID, PROOF OF INCOME. YOUR APPLICATION WILL NOT BE PROCESSED WITHOUT PAYMENT.

APPLICATION SCREENING CHARGE DISCLOSURE. There is a NON-REFUNDABLE screening fee of $50 per person. Applications are available to everyone and are required over the age of 18 years of age who intend to live in the unit. YOUR APPLICATION WILL NOT BE PROCESSED WITHOUT PAYMENT.

ORBPM DISCLOSURE. ORBPM is the Agent for the property owner, under a separate management agreement. As Agent for the owner, we represent the Owner's best interests while we treat all parties honestly and fairly. Our office works diligently to respond to you as quickly as possible. However, it can take 3-7 business days for an initial response after submitting your application and up to 14 business days for completion. We appreciate your patience.

APPLYING. Applications are accepted online or in-person. Each applicant will be required to qualify individually or as per specific criteria areas (but for income, which is at the discretion of ORBPM). The denial of one Applicant may result in the rejection of the entire household. Incomplete applications will not be accepted. Presentation of false information will result in denial of application or termination of the tenancy if discovered within one year of submission of Application. All applications are subject to approval by the owner and may be denied by the property owner for reasons not listed. We reserve the right to deny tenancy based on the inability to contact references or verify any information within the application, provided by you, from an unbiased party.

OCCUPANCY STANDARDS. 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 for clothing.) Two persons are allowed per bedroom, plus one for the entire house.

LEASE TERMS. The minimum lease term is 12 months. No short-term leases are available unless the listing provides this option.

PHOTO IDENTIFICATION. Photo identification is required in order for ORBPM to adequately screen for criminal and/or credit history. Acceptable documentation of identification, or a combination thereof, to verify the name, date of birth, and photo of the Applicant:

1) Evidence of Social Security Number (SSN Card);
2) Valid Permanent Resident Alien Registration Receipt Card;
3) Immigrant Visa;
4) Individual Tax Payer Identification Number (ITIN);
5) Non-immigrant visa;
6) Any government-issued identification regardless of expiration date; or
7) Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

INCOME REQUIREMENTS. Household income shall be at least 2x's the rent in collective, gross income. Income must be verifiable.

Acceptable Documentation of Income:

1. W2 Paystubs
   a. 2-months most recent copies. Due to fraudulent documents these WILL require verification.

b. Any verification fees required by the employer must be paid by the applicant.

2. 1099 / Self-Employed
    a. If 1099 or Self-Employed for the previous two years
        i. Last two years of income tax statements.
        ii. Record of last two months of deposits to a personal bank account.
    b. If 1099 or Self-Employed for less than two years
        i. 6 months of bank statements showing income into a personal account. The account cannot be where business funds are deposited (no commingling of personal and business funds). The average will be considered your current monthly income.
        ii. Any income tax statements issued during the time since being 1099 or self-employed.
    c. Records of self-employment will be verified through the state corporation commission.
    d. Any tax statements used as proof of income must include proof of filing such as a receipt.

3. Official Extension of Job Offer
    a. Must be on the official letterhead of the employer.
    b. The employer must be legally registered in the state where the property is located.
    c. Approval dependent on verification of authenticity at the discretion of screening.
    d. Must have a start date, date offer extended, and base income.

4. Other
    a. VA Benefit Statement.
    b. Social Security Statement.
    c. Child Support Judgment.
    d. Housing Assistance.
    e. SNAP Benefits.
    f. Alimony Judgment.

5. Unacceptable Documentation of Income
    a. General Rule: If it's not reported to the IRS, it is not accepted.
    b. Handwritten and typed notes.
    c. Non-verifiable letters of employment.
    d. Self-generated reports.
    e. Emails.
    f. Screenshots.
    g. Cash receipts.
    h. Bank statements only.

CREDIT CRITERIA. We require a positive credit history. Negative credit reports may result in the denial of an Application. Negative reports include, but are not limited to late payments, $500 or more of accounts in collections (excluding medical payments), 20% or more of derogatory accounts, judgments, total debt load, pending bankruptcy, or money owed to a prior Landlord, except for unpaid Rent reflected in judgments or referrals of debt to a collection agency that accrued on or after April 1, 2020, and before March 1, 2022. Additional deposits, when applicable, will be assessed according to everyone's credit screening report. All resulting deposits will be owed for the entire party.

