Acknowledgement of Screening Criteria

In compliance with the **Fair Credit Reporting Act**, we are informing you that information as to your character, general reputation and mode of living will be verified. I, as the prospective tenant agree that the facts set forth in this application are true and complete, and that a complete investigation of all on this application will not constitute invasion of privacy. I authorize LPS Inc. to obtain credit reports, bank information, employment information, and/or character reports as necessary. I authorize my employers and references to release such information as necessary. LPS Inc. has my permission to release information found in screening. I understand that any misrepresentations will be sufficient cause for dismissal or voiding of this application. False, fraudulent or misleading information may be grounds for denial of tenancy, or subsequent eviction.

In compliance of the **Washington State Fair Screening Act**, I acknowledge that I have been notified of the rental criteria for the applied for property and understand what requirements will be used to determine acceptance.

You have the right to dispute the accuracy of the information reported, and upon written request, the right to obtain a copy of any and all reports.

Direct inquiries to- LPS Inc. 16625 Redmond Way, PMB #M-446, Redmond, WA 98052. 1-800-577-8282

Signed _		 · 	 	Dated _	
	Tenant				
Signed		Signed		Dated	
	Landlord	 9	Position		



Landlord Protection Service, Inc.

Payment Agreement

I agree to pay all services requested, in full at time of request. I also agree that the form of payment will be either Visa, Mastercard, or American Express. I also understand that if the amount billed should be declined by my credit card provider, the service I have requested will not be processed.

Date		Signed			
	Quantity	Description	Price	Amount	
Card Type:		LPS application Fee:	\$		
MasterCard Visa					
Amex					
			Tax	Included	
		SALE SLIP	Total	\$	00
					•
Card number:					
Expiration date: Security Code:					
Billing Address:					
City, State, Zip Code:					
Name on Card:					
Purchaser Sign Here:					
X					
Cardholder acknowledges receipt of goo		ligations set forth in the Cardho	lder's agreeme	nt with the issi	ıer

Merchant copy

Management: Company Name/Landlord Name				
Apartment Name/Property Address				
Manager's Name	Phone #			
Manager's Name	Phone #			

LPS Inc.



This application must be completed in full to assure prompt processing.

Manager's Name SERVICE REQUE	Phone#	L SERVICE	Co-tenant Managers/ Any quest will be dec	s must use separated and lords — visual paion on this applicated a NO answer	proof of driver's license/or station that requires a yes one for the purpose of screen	State ID Yes No r no answer that is left blank
					Amount Lease T	erm
Applicant's Last Name			e Name	Birthdate	Social Security Number	Cell Number
					,	
E-MAIL ADDRESS				Drivers license No.	L & State ID	Phone Number
Total Number of Occupants	? Names?			Have you used any	other names? If yes, Name(s)	I
Do you have pets?	es No			Nearest Relative or	Emergency Contact :	
How many?Tyle the Owner's Consent.)	pe and Size (Keepin	g of pets require	es a pet deposit and	Phone		
				CE HISTORY		
Present Address	City		State Zip			Monthly Payment
				From	Own	\$
				То	Rent	
Name of Present Landlord	Apartment Com	munity Mor	rtgage Co Other (P	Please Check One)	Landlord :	
					Phone()_	
Landlord Email Address:					Fax #: ()_	
Previous Residence Addres	s Ci	ty	State Zip	Frame		Monthly Payment
				From	Own	\$
Name of Previous Landlord	Apartment Co.	mmunity Mo	ortgage Co Other (Rent	
			ongago oo outer (. 10400 0110011 01107		
Landlord Email Address:						
			EMPLOY	MENT DATA	Fax #: ()_	
Applicant Frankrad Dr.			EMPLOY	MENT DATA	Commonwer Discours Neverthan	
Applicant Employed By				Position:	Company Phone Number	
					HR Dept/Supervisor Ema	il :
Address	City	State	Zip	How Long?	Salary	
				Yrs.	\$	Per
Previous or 2 nd Employment	(Dlagge Cirola ana)			Mos Position:	Company Phone Number	
Frevious of 2 Employment	(Flease Circle offe)			Position.	Company Phone Number	
					Hr Dept/ Supervisor Ema	il:
Address	City	State	Zip	How Long?	Salary \$	Per
ADDITIONAL INCOME: Add	ditional income such	as child suppor	t. alimony or separate	Yrs Mos Auto/Year/License	_	onal vehicles, vans, boats, or
maintenance need not be de for qualification hereunder.	escribed unless such				motorcycles? If so specify	

