The Alpine Group, Inc. PO Box 629, Beaverton, OR 97075

(503) 641-4620 Phone / (503) 641-3629 Fax / info@alpinepdx.com

RENTAL SCREENING CRITERIA

Thank you for your interest in an Alpine Group managed home. Applications must be completed in full by all residents 18 years of age or older. Multiple applications for a specific property or unit will be processed on a date and time basis. The first complete application received will be processed and if approved, all secondary applications will be returned along with the screening fees.

1. GENERAL STATEMENTS

- a. Government issued photo ID will be required.
- b. Inaccurate of falsified information will result in denial ofapplication.
- c. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, eviction shall result.
- d. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the complex, or the property of others, will be denied tenancy.
- e. Applicants must be able to enter a legal and bindingcontract.
- f. The denial of one applicant will result in the denial of the entire application.
- g. Incomplete applications could result in denial of application. Unpaid applications will NOT be considered.
- h. In order to qualify as a co-signor, you must fully meet all areas of the criteria, reside in Oregon and must have a minimum monthly income of five times the stated rent.
- i. The application process usually takes 2-3 business days to process.
- j. Upon approved application, a holding deposit of \$500 (which will be applied toward your security deposit) is due within 48 business hours. Execution of rental agreement will be required within 14 days.

2. INCOME REQUIREMENTS

- a. Monthly gross income must be equal to 2.7 times stated rent, and must be from a verifiable, legal source. (Verifiable income may mean, but is not limited to: Employment, Rent Subsidy/Housing Assistance, Alimony/Child Support, Social Security, Welfare, Grants/Loans).
- b. Large liquid saving/investment accounts may be used to qualify in lieu of income, current balance must equal 3 times the amount of rent paid over a twelve-month lease.
- c. Section 8 Housing Vouchers are accepted as verified income and are applied to the household's monthly income requirement of 2.7 times the monthly rental amount.
- d. If employment income is being used, copies of the 2 most recent pay stubs from your employer will be required.
- e. If length of time on job is less than twelve months, an additional deposit of 15% may be required.
- f. Applicants using self-employment income will be required to show proof of income through copies of the previous year's tax returns and/or current bank statements.
- g. If non-employment income is being used, the applicant must provide information verifying their right to receive the income and that the obligations of the payor are current.
- h. If the income requirement is deficient by less than \$300, the application may be accepted with additional security deposit 25% of the monthly stated rent. A deficiency greater than \$301 may result in denial or higher deposit.
- i. Application will be denied if the legal source of income cannot beverified.

3. RENTAL CRITERIA

- a. Twelve months of verifiable contractual rental history from a current third-party landlord or home ownership is required. Mortgages currently reflecting a past due balance will require an additional security deposit of 25% of the stated monthly rent. Rental history demonstrating residency, but not current third-party rental history, will require an additional security deposit equal to 25% of one month's rent.
- b. Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.
- c. Three or more 72-hours notices within one year will result in denial of the application.
- d. Three or more dishonored checks within one year will result in a denial of the application.
- e. Rental history reflecting past due rent or an outstanding balance will be denied. (A security deposit equal to 1.5 times the monthly rent will be accepted when past due rent has been paid and no additional negative information has been documented).
- f. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.

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4. CREDIT REQUIREMENTS

- a. An application resulting in no credit score shall require an additional security deposit equal to 25% of the stated rental amount, over and above any other security deposit or additional security deposit required.
- b. Except as provided below, a credit history with negative reports will not be accepted. A "negative report" is any non-medical and non-mortgage item 60 days past due or greater, charge-offs, repossessions, settlements for less than the full amount and garnishments. Negative credit will result in additional guidelines as follows:
 - Bankruptcy: An active bankruptcy or discharged within the last 12 months will result in a denial. If older than one year, an additional security deposit equal to 25% of one month's rent.
 - 1-2 items 60 days past due will require an additional security deposit equal to 25% of one month's rent.
 - 3 items 60 days past due or greater will require an additional security deposit equal to 50% of one month's rent.
 - 4 or more of the items above may result in denial or deposit equal to 100% of the rent.
- c. Collections/Liens/Judgements: Any individual who has an unpaid lien, judgment or non-medical collections over \$750 may be denied.

5. CRIMINAL HISTORY

Upon receipt of the rental applications and screening fees, Agent will conduct a search of public records to determine whether the applicant or any proposed tenant has charges pending for, been convicted of, or plead guilty or no-contest to, any: drug- related crime; 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 property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of tenants, the landlord or the landlord's agent.