RENTAL HISTORY. Thirty-six (36) months of verifiable contractual rental history from an unbiased third-party landlord or homeownership is required for all single-family homes. 12 months of verifiable, objective, positive rental history is required for all multiplex units. Less than the required verifiable rental history or will require an additional deposit. Five (5) years of eviction-free history is required. We do not consider evictions which took place five years or more ago, nor do we consider evictions which resulted in a dismissal or a general judgment for the applicant. We also do not consider eviction judgments that were rendered during the COVID-19 Protected Period (April 1, 2020 – February 28, 2022). Applicants must provide the information necessary to contact past landlords. Two (2) or more 72-hour notices or dishonored checks within one year will result in denial of the application. Rental history reflecting past due and unpaid rent or utility bills will result in denial of the application. Rental history demonstrating documented disturbance complaints, property damage, or non-compliance with rental agreement terms will result in application denial. Homeownership must be verified from the current credit report. All mortgage payments must be current, and applicants must not be in default of any mortgage payment obligation. We will make a reasonable attempt to contact the previous and present landlord(s) submitted by Applicant; however, the ultimate responsibility for supplying this information to Management lies with the Applicant.

If your previous landlord does not have an email address, you must enter none@none.com in the landlord contact field.

SECURITY DEPOSITS/ADDITIONAL CREDIT. The Security Deposits listed for each property are the minimum requirements. Additional deposits, when applicable, will be assessed according to everyone's credit screening report and owed by the entire applying party, if approved.

- 650+ = Minimum Security Deposit,
- 601 - 649 = 25% of one month's rent in addition to the minimum security deposit;
- 575 - 600 = 50% of one month's rent in addition to the minimum security deposit;
- Under 574 = 75% of one month's rent (if approved);
- No credit score = 75% of one month's rent in addition to the minimum security deposit (if approved).

RENTER'S INSURANCE. All tenants must provide proof of renters insurance that includes a minimum of $100,000 legal liability for damage to the landlord's property, with the Agent named as an interested party. Tenant(s) may purchase required insurance from an insurance agent of their choice. If proof of renter's insurance is not provided at the time of move-in, the household will be enrolled in Landlord Liability Insurance coverage and be charged automatically at the beginning of each month. If Tenant(s) combined household income falls at or below 50% of the median for the area, Renter's Insurance may not be required. Owner/Agent is also responsible to maintain their own insurance policy and may not "self-insure" if Renter's Insurance is to be required. Owner/Agent must provide proof of property insurance to Tenant upon request.

PET POLICY. Not all properties are pet-friendly. It is your responsibility to verify the property accepts pets before applying. Pet Applications are required at https://obpm.petscreening.com. The Pet Screening application fee is $25 for the first pet and $20 for all additional pets. If approved, an increased deposit of $500 for the first pet and $250 for the second pet is required. Pet Rent of $45 per pet per month will apply. During tenancy, a tenant must receive approval by ORBPM and Owner PRIOR to having the pet in the home. The increased deposit is required within 48 hours of approval. "Pet Sitting" is NOT allowed at any property. If a tenant allows a pet onto the property without prior approval, the tenant is subject to a non-compliance fee or termination of tenancy.

If you have no pets or if your animal is an Emotional Support or Service animal, a Pet Screening profile is still required, but no fee will be assessed. As this is a third-party company, refunds are not available through our company for www.PetScreening.com at any time.

SMOKING POLICY. All of our rental properties are non-smoking properties. No smoking of tobacco, herbal, or other products is permitted inside any of our rental homes or garages. The term "smoking" means inhaling, exhaling, breathing, carrying, or possessing any lighted cigar, cigarette, pipe, other tobacco product or light produced in any manner including medical marijuana of any form. Smoking damage will never be considered normal wear & tear.

CRIMINAL HISTORY. We search public records to check if the Applicant has a conviction. ORS 90.303(3) defines a conviction as pending charges at the time of the submitted application, conviction, guilty plea, or a no contest for the following crimes: Drug-related crime, Person crime, Sex offense, Fraud to include identity theft and forgery; and for any crime that would adversely affect the property or the health, safety or right to peaceful enjoyment of the residents or owner/agent. Arrests that did not result in a conviction or have been expunged will not be considered. Any individual who is a current illegal substance abuser or has been convicted of the illegal manufacture or distribution of a controlled substance may be denied. A conviction of the following shall be grounds for denial:
Felonies involving murder; manslaughter; arson; rape; kidnapping; child sex crimes; or manufacturing or distribution of a controlled substance.