ADDITIONAL QUESTIONS
Does anyone in the household smoke? Yes No
Have you ever filed for bankruptcy? Yes No Was it discharged? Yes No
Year of discharge:
Have you or any person who will be occupying this household ever been found guilty of a crime? Yes No If yes, please explain:
Have you or any person who will be occupying this household ever been evicted? Yes No Comments:
I understand I acquire no rights in an apartment until I sign an agreement in the form submitted to me and pay a HOLDING FEE
of \$ on the anartment I have selected which fee is to be held in accordance with the rental agreement

In compliance with the Fair Credit reporting act, we are informing you that information as to your character, general reputation and mode of living will be verified. I, as the prospective tenant agree that the facts set forth in this application are true and complete, and that a complete investigation of all on this application will not constitute invasion of privacy. 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. I authorize LPS Inc. to obtain credit reports, bank information, employment information, and/or character reports as necessary. I authorize my employers and references to release such information as necessary. LPS Inc. has my permission to release information found in screening. I understand that any misrepresentations will be sufficient cause for dismissal or voiding of this application. False, fraudulent or misleading information may be grounds for denial of tenancy, or subsequent eviction. You have the right to dispute the accuracy of the information reported, and upon written request, the right to obtain a copy of any and all reports. Direct inquiries to- LPS Inc. 16625 Redmond Way, Ste#M-446, Redmond, WA 98052. 1-800-577-8282

In consideration of the Landlord's holding the apartment for me, I hereby waive all rights to the return of this holding fee and said holding fee shall be retained as liquidated damages in the event I do not choose to enter into the agreement applied for

Check #

EQUAL HOUSING

NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW

herein. In the event said application for tenancy is not accepted, Fee shall be returned to applicant.

Non-Refundable Process Fee \$

The Landlord/Agent you are applying with (the "Company") intends to obtain information about you from an investigative consumer reporting agency and/or a consumer credit reporting agency for tenant screening purposes. Thus, you can expect to be the subject of "investigative consumer reports" and "consumer credit reports" obtained for tenant screening purposes. Such reports may include information about your character, general reputation, personal characteristics and mode of living. With respect to any investigative consumer report from an investigative consumer reporting agency ("ICRA"), the Company may investigate the information contained in your lease application and other background information about you, including but not limited to obtaining a criminal record report, verifying references, work history, your educational achievements, licensure, and certifications, your driving record, and other information about you, and interviewing people who are knowledgeable about you. This report contains information compiled from sources believed to be reliable, but the accuracy of which cannot be guaranteed. I hereby hold Landlord Protection Service, Inc., Landlord and its agents free and harmless of any liability for any damages arising out of any improper use of this information. The results of this report may be used as a factor in making tenant screening decisions. The source of any investigative consumer report (as that term is defined under California law) along with the source of any credit report will be Landlord Protection Service, Inc., 16625 Redmond Way #M-446, Redmond, WA 98052, Phone: 800-577-8282, Fax: 800-577-3799.

The Company agrees to provide you with a copy of an investigative consumer report when required to do so under California law.

Under California Civil Code section 1786.22, you are entitled to find out from an ICRA what is in the ICRA's file on you with proper identification, as follows:

- In person, by visual inspection of your file during normal business hours and on reasonable notice. You also may
 request a copy of the information in person. The ICRA may not charge you more than the actual copying costs for
 providing you with a copy of your file.
- A summary of all information contained in the ICRA's file on you that is required to be provided by the California Civil
 Code will be provided to you via telephone, if you have made a written request, with proper identification, for telephone
 disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to you.
- By requesting a copy be sent to a specified addressee by certified mail. ICRAs complying with requests for certified
 mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the
 ICRAs.

"Proper Identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the ICRA require additional information concerning your employment and personal or family history in order to verify your identity.

The ICRA will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you. This written explanation will be provided whenever a file is provided to you for visual inspection.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification. An ICRA may require you to furnish a written statement granting permission to the ICRA to discuss your file in such person's presence.