A single conviction, guilty plea, no contest plea or pending charge for any of the following shall be grounds for denial of the rental application. If there are multiple convictions, guilty pleas or no contest pleas on the applicant's record, Agent may increase the number of years by adding together the years in each applicable category. Agent will not consider expunged records.

- a. Murder, manslaughter, Class A felonies involving arson, rape, kidnapping, child sex crimes, where the date of disposition, release or parole has occurred in the last 20 years.
- b. Criminally negligent homicide, aggravated vehicular manslaughter and Class A felonies not including above for drugrelated crimes, person crimes, sex offenses, financial fraud crimes, burglary, where the date of disposition, release or parole has occurred in the last 10 years.
- c. Class B felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft, where the date of disposition, release or parole has occurred in the last 7 years.
- d. Class C felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary theft, criminal mischief, coercion, animal abuse, where the date of disposition, release or parole has occurred in the last 5 years.
- e. Class A misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, criminal impersonation, violation of a restraining order, criminal mischief, stalking, disorderly conduct, unlawful possession of a firearm, possession of burglary tools, where the date of disposition, release or parole has occurred in the last 3 years.
- f. Class B misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, disorderlyconduct, where the date of disposition, release or parole has occurred within the last 18 months.
- g. Alpine Group denies admission to a household if any household member is subject to a lifetime registration requirement under a state sex offender registration program.

6. OCCUPANCY POLICY

- a. TWO persons are allowed per bedroom. Bedrooms are defined as a space primarily used for sleeping, with at least one window and a closet for clothing.
- b. Children under the age of two are allowed as a third occupant when the child resides with a parent or other adult with legal custody.

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7. DISABLED ACCESSIBILITY

To accommodate a disability, the existing premises may be modified at the full expense of the disabled person, IF the disabled person agrees to restore the premises to the pre-modified condition prior to move-out. BEFORE any modifications can be made, The Alpine Group, Inc. must approve all modifications in writing, and of the contractors performing the modifications. Any permits or licenses needed must be provided to The Alpine Group, Inc. A deposit for the restoration may be required.

8. SMOKING POLICY

Our units are smoke free. Smoking of any type will NOT be permitted in ANY of our units; including the garage. Growing marijuana on any part of the premises, including common areas is prohibited.

9. DENIAL POLICY

- a. If your application is denied due to negative or adverse credit, you may dispute the report by contacting the credit reporting agency on the denial letter in order to identify who is reporting unfavorable information and request it be corrected, if the information is incorrect.
- b. If your application is denied due to rental references or lack of verifiable income; that will be explained when you are contacted.
- c. If your application has been denied and you believe you qualify as a resident under the criteria outlined above, you may write us at: Equal Housing Opportunity Manager, PO Box 629, Beaverton, OR 97075. Explain the reasons you believe your application should be reevaluated and request a review. Your application will be reviewed within seven (7) business days from the date your letter is received and your will be notified of the outcome.

IF APPLICATION IS APPROVED AND a Rental Agreement is executed, the following verbiage is part of the Rental Agreement

Tenants will be charged a \$50 non-compliance fee for the following violations of their Rental Agreement after one written warning, and a \$50 non-compliance fee plus 5% of the monthly rent for all subsequent non-compliance.

- · Late payment of utility or service charge owed to manager,
- Failure to clean up pet waste, garbage, rubbish, or other waste anywhere on the premises except inside tenant's dwelling.
- Parking violations and improper use of motor vehicles on thepremises.
- Smoking in a clearly designated no-smoking unit or area of the premises.
- Keeping an unauthorized pet capable of causing damages to persons or property. (The fee for a second or any subsequent noncompliance under this subparagraph may not exceed \$250. A landlord may not assess this fee before 48 hours after the required warning notice to the tenant).

OTHER INFO/FEES

- Late fee: Rent is DUE on the 1st of each month and late if not IN our office by the end of day on the 4th
 (fourth). Late fee is 7.5% of Monthly Rent.
- \$35 charge for dishonored/NSF check, plus bankcharges
- \$250 for tampering with a smoke alarm and/or Carbon Monoxide Detector

The Alpine Group does not discriminate based on: race, color, religion, marital status, national origin, sex, sexual orientation, familial status, disability or source of income. We comply with all Federal, State and local laws concerning Fair Housing.

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