Felonies not listed above involve person crime; sex offense; crime involving financial Fraud; including identity theft and forgery; or any other crime if the conduct for which the Applicant was convicted or is charged is of a nature that would adversely affect the property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlords' Agent, where the date of disposition has occurred in the last seven (7) years.

Conviction of any crime that requires lifetime registration as a sex offender will result in a denial.

EXPLANATIONS/EXCEPTIONS. All Applicants may submit a written explanation with their Application if there are extenuating circumstances which require additional consideration. If, after making a good faith effort, we are unable to verify information on your Application, or if you fail to pass any of the screening criteria, the application process will be terminated. Exceptions may be made for Applicants with increased Deposits or qualified Co-Signers at the sole discretion of Oregon Bay Properties, LLC.

RIGHT TO DISPUTE. Applicants have the right to dispute the accuracy of any information provided to ORBPM by a screening service or credit reporting agency.

POSSIBLE CHARGES. Late payment of rent charge is $75.00 when rent is not received by the 4th day of the month. Smoke alarm and carbon monoxide alarm tampering fee of $250. Dishonored check/electronic payment fee of $35 plus the amount charged by the bank. Early termination of lease Fee not to exceed 1-1/2 times the monthly rent or actual damages at the option of Owner/Agent. We may charge the following Noncompliance Fees after first giving a Written Warning Notice of initial violation if noncompliance occurs within one year: $50 fee for 2nd violation, and $50 plus 5% of current rent for each subsequent violation. A) Failure to clean up animal waste, garbage, rubbish, or other waste. B) Parking violation or other improper use of vehicle. We may charge a Fee for keeping on the premises an unauthorized pet capable of causing damage. A fee may be assessed for repeat violations that occur as early as 48 hours after the effective date of Written Warning Notice, and for each subsequent violation within one year of issuance of Written Warning. Fee not to exceed $250 per violation. We may charge a Fee for smoking/vaping in a clearly designated non-smoking/vaping unit or area of the premises. A fee may be assessed for repeat violations that occur as early as 24 hours after the effective date of a Written Warning Notice, and for each subsequent violation within one year of issuance of Written Warning. Fee not to exceed $250 per violation. $50 illegal/unauthorized dumping fee, plus any actual charges assessed by the hauler to dispose of the items.

MAIL RECEPTACLE. If the mail receptacle associated with the rental unit is a locking type, Tenant(s) are solely responsible for the fees charged by the Postmaster for the re-keying of the box should a key not be provided by the Owner/Agent, or if the mailbox has not been re-keyed between tenancies.

ROOMMATE/TENANT CHANGE FEE. $125.00 will be charged to tenants who wish to terminate a current lease agreement and initiate a new lease with added or removed parties to the agreement. At least one tenant from the original executed lease needs to stay on lease for any following rental terms and qualify with income documentation. Incoming tenants must apply and pass applicable screening criteria. If none of the original tenants are to remain on the property, possession needs to be returned. Each occurrence fees apply.

MAINTENANCE CHARGES. You will be charged the prevailing maintenance rate if you request assistance for a lock change, lock out, lost key, if you or your pet cause damage while residing in the unit, or if you miss an appointment with a scheduled vendor. The lease will specify any utilities contracted by the Landlord and how applicable utilities may be billed back to you. If you are late paying any utility bill back, a $10 late fee or a 10% late charge, whichever is greater (but not to exceed $50 per occurrence) will be added to your account. If you have any questions about how the utilities are calculated, please do not hesitate to ask.

APPLICATION PROCESSING TIME. An application is not considered received until it is complete. Generally speaking, the approval process takes between 2-3 business days. ORBPM employs the services of a third party screening company to conduct credit screening, employment verification, rental verification, rental history, as well as a review of public and criminal records. ORBPM and/or Insight Screening Solutions may contact employers, previous landlords, and any other references you have provided or that show up on your consumer credit report. Verification of income and/or assets may take place. ORBPM will consider a failure to respond, pay deposits, or sign an executable agreement as an applicant's refusal of the rental property and the next application will be processed. In some cases unforeseen circumstances may require applications to take longer. You will be contacted immediately upon determination of approval or denial.