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. Request Consumer Copy:

I certify I read and understand this document, including the Notice Regarding Background Investigation Pursuant to California Law. I also understand that by signing this authorization:

- I am authorizing Landlord Protection Service, Inc. to conduct the background check(s) described above
- I have read and understand the above disclosure
- . I certify I read and understand the Summary of Your Rights Under the Fair Credit Reporting Act
- I certify I read and understand the Notice Regarding Background Investigation Pursuant to California Law
- I acknowledge I may request a hard copy of this Disclosure and Authorization form after agreeing to the background check by calling Landlord Protection Service, Inc. at Phone: 800-577-8282, Fax: 800-577-3799.
- I understand that all screening fees are <u>non-refundable</u>, regardless of if the application is approved or rejected

Signed		Dated		
-	Tenant			
Signed	Position	Dated		
Land	llord			

CRITERIA FOR RESIDENCY

I. GENERAL REQUIREMENTS

- 1. Current State or Federally issued picture I.D. is required
- 2. Each applicant must qualify individually.
- 3. You will be asked to provide your full SSN in order for us to pull your credit report. If you do not have a SSN, you may provide an alternate form of ID, such as, an ITIN, work/student Visa, Passport, etc. If you need assistance filling out the application without a SSN, please contact your agent or LPS, Inc. for further instructions.
- 4. A complete and accurate application must be filled out. Incomplete applications can result in a denial.

II. RENTAL REQUIREMENTS

- 1. A minimum of 12 months of verifiable residence history from a third party landlord required within the past two years from the date of application.
- 2. Rental history demonstrating residency, but not by a third party, will require an additional security deposit equal to one month's rent, or co-signer.
- 3. Home ownership will be verified through tax records or credit report.
- 4. Four or more late payments of rent or mortgage within a 12 month period will result in denial.
- 5. More than Two (2) and less than four (4) late payments or NSF checks within a 12 month period, will result in added security deposit.
- 6. Rental history reflecting any unpaid past due rent greater than \$100.00 dollars will result in denial until paid.
- 7. Any Unlawful Detainer or eviction over three (3) years old, which has been paid, can be approved with added security equal to 1 months rent.
- 8. Rental history showing \$100.00-500.00 damage will require added security deposit equal to one month's rent, when the amount has been paid in full.
- 9. Rental history reflecting more than \$500.00 in damages will result in denial.
- 10. Rental history with complaints (disturbance or other) will be denied if the manager would not re-rent or if there are more than 3 complaints.
- 11. Added security is needed for any instance of unauthorized persons or pets in a unit rented by the applicant.
- 12. First time renters, with no established credit, will require a co-signer.
- 13. First time renters, with established credit, will require a co-signer or added security equal to one month rent.

III. INCOME REQUIREMENTS

- 1. Monthly income equal to three (3) times the monthly rent. (Except for Public Housing Participants)
- 2. If monthly income does not meet three (3) times stated monthly rent, an additional one month's rent or qualified roommate will be required, or co-signer, otherwise would be denied.
- 3. If co-signer is required, their monthly income should equal five (5) times the stated monthly rent.
- 4. A current paycheck stub will be required if we are unable to verify income over the phone or fax.
- 5. Some form of verifiable income will be required for unemployed applicants.
- 6. Self-employed applicants will require proof of income by tax returns and/or bank statements.

IV. EMPLOYMENT REQUIREMENTS

- 1. Verifiable employment is required. If unemployed and unable to verify income as able to pay rent, will be denied.
- 2. Self-employed individuals must be verified through tax returns and/or bank statements.
- 3. Added security is needed for temporary or seasonal employees.
- 4. Military Income may require an allotment.
- 5. Must have been employed at least the past 6months at current or previous employment, if not added security or a co-signer will be required.

