



Dear Prospective Tenant,

Thank you for applying for housing with Windermere Property Management/JMW. This application is very important to the housing process you are beginning.

Please be sure you fill out the application completely. Leave no blank spaces. If a space does not apply to you, put 'N/A' on the line. An incomplete application will delay the process.

We **must** have phone numbers for your **current** and **previous** landlord as well as your employer.

The screening process usually takes about 2 to 4 days depending on how quickly landlords return calls requesting information. Each application is screened for credit history, leasing (rental) history, employment and/or income verification and criminal history.

The screening fee is **\$38.00 per applicant (18 years or older)** and must be paid at the time of application by Credit/Debit Cards only.

Once the screening process is complete, the property manager (agent) will present your application to the property owner for the final decision. The decision is made by the owner, not by Windermere Property Management/JMW.

Applications are reviewed and housing decisions made based upon the qualifications of competing applications.

Viewing of a property and completing an application is not a guarantee of you being accepted as a tenant. A property is considered rented when a lease has been signed and rent paid. A property may continue to be shown even if an application has been received.

We subscribe to the FAIR HOUSING/EQUAL OPPORTUNITY GUIDELINES. It is important to let you know what information is required to approve your application. Your screening report will be reviewed for the following rental application requirement:

RENTAL HISTORY REQUIREMENTS:

1. 2yrs of Verifiable residence history or Home ownership will be verified through tax assessor's office and credit report.
2. Rental History demonstrating residency, but not by a third party, will require an additional security deposit equal to half months' rent.
3. Two (2) or more 3 day notices within a 12-month period may result in denial.
4. Two (2) or more NSF checks within a 12-month period may result in denial.
5. Rental history reflecting any unpaid past due rent may result in denial.
6. Rental history showing damage will require additional security deposit and/or result in denial.
7. Rental history with disturbance complaints will be denied if the previous manager would not re-rent.



INCOME REQUIREMENTS:

1. Monthly income will be at the discretion of the property owner.
2. If monthly income does not meet the property owner's discretion of monthly rent, additional deposit funds will be required.
3. Most recent paycheck stub or Offer Letter will be required.
4. Some forms of verifiable income will be required for unemployed applicants.
5. Self-employed applicants will be required to provide proof of income by tax returns.

EMPLOYMENT REQUIREMENTS:

1. Verifiable employment is required.
2. If unemployed and unable to verify income, application will be denied.

CREDIT REQUIREMENTS:

1. Good credit required.
2. After a dischargeable bankruptcy, applicant must show proof of positive established credit for 2 years.
3. Foreclosures in the last 5 years may result in a denial or increased security deposit.

CRIMINAL REQUIREMENTS:

We do not automatically exclude rental applicants based on criminal history. Any criminal history will be evaluated in consideration of when the crime occurred, what the underlying conduct entailed, and/or what the rental applicant has done since the conviction.

AUTOMATIC DENIALS:

1. Any collection filed by a property management company/landlord will result in denial.
2. Any unlawful detainer action or eviction which has been within 5 years results in denial.
3. Any current 3-day notice will result in denial.
4. Outstanding debt to property management or landlord will result in denial.
5. Any applicant with a bankruptcy not showing as discharged is denied until shown otherwise.
6. Excessive collection will result in denial.

EACH APPLICANT MUST QUALIFY INDEPENDENTLY.

IF THE SOCIAL SECURITY NUMBER OR INDIVIDUAL TAX IDENTIFICATION NUMBER PROVIDED IS NOT CORRECT OR VALID, YOUR APPLICATION WILL BE DENIED.

In the event of Adverse Action (denial of tenancy or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed by Alliance 2020. You also have the right to dispute the accuracy of any information therein.



Do not ask the property manager/landlord for a copy of the background check processed. They are unable to give you a copy (Fair Credit Reporting Act). Upon Adverse Action the Property Manager/Landlord you are applying with will give you the Adverse Action/Consumer Rights Letter. This letter describes in detail how you may obtain from the appropriate agencies and companies, a free copy of the background check.

You have the right to obtain a FREE annual copy of your credit report each year from every credit bureau (Equifax, Experian, TransUnion). For a FREE copy log onto: www.annualcreditreport.com. Alliance 2020 obtains their credit reports from TransUnion.

Note: In compliance with Washington State's Fair Tenant Screening Act of 2012, and the Fair Credit Reporting Act (FCRA), this is to inform you that the background investigation will be processed through Alliance 2020. We may be obtaining credit reports, court records (civil and criminal), arrest detention information, employment and rental references as needed to verify all information put forth on your rental application. Alliance 2020 contact information is: 800 289-8065, PO Box 4248, Renton, WA98057.

If you are participating in the Section 8 Program, Military RPP or any Housing Authority Program, bear in mind that many property owners are either unfamiliar with the program, or unable to commit to the lease. If you are renting a unit for another person, we will not be able to accommodate you.

At the end of the following application, you will be prompted to enter in your credit/debit card information to pay the \$38.00 screening fee.

Thank you in advance for completely filling out the application. We cannot control the amount of time the screening process will take, but it is normally 48 to 96 hours. Confirmation of information may require additional time.

If you have any questions, please feel free to ask the leasing agent or the property manager. Thank you for your application.

Windermere Property Management/JMW