APPROVAL PROCESS. Once approved, Applicant will have till 4pm on the second business day from approval to sign an Execution Agreement and pay the deposit to secure the unit which will be applied to the security deposit. You will receive an email to log into the Applicant’s personalized Tenant Portal and ORBPM will upload the Execution Agreement for review and signatures. Failure to do so will result in the withdrawal of the approval. No property will be held for more than 14 calendar days from the date of approval unless the property is occupied and the availability exceeds the 14 calendar day timeline. Once the application is approved and the execution agreement is signed, any and all advance deposits will be forfeited if no rental agreement is executed. Rent accrues from the date the property is ready or the Date of Approval, whichever comes last, regardless of when the Applicant/Tenant moves into the Dwelling Unit. Applications are valid for 60 days from the Date of Submission for any properties owned or managed by Oregon Bay Properties, LLC.

Required Deposit to Secure the Rental: $750.00

APPROVAL / NON-APPROVAL NOTIFICATION. Notifications of approval and/or non-approvals may be in person, by telephone or electronic means such as text or email. You must not assume approval until you’ve received actual notice.

MOVE-IN MONIES. All Tenant MOVE IN COSTS (1st month rent, security deposits, etc.) are to be paid in Guaranteed Funds MONEY ORDER or CASHIER'S CHECKS. NO Personal Checks, debit, credit, or eCheck payments made for move-in costs, after move in payments can be made via personal check, debit card, credit card, or eCheck option. We do not accept any cash payments. No Exceptions.

RENT PRORATION. All rents are prorated (based on a 30-day month) so subsequent periodic rent becomes due on the first (1st) day of each month. Leases that commence before the 15th of the month, only the prorated rent amount for the remainder of the rent will be due upon move-in. If this date falls on or after the 15th of the month, the first full month's rent will be due upon move-in and the prorated amount will be due the following month.

NONDISCRIMINATION POLICY. We do business in accordance with Fair Housing Law. We do not discriminate among Applicants based on membership in a protected class including, race, color, religion, sex, sexual orientation, national origin, disability, marital status, familial status, source of income, or any other protected class as defined in any federal, state or local law.

HARASSMENT OF STAFF. Harassment of staff or any attempt to contact the property owner directly will result in immediate and automatic denial. Harassment includes but is not limited to exhibits behavior that is evasive, abusive, harassing, or combative, repeated demands for status updates when a specific response timeframe has already been provided and has not passed, making demands in an attempt to force an approval, or whose behavior gives Agent cause to believe that you cannot or will not comply with the proffered rental agreement or follow the expected rules of residency. Until the lease is signed by all parties, if you engage in any of the above behaviors any previous approval will be revoked. All communications may be monitored and/or recorded for quality assurance, and recordings (if available) will be consulted in making any determination to revoke a previous approval.

WITHDRAWING YOUR APPLICATION. If you withdraw your application prior to being approved, the application fee is non-refundable, and we will consider your application “backed-out” and will begin processing the next application in line.

If you withdraw your application after being approved and paying the security deposit the Owner/Agent may retain the deposit. However, if the rental agreement is not executed due to a failure by the owner/agent to comply with this agreement within four days the Owner/Agent shall return the deposit to the applicant either at the place of business or mailing the deposit by first class mail to the applicant. Proof of timely compliance with this requirement shall include a postmark.

FALSIFICATION OR MISREPRESENTATION OF ANY PART OF THE APPLICATION WILL BE GROUNDS FOR DENIAL.

I have read and understand the above criteria.

____ ______________________
Signature Print Name Date

Oregon Bay Properties, LLC. | 783 N. Bayshore Dr. Coos Bay, OR 97420 | (541) 808-9040 |
https://oregonbaypropertiespm.com

APPLICATION TO RENT

This section to be filled out by Agent Only		Required in order to submit application ↓	Required in order to submit application ↓
Monthly Rent: $ _______________	Date Rec'd: __________________	☐ Application $ Received	☐ Photo ID rec'd
Deposit: $ __________________	Time Rec'd: ___________ AM / PM	☐ Signed Application	☐ Proof of income Attached
Addt'l Deposit: $ _______________	Applicant #: _______________	☐ Landlord numbers provided	☐ Photo of Animal *(if applicable)*
Lease Term: _______________	Move In Date: _______________	☐ Signed Screening Criteria	