V. CREDIT REQUIREMENTS

- 1. Good credit required.
- 2. 4 or more accounts that are 30 or more days past due OR if fifty percent or more of the credit report is negative will result in a denial.
- 3. 5 or more unpaid public records will result in denial. (with some exception for medical collections and parking tickets)
- 4. Outstanding debt to property management or landlord will result in denial; applicant may be reconsidered once the debt is paid. Any judgment paid or not, for a landlord within the past 3 years will be automatic denial.
- 5. Any applicant with a bankruptcy not showing as discharged is denied until shown otherwise.
- 6. After a discharged bankruptcy, applicant must show six (6) months of positive established credit. Any negative credit after a bankruptcy will result in a denial
- 7. Credit showing more than \$5,000.00 in bad debt will result in denial.

VI. CRIMINAL RECORDS

CRIMINAL CRITERIA

History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc...Determinations as to criminal screening will be made on a case by case basis, after analysis, and will be based on several factors and information. There will be no automatic denials on arrest or criminal convictions.

Certain criminal records which have taken place within the last seven years are a consideration for denial.

Deniable charges may include but are not limited to:

Murder (1st and 2nd degree), Kidnapping (All counts), Manslaughter (1st degree), Theft (1st & 2nd degree), Assault 1st, 2nd & 3rd degree), Burglary (1st, 2nd degree & vehicle prowling 1st degree), Robbery (1st & 2nd degree), Malicious Mischief (1st degree), Rape (All counts), Arson (1st, 2nd degree & Reckless Burning 1st degree), Child molestation (All counts), Delivery or Sale (All counts), Rape of a child (All counts), Possession with intent to Deliver (All counts), and multiple misdemeanor and/or felony offenses could also be under consideration.

- Reasonable likelihood that a past history of abuse of alcohol interfering with the health, safety or right of peaceful enjoyment by other members of the community.
- Reasonable likelihood that a past history of use of illegal drugs (or unauthorized use of legal drugs) interfering with the health, safety or right of peaceful enjoyment by other members of the community.
- History of criminal activity on the part of any proposed occupant could negatively impact your application.
- Status as a registered sex offender.
- Any criminal history of a violent or physical nature that may interfere with the peace, enjoyment and well being of the property or community will be denied.
- Reasonable likelihood that a past history of applicant or those acting under his or her control will interfere with the health, safety or right of peaceful enjoyment by other members of the community.
- Reasonable likelihood that a past history of applicant or those acting under his or her control will cause damage or destruction to the dwelling unit or surrounding property.
- Reasonable likelihood based on income and credit that the applicant will not be able to timely satisfy the financial obligations of tenancy.
- Reasonable likelihood based on rental and personal history that the applicant may cause damage to the property, or become a nuisance to neighbors or the community.
- Juvenile records will be considered if the applicant is under the age of 21 at the time of the report. If the applicant is over the age of 21, Juvenile records will not be considered.

VII. CO-SIGNER REQUIREMENTS

- 1. Must meet general qualifications
- 2. Co-signers must have good credit and earn at least 5 times the rent.

VIII. AUTOMATIC DENIALS

- 1. Any collection or judgment filed by a property management company over \$100.00, within the past 3 years will result in denial. After 3 years and once the collection/judgment is paid, will result in one month's additional security.
- 2. Any unlawful detainer action or eviction, which has been within the last three (3) year's results in denial.
- 3. Any current 3-day notice will result in denial.
- 4. Any false or misleading information can result in a denial.
- 5. Unfavorable information for any individual applicant may result in denial of all applications for the household.
- 6. Any open Bankruptcy will result in a denial if not discharged.
- 7. Negative debt after a bankruptcy will result in a denial.
- 8. Lack of at least 6 months re-established credit or rental history after a bankruptcy will result in a denial.
- 9. An employment reference, in which the employer indicates that the employment will end and the income level will drop below 3 times the rent.
- 10. False information or lack of information on the written application can result in an automatic denial
- 11. Any undisclosed previous rental address.
- 12. Lack of response from applicant for additional information after 72 hours will result in an automatic denial.

Last month's rent will be required in lieu of an added security deposit for all properties located in Seattle.

All Screening fees are non-refundable

Portable Screening Reports Will Not be Accepted!

Disclaimer: Recommendations provided based off this criteria are only a recommendation. LPS Inc. does not make final decisions or outcomes. This criteria becomes the clients criteria if they follow LPS Inc. recommendation. This criteria is for sample use only and client should consult your attorney or other professional legal service provider for legal advice pertaining to their own criteria.

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
 b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations 	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357