

SCREENING CRITERIA DISCLOSURE

*All applicants will be charged a <u>\$75.00</u> application fee per adult (18 or Older) *THE APPLICATION FEE OF \$75.00 PER ADULT IS NON-REFUNDABLE *

All adult over 18 is required complete a separate application form. It would be in your best interest to confirm that your rental requirements are not outside of our tenant criteria with multiple adult roommates, eviction history, foreclosures, bankruptcies, job loss, minimal income, low credit scores (below 600), multiple pets, multiple families, or anything that would cause your application to be rejected.

WE DO NOT PRESCREEN APPLICATIONS!

Applicants are required to pre-screen themselves with the following criteria and will need to meet the requirements below. We encourage you to apply if you meet the below criteria:

WHEN THE ON LINE APPLICATION IS COMPLETED, WE WILL PROCESS YOUR APPLICATION – CHARGING THE \$75 APPLICATION FEE.

This application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by Metropolitan Real Estate Group Employees only.

Multiple Applications May Be Reviewed in Choosing an Applicant

<u>Lease Criteria in Applying for a Home:</u> Before you apply for a home, read the following information concerning the approval process. If you have any questions, contact our office during normal business hours Monday to Friday 9 AM to 4 PM Pacific Standard Time.

Application Process & Screening Criteria: MREG strictly abides by the Federal Fair Housing Act, Nevada Fair Housing Law and principles of Equal Opportunity. We do not discriminate based on race, color, religion, national origin, ancestry, sex, marital status, source of income, physical or mental disability, familial status, sexual orientation or gender identity/expression. We also comply with all state and local fair housing laws. We offer application forms to everyone who requests one Approval is based on SEVEN factors:

- 1) Verification of Provided Identification
- 2) Credit History Review and Verification
- 3) Review and Verification of Rental History
- 4) Review and Verification of Income for Each Applicant
- 5) Review and Verification of Employment History
- 6) Criminal Background and Terrorist Database Search
- 7) Review of Animal Applications

<u>Identification:</u> Each applicant is required to provide a copy of a legible Government issued photo identification card. During the online application process, you are required to upload a legible photo of your current valid photo identification. If applying offline a copy must be emailed to pm@metropolitanlv.com or delivered to our office during normal business hours.

<u>Verification:</u> Income should be at least three (3) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. Self-employed income may also be verified with a CPA-prepared financial statement or tax returns. Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by applicant.

Employment: We require verifiable employment history for at least the past three (3) years. You must be a permanent employee (not temporary or probationary). If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), bank statements, that provide proof of applicant's ability to pay the rent.

Residence History: We require verifiable residence history for at least three (3) years whether you currently own or rent. Applicants are responsible for providing information including the names, addresses and phone numbers, of Landlords with the dates of tenancy for the previous 3 years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. Any evictions within the previous 3 years will be automatic grounds for denial.

<u>Credit History:</u> We will obtain a copy of your tenant credit score from TransUnion Smart Move. Prospective tenants cannot provide this to us, we will obtain this ourselves. Credit history should show that the resident has paid bills on time and does not have a history of debt "write-offs" or accounts that have gone into collection. Money owed to a previous landlord or utility company is cause for application denial.

Errors & Omissions: Every effort has been made to provide applicants with reliable and accurate information regarding the home you are applying for – however, changes can and do take place to cause inaccurate information to be accidentally presented. We encourage all tenants to verify schools, allowable pets, expected features, or any HOA concerns prior to signing a lease agreement. Any information posted in the MLS advertisement does NOT constitute a written agreement or guarantee of the facts stated.

<u>Criminal, Sex Offense Database Check:</u> We will check these databases for all occupants over 18. We do not rent to any person required to register as a sex offender. Criminal backgrounds involving violent crimes, sex offenses, domestic violence and/or involving the possession/distribution of weapons or illegal substances are all grounds for denial of an application. An exception may be made for type and or age of offense, please provide details to the Property Manager.

FALSE INFORMATION: If any information provided on your application proves to be false or misleading, your application will be denied. If you have already entered a rental agreement on the property when it's discovered you have provided false information, you will be subject to immediate eviction from the premises.



PROSPECTIVE RESIDENT SCORE DISCLOSURE

MREG will complete a TransUnion SmartMove credit check on all applicants over the age of 18 years old. The following approval criteria will be followed based on the score received from TransUnion:

| RESIDENT SCORE | OUTCOME |
|----------------|--|
| 350-535 | Decline Applicant |
| 536-550 | Conditional Approval – 2x Advertised Security Deposit |
| 551-589 | Conditional Approval – 1.5x Advertised Security Deposit |
| 590-614 | Conditional Approval - Advertised Security Deposit + \$500 Deposit |
| 615+ | Approval – Advertised Security Deposit |

HOW WE CALCULATE MUTIPLE APPLICANTS:

Add ALL applicants TransUnion Tenant Scores together and divide by the number of applicants in the home to arrive at the determining number for the approval process.

| EXAMPLE 1 – | Applicant 1 TU Score | 617 |
|-------------|----------------------|----------------|
| | Applicant 2 TU Score | 540 |
| | TOTAL Score | 1157 / 2 = 579 |

Tenants would be conditional approved with 1.5x Advertised Security Deposit

| EXAMPLE 2 – | Applicant 1 TU Score | 720 |
|-------------|----------------------|----------------|
| | Applicant 2 TU Score | 600 |
| | Applicant 2 TU Score | 580 |
| | TOTAL Score | 1900 / 3 = 633 |
| _ | | |

Tenants would be approved with Advertised Security Deposit

For more information on this form credit check visiti: <u>TransUnion SmartMove Resident Score</u>



NOTICE TO ALL APPLICANTS

Disabled Accessibility:

Our policy on Disabled Accessibility strives to ensure that everyone has the same opportunity for use and enjoyment of our premises. Any request shall be submitted in writing to the property manager and we must obtain owners approval prior to the modification of the property. All approved modifications are at the expense of the disabled resident, and must agree to restore the property, at their expense to the original condition of the property. To make modifications, we require a written plan detailing the extent and nature of work, approval from the property manager prior to any changes being made, building permits with applicable licenses ready for inspection by management upon request as well as possibly requiring a restoration deposit in line with Fair Housing guidelines before implementation can take place. We believe eliminating barriers is essential so those individuals may experience maximum accessibility both now and into the future!

Animals on Property:

Rental Criteria for Animals (Pets): Animal policies vary from one homeowner to another. Some owners do not permit animals (other than approved service animals) on the property, while others restrict type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval.

<u>Service Animals:</u> Any requests to allow for service animals must apply for free, provide certifiable documentation, and complete an application into: mreg.petscreening.com

REASONS FOR DENIAL OF APPLICATIONS:

- If previous landlord(s) would be unwilling to rent to you again.
- If you have had two or more late payments of rent within the last 12 months.
- If you have an unpaid collection filed against you by a Property Management Company or Utilities Company.
- If an unlawful detainer action or eviction has occurred within the past five (3) years.
- If you have less than a 615 combined Trans Union applicant credit score and refuse to submit additional security deposit as outlined in Resident Score Disclosure.
- If you have allowed any person(s), not on the lease, to reside on the premises.
- If we are unable to verify your information, we must deny the application.
- If you violate any of our terms of service during this application process.
- Applicant requests re-wording or removing any paragraphs in the Lease Agreement.