



RESIDENTIAL POLICIES AND PROCEDURES

1. A credit/reference check must be completed on each adult (18 or older) moving into the dwelling (this includes roommates). This cost is \$42.00 per application. Applicants' verifiable income (combined) must be at least **THREE (3) TIMES** the rental amount of the unit (Gross) or **TWO and ONE HALF** the rental amount of the unit (Net).

2. All applicants (including roommates and co-signers) 18 or older are required to apply. All applicants who are employed are required to provide proof of verifiable income upon our request. The following documents may be requested upon applying:

- * Two most recent pay stubs if you are a W-2 Employee.
- * W-2 or Federal Tax Filing up to 2 years (or more depending on the circumstances).
- * A copy of your most recent LES if Military.
- * Tax Returns for the last 2 years (Stamped or Signed) if you are self-employed.
- * A copy of each occupant's government issued photo I.D. that is 18 or older.
- * Other: Specified by the Leasing Agent.

3. Vehicle and/or motorcycle information is required and will be collected during the screening process. We will need to know the year, make, model, license plate information, and color of each vehicle or motorcycle that will be at the rental.

4. Co-Signer Requirements:

- * Must be a resident of Washington State.
- * Income must be able to cover the cost of the co-signers creditors, rent, mortgage, etc.
- * Additional Income requirements provided by the Leasing Agent.
- * Both the Co-Signer and the Applicant are required to meet our background check.
- * Both the Co-Signer and the Applicant are required to meet our landlord verification.
- * Both the Co-Signer and the Applicant are required to meet our credit check.
- * Income verification documentation is required.

A Co-Signer is legally responsible, along with the applicant, for all rent, utilities, damages, etc. associated with the rental property. The Co-Signer and Applicant will sign the lease and a Co-Signer agreement if approved.

5. Restricted Breed List: If you are applying and have a dog as a pet, please visit our restricted breed list to confirm that your dog is not listed. If your dog does fall under one or more of the breeds noted (even if mixed with such breed) – please call the office to provide more information. Our breed list can be found on our website www.nrbproperties.net.



6. Applying as a Pre-Approval: Due to our high volume of preapproval applications we receive, we ask those who apply to check our website consistently. Properties are added and deleted on a consistent basis. Although NRB tries to accommodate all preapprovals, we cannot be responsible for contacting you as properties become available. Applicant is responsible for contacting NRB once they find a home that fits their rental criteria.

7. The owner of the property has the right to deny any application. Prior to approving each application against a property, we must obtain owner approval. If you are not approved you may be eligible for one of our other rentals, this is based on the screening report results and reason for denial.

8. In the event your application is denied, or an adverse action is taken as a result of this screening, you have the right to a free copy of the report, and to dispute the accuracy of the information therein. To do so, you may contact Alliance 2020 at 1-800-289-8065.

SCREENING PROCESS

Each applicants screening report will be reviewed for two types of adverse information; negatives and terminals. Three or more reported negatives without acceptable extenuating circumstances (job loss, medical problems, etc.) may result in denial. One or more terminals without acceptable reasons may also result in denial.

NEGATIVES

1. Two credit accounts that have been 30 days or more late in the past three years.
2. The credit account (or more) that has been 60 days or more late in the past three years.
3. One credit account (or more) that has been 90 days or more late in the past three years.
4. One credit account (or more) that has been 120 days or more late in the past three years.
5. Two or more credit accounts that have been placed in collection in the past three years.
6. Any credit account charge off, judgment, discharged Chapter 11 or 13 Bankruptcy, vehicle repossession, lien or any unpaid civil judgment in the last seven years.
7. A rental reference that includes 1 or more late payments or NSF checks.
8. Any instance of a Security Deposit or Cleaning and Damage Deposit not returned.
9. Reported unauthorized roommates or pets occupying a unit rented by the Applicant.
10. An instance of improper (or lack of) notice to former Landlord or lease broken by the applicant.
11. Employment which is temporary or short-term employment (Less than 2 years).
12. Owing a past utility company, balance must be zero and receipt is required to be provided.
13. Found unlawfully smoking in or around the residence.
14. Applicant has insufficient income after budgeting against the creditors they are paying, rent, utilities, etc.
15. Applicants income cannot be verified. We do not accept cash or "under the counter" jobs as a sufficient source of income as it cannot be verified.
16. An applicant or multiple applicants have no rental history. Please contact our office prior to applying and ask for the leasing manager.
17. Applicant provided false information.



TERMINALS

1. An OPEN Bankruptcy (within the first year, after the first year it's a case-by-case basis) – Must be discharged with no delinquent payments or balance owing.
2. A Open or Unpaid collection placed by a Landlord or Property Management Company.
3. A negative rental reference.
4. An eviction or Unlawful Detainer action.
5. A current 3 Day or 10 Day Notice.
6. Income level not sufficient to qualify. With owner approval an Authorized Tenant Addendum may be added to the lease agreement for co-applicants.
7. A conviction for selling drugs or possession with intent to sell.
8. A conviction for possession of a controlled substance or drug paraphernalia.
9. Criminal conviction involving theft, burglary, robbery, violence or other serious offense as described in RCW 9.41.010.
10. A conviction for contributing to the delinquency of a minor.
11. If you or anyone in the household is a registered sex offender.
12. A history of domestic violence, disruptive, malicious or violent behavior.
13. False or misleading information on the written application.
14. Omission of material fact on the written application.
15. A total of \$2,000.00 or more in unpaid collections in the past three years.
16. A history of living or housekeeping habits that could pose a direct threat to the health and safety of others.

PLEASE NOTE: If any of the above applies to you please give our leasing team a call at the office (253) 537-6500 prior to submitting your application.

ACCEPTANCE

Upon notification of your acceptance as a tenant you will have (48) hours to deliver your non-refundable holding fee, in the form of a cashier's check or money order. This non-refundable fee will convert to your security deposit upon lease signing. We require all move-in funds to be paid by cashier check or money order.

*Extension of time are provided on a case-by-case basis.

*Once approved your application will be good for 90 days.

ANIMALS/PETS

If you are applying with a Dog or Domestic Cat please provide a copy of each animal's Rabies Certificate, Licensing Information, and a picture of each animal. Additional information may be requested upon applying.



OFFICE CONTACT

Julia Carbine
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Leasing Agent

Angel Jackson
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Marketing/Leasing Agent

Phyllis Peck
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Office Manager

Due to the high volume of applications we receive, we cannot provide an estimated completion date for the screening process. Our staff works extremely hard to complete and provide updates as quickly as possible.