Property Address Applying For: ____

Personal Information

Full Name: ____
First Middle Last

Previously Used Name: ____
First Middle Last

Email Address: ____ Phone #: ______________________________________
[ ] Phone [ ] Cell [ ] Work

SSN #: _____________________________ Date of Birth: ____________________________ Driver's License #: _____________________________ ST: ________

Current Address: ____City _____________________ ST _______ Zip ____________

From: ______ / ______ / ______ Reason for moving? ____ Rent Amt: _______________

Current Landlord: ____ Email: ____________________________________ Phone #: ______________

Previous Address: ____City _____________________ ST _______ Zip ____________

From: ___ / ___ / ___ To: ___ / ___ / ____ Reason for moving? ____ Rent Amt: _______________

Previous Landlord: ____ Email: ____________________________________ Phone #: _____________

Previous Address: ____City _____________________ ST _______ Zip ____________

From: ___ / ___ / ___ To: ___ / ___ / ____ Reason for moving? ____ Rent Amt: _______________

Previous Landlord: ____ Email: ____________________________________ Phone #: ______________

Employment / Income

Employer: ____ Start Date: ______________ End Date__________
[ ] Currently Employed

Address: ____ Position: _______________________________

Supervisor: ________________________ Phone: ______________ Email: ________________________

Job Title: ________________________ Take Home Pay (per month): ________ [ ] Full time / [ ] Part time

Employer: ____ Start Date: ________ End Date______
[ ] Currently Employed

Address: ____ Position: ________________

Supervisor: ________________________ Phone: ______________ Email: ________________________

Job Title: ________________________ Take Home Pay (per month): ________ [ ] Full time / [ ] Part time

Other Income (per month): ________________ Source: ____________________ Phone #: ___________

Other Income (per month): ________________ Source: ____________________ Phone #: ___________

Other Income (per month): ________________ Source: ____________________ Phone #: ___________

How did you learn about this property: [ ] Acquaintance/Family [ ] Sign [ ] Newspaper [ ] Internet-Site: ________________
[ ] Rental List: ________________ [ ] Craig's List [ ] Facebook

Personal / Personal References

Reference #1: ________________________________ Phone: ________________ [ ] Personal [ ] Professional

Email: ________________________________

Reference #2: ________________________________ Phone: ________________ [ ] Personal [ ] Professional

Email: ________________________________

Emergency Contact:

Name: ____ Phone: ________________

Address: ____

Vehicles

Vehicle #1: Make ______________________ Model ______________ Yr ________

Color: ________ License #: __________ ST ___

Vehicle #2: Make ______________________ Model ______________ Yr ________

Color: ________ License #: __________ ST ___

Animals

Animal #1: Type/Breed ______________________ Age: _______ Weight: ______________

Name: ________________ Spayed / Neutered: [ ] Yes [ ] No

Has this animal injured anyone or damaged anything? ▢ Yes ▢ No

Do you or someone in your household require a reasonable accommodation request for the animal? ▢ Yes ▢ No

Animal #2: Type/Breed ____ Age: ______________ Weight: _____________________________

Name: ________________________________ Spayed / Neutered: [ ] Yes [ ] No

Has this animal injured anyone or damaged anything? ▢ Yes ▢ No

Do you or someone in your household require a reasonable accommodation request for the animal? ▢ Yes ▢ No

If your service/companion animal requires reasonable accommodation, please speak with ORBPM Staff.

Members of Household

For purposes of identification only, please list names and dates of birth of other persons planning to occupy the unit:

____ ____

____ ____

____ ____

Questions

Have you ever been a defendant in an unlawful detainer (eviction) lawsuit or defaulted (failed to perform) any obligation of a rental agreement? ▢ Yes ▢ No

If Yes, when: ____

Have you ever filed suit against a landlord? ▢ Yes ▢ No

If Yes, when: ____

Have you ever filed a bankruptcy? ▢ Yes ▢ No

If Yes, when: ____

Do you have a water bed, an aquarium or any other water filled furniture? ▢ Yes ▢ No

If Yes, when: ____

Are you a smoker? ▢ Yes ▢ No

Have you ever been convicted, plead guilty, or no contest to a crime? ▢ Yes ▢ No

If Yes, when: ____

Did you review the Pet / Service Animal Policy? ▢ Yes ▢ No

I have read and signed ORBPM's Screening Criteria? ▢ Yes ▢ No

Applicant Screening Charge Disclosure

ORBPM may obtain a tenant screening report which generally consists of:

A) Credit history including credit standing.

