

Mainlander Property Management, Inc.

PO Box 2028 ▪ 3927 Lake Grove Ave. ▪ Lake Oswego, OR 97035
503 635-4477 ▪ FAX 503 635-6508 ▪ www.mainlander.com

RENTAL SCREENING CRITERIA

Mainlander Property Management 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.

Thank you for your interest in a Mainlander-managed home. Our goal is to consistently offer top quality property to our tenants. An important component of the management process is to maintain a thorough screening process. We will accept applications meeting the requirements listed on the Property Information sheet and in which all the applicants meet the following qualifications. Applications must be completed in full by all residents 18 years of age or over. 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 unprocessed screening fees.

GENERAL REQUIREMENTS

1. Valid photo identification required.
2. A complete and accurate application with phone numbers. Incomplete applications will be returned.
3. Each applicant will be required to qualify individually.
4. Applicant must be able to enter a legal and binding contract.
5. Incomplete, inaccurate or falsified information will be grounds for denial.
6. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
7. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, neighborhood or the property of others will be denied.
8. An application insufficient in Credit and Rental Requirements shall require an additional security deposit equal to 50% of stated rental amount, over and above any other security deposit or additional security deposit required.
9. The total security deposit required will be that of the least qualified applicant.
10. The denial of one applicant will result in the denial of the entire application.
11. In order to qualify as a co-signer, you must fully meet all areas of the criteria and must have minimum monthly income of five times the stated rent.

INCOME REQUIREMENTS

1. Gross monthly household income must equal two and one-half times the stated monthly rent. If monthly income does not equal 2-1/2 times the stated monthly rent, a qualified co-signer will be required.
2. A current paycheck stub from your employer will be required. Verifiable income or liquid assets equal to two and one-half times the total annual rent will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: bank accounts, spousal support/child support, trust accounts, social security, unemployment, welfare, grants/loans.) Self-employed applicants will be required to show proof of income through copies of the previous tax return. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
3. Application will be denied if the legal source of income cannot be verified.

RENTAL REQUIREMENTS

1. One year of verifiable rental or mortgage history from a current third party is required. Home ownership is verified through the county tax assessor. Mortgages currently reflecting a past due balance will require an additional security deposit equal to one month's rent. Home ownership negotiated through a land sales contract is verified through the contract holder.
2. 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 or qualified co-signer. (Rental references ending 12 months prior to the date of application will not be considered current.)
3. Eviction-free rental history is required.
4. Rental history reflecting past due rent or an outstanding balance will be denied.
5. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.
6. Three (3) or more 72-hour notices within a period of one year will result in a denial.
7. Three (3) or more NSF checks within a period of one year will result in a denial.
8. Rental history demonstrating noise or other documented complaints will result in a denial when the landlord would not re-rent.

CREDIT REQUIREMENTS

A credit history showing no negative reports is required. A negative report is considered any non-medical item 60 days past due or greater, collections, repossessions, liens, judgments or garnishments. Negative credit will result in additional requirements with the following guidelines:

- A credit file report containing a discharged bankruptcy will require an additional security deposit equal to 25% of one month's rent or qualified co-signer.
- 1-2 items of 60 days past due or greater, collections, repossessions, liens, judgments or garnishments will require an additional security deposit equal to 25% of one month's rent or qualified co-signer.
- 3-5 items as above will require an additional security deposit equal to 50% of one month's rent or qualified co-signer.
- 6-8 items as above will require an additional security deposit equal to 100% of one month's rent or total security deposit equal to 25% of one month's rent plus a qualified co-signer.
- 9 or more items will result in the denial of the application.

CRIMINAL

Upon receipt of the rental applications and screening fee, landlord will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, or pled guilty to or no-contest to, any crime.

- a) A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession) A/Felony burglary or class A/Felony robbery; or
- b) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony charges; or
- c) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
- d) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B or C misdemeanor in the above categories or any misdemeanors in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution shall be grounds for denial of the rental application. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the application process will be completed. Units will not be held awaiting resolution of pending charges.

DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you should:

1. Contact **Background Investigations at 503 639-6000**.
2. If credit related, contact the credit reporting agency listed on the denial letter in order to:
 - Identify who is reporting unfavorable information
 - Request a correction if the information being reported is incorrect

If your application has been denied and you feel you qualify as a resident under the criteria stated above, you should write to our: Equal Housing Opportunity Manager ▪ PO Box 2028 ▪ Lake Oswego, OR 97035

Explain the reasons you believe your application should be reevaluated and request a review. Your application will be reviewed within seven (7) working days from the date your letter is received and you will be notified of the outcome.

DISABLED ACCESSIBILITY STATEMENT

Mainlander Property Management allows existing premises to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per fair housing guidelines) at their own expense to the pre-modified condition. We require:

- The applicant to seek the landlord's written approval before making the modifications.
- Reasonable assurances (in writing) that the work will be performed in a workmanlike manner.
- Reasonable details regarding the extent of the work to be done.
- Names of the qualified contractors that will be used.
- Appropriate building permits and the required licenses must be made available for inspection by the landlord.
- A deposit for the restoration may be required.