B) Public records, including but not limited to judgments, liens, evictions and status of collection accounts.

C) Information verification.

D) Current obligations and credit ratings.

E) Criminal records.

I offer this information as consideration to Oregon Bay Properties, LLC. (ORBPM) for rental screening purposes. I declare this information to be true and correct and do hereby authorize ORBPM. to conduct an employment, credit and criminal check in order to verify the information provided. I understand I may be denied if I have misrepresented any information on the application, if misrepresentations are found after a rental agreement is signed my tenancy is subject to termination. I understand that the $50.00 application fee is nonrefundable regardless of the outcome. I hereby certify that I have read and understand the Application Screening Policies listed above. FALSIFICATION OR MISREPRESENTATION OF ANY PART OF THE APPLICATION WILL BE GROUNDS FOR DENIAL.

____ _________________________

Signature Print Name Date

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

Oregon Bay Properties, LLC. ("the Company") may obtain information about you from a consumer reporting agency for tenant screening purposes. Thus, you may be the subject of a consumer report and/or an investigative consumer report which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your criminal history, social security trace, employment and education references, credit history, professional licenses and credentials. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for residency is an investigation into your education and/or employment history conducted by ("Agency"). Insight Screening Solutions, PO Box 1605, Benicia, CA 94510, Phone: (707) 302-8762, Fax: (707) 302-8132, or another outside organization. This Disclosure and Authorization allows the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if approved for residency, throughout the course of your tenancy to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

Maine, Massachusetts, and New Jersey applicants or residents only: You have the right to inspect and promptly receive a copy of any investigative consumer report requested by Company by contacting the consumer reporting agency identified above directly.

ACKNOWLEDGMENT AND AUTHORIZATION

[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of consumer reports and/or investigative consumer reports at any time after receipt of this authorization and, if I am approved for residency, throughout my tenancy. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by Insight Screening Solutions, PO Box 1605 Benicia, CA 94510, Phone: (707) 302-8762, Fax: (707) 302- 8132, https://insightapplicant.com/, another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

California applicants only: Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report if one is obtained by the Company at no charge whenever you have a right to receive such a copy under California Law. [   ]

I understand that signing and clicking on the "Next" button below constitutes my electronic signature, dated as of when I click on the "Next" button, and that by doing so:

- I am authorizing Insight Screening Solutions to conduct the background check(s) described above
- I am consenting to use electronic means to sign this form and have read and understand the above disclosure
- I acknowledge I may request a hard copy of this Disclosure and Authorization form after agreeing to the background check electronically by calling Insight Screening Solutions at Phone: (707) 302-8762, Fax: (707) 302-8132.

____ ____________________

Signature | Print Name | Date

Choosing an Insurance Option

Understand what's covered.

Accidents and damages happen - it's a fact!

As a new resident, you have 2 options to satisfy the insurance requirements of your lease.

Option 1

<u>Sign up for renters' insurance and provide proof of coverage.</u>

Satisfy your lease requirement of $100,000 in liability coverage and protect your personal belongings with renter's insurance. Cost varies by provider.

Additional options and information are available in your online portal.

Option 2

If you choose *<u>not</u>* to sign up for your own coverage your unit will *<u>automatically</u>* be added to a liability to landlord insurance policy (LLI)*.

This is an easy way to meet your lease requirement, but keep in mind this coverage does <u>not</u> extend to your personal belongings.

You will be charged a fee at the same time as rent, as outlined in your lease.

*Liability to landlord insurance is not personal liability or renters insurance and does not cover any of your personal belongings or additional living expenses. If you require any of this coverage, you may satisfy the lease requirement by contacting an insurance company of your choice, signing up for a renter's insurance policy, and providing us with proof of coverage. For more information visit your online tenant portal.

FolioGuardTM ITM Renters Insurance by AppFolio Insurance Services, Inc. policies are underwritten by Century-National Insurance Company (CO, CT, ID, ME, MT, NJ, UT, VT, WA), Cypress Property (FL), or Spinnaker Insurance Company (all other states) and and Casualty Insurance Company (FL), Trisura Insurance Company s) and offered by a licensed insurance agency, AppFolio Insurance Services, Inc. ("AIS").AIS will be the agent of record (CA license #OL97369, TX license #226364) and has its principal place of business at 70 Castilian Drive, Goleta, California 93117. For a list of state licenses, click here. 70 Castilian Drive, Goleta, California 9311

I have read and understand the above Renters' Insurance requirement

_______________________________ _______________________________ _______________

Signature Print Name Date

Automated Income Verification

How it works:

1. **Collect:** In order to collect income data, connect your primary bank account. The first step to verifying income in this 3-minute process is to connect your bank accounts to provide your deposits history. We partner with trusted third-party financial services to handle credentials, encryption, and security. Your sensitive login credentials are never seen by us. Protecting your financial data: After data is collected to assemble your income report, your bank account is disconnected from our channel.

2. **Confirm:** Once the data has been collected, you are provided the opportunity to thoroughly review your income data for accuracy prior to sharing a report. If you have multiple bank accounts, you can include them in the report in order to make the strongest case to your decision maker. Finally, you can include an explanation to add context to the numbers. You'll have confidence knowing what info gets shared accurately represents your income history.

3. **Share:** You will see the data comprising your automated income verification report and will have an opportunity to download it before sharing it with others. Sharing is a single click of the button. It's the fastest, most accurate income verification you've ever seen. Congratulations, and good luck!

An invite will be emailed, or text messaged to you.

FAQS

Why do you need my bank login?
To verify your income, we collect deposit history data from your bank. To do so, we need your permission and participation. You give us this permission by logging in to your bank through a secure channel provided by your bank. Rest assured, your credentials never touch our servers and are securely transmitted directly to the financial institution. It's very important that you login to your **primary deposit account** for us to flag your income. For example, logging into your credit account will show no income when using our tool.

I don't like offering personal information online. How secure is my financial data?
First, you'll share less info outright by using our system than you would under the old- fashioned method of sharing pay stubs and bank statements. And we understand that sharing sensitive financial information may sound intimidating. That's why we don't store any of your sensitive data.

Specifically, our system was designed to maintain your privacy and security. Our online income verification operates using 256-bit encryption. Your username and passwords are never displayed, view or stored. This is the safest, fastest, and most convenient way for you to submit your information for property manager or lender approval.

How do I know this is not a scam for my personal information?
The Closing Docs partners with 99% of all financial institutions in the U.S. and Canada. Accordingly, we are held to significant security standards in order to meet policy requirements for those institutions. Our system was designed specifically to maintain and enhance your privacy and security and operates at a 256-bit encryption level.

Will you see my password information?
Never. Your ID and password are never displayed or viewed. Your credentials are transferred to your financial institution at high security. If your credentials are correct, we will then receive a "read-only" copy of your transaction data, allowing us to deliver income reports to property managers and lenders in minutes, getting you faster answers about decisions that are important to you.

Oregon Bay Properties, LLC.'s Denial Policy & Appeal Process

A. If your application is denied due to negative and adverse information being reported, you may;
   1. Contact the credit reporting agencies; a) Identify who is reporting unfavorable information.
   2. Request a correction if the information being reported is incorrect.

B. Contact Insight Screening Solutions:
   1. Phone:
      i. (707) 362-8762 / (866) 359-3630
   2.
   3. Mail your request and details to:
      i. P.O. Box 1605
      ii. Benicia, CA 94510
      iii. http://www.insightapplicant.com

NOTE: Confirmation of identity may be required. Do not send personally identifiable information or sensitive documents, such as your Background Report or Social Security Number, via email as this may not be secure.

C. If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should may contact Oregon Bay Properties, LLC. to appeal the application decision.

Write to:

Application Appeals
Oregon Bay Properties, LLC
783 N. Bayshore Dr.
Coos Bay, OR 97420

Email:

hello@orbpm.com
Subject Line: Application Appeal - Last Name

Explain the reasons you believe your application should be reevaluated and request a review of your file. Supporting documentation, if applicable, must be referred to or submitted at the time of the appeal. Your application will be reviewed within 7 business days from the date your letter was received and you will be notified of the outcome via the contact information provided.

Contact Oregon Bay Properties, LLC. at (541) 808-9040, via email at hello@orbpm.com or visit our office located at 783 N Bayshore Dr., Coos Bay, OR 97420 during normal business hours for assistance.