

J.R. Warner Co. LTD

--- RENTAL SCREENING CRITERIA ---

J.R. Warner Co. LTD 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 J.R. Warner Co. LTD managed home. Our goal is to consistently offer top quality properties 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 first come, first served basis.

APPLICATION PROCESS

Steps to become a tenant with J.R. Warner Co. LTD

1. Select your rental unit.
2. To submit an application, applicants must have a combined income of at least three (3) times the amount of monthly rent.
3. Complete the application on the designated form or online.
4. Pay your non-refundable credit/screening fee of \$30.00 **per adult** living on the property.
5. Be prepared to wait three to five business days for the information on your application to be verified.
6. Standard security deposits start at stated monthly rent per unit, additional deposit may be required per the screening criteria below.
7. Once you have been approved, you will be required to pay a deposit equal to one month's rent and sign the agreement to rent within 48 hours of notice to hold the unit. The deposit can not be used to pay any month's rent and is non-refundable should you fail to move into the property on schedule.
8. Lease documents will then be provided for you to review prior to moving in and an appointment will be scheduled for a move-in inspection.
9. Property Manager will meet you at the property on the scheduled day to finalize documents and walk-thru home.

GENERAL REQUIREMENTS

1. Valid government issued identification with a picture id will be required.
2. Invalid or no Social Security number will result in additional deposit above the standard in the amount of one month's rent or more per property.
3. A complete and accurate application listing the current and at least one previous rental reference with phone numbers will be required (incomplete applications will be returned).
4. Each applicant will be required to qualify individually.
5. Applicants must be able to enter a legal and binding contract.
6. Incomplete, inaccurate or falsified information will be grounds for denial.
7. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance shall be denied.
8. Any individual, who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.
9. An application insufficient in Credit and Rental Requirements shall require an additional security deposit equal to 100% of the stated rental amount, over and above any other security deposit or additional security deposit required.
10. The total security deposit required will be that of the least qualified applicant.
11. The denial of one applicant will result in the denial of the entire application.
12. In order to qualify as a co-signer, you must have a minimum monthly income of four (4) times the stated rent and show no negative credit reports.
13. The demeanor of the applicant during the showing and screening will be considered, unacceptable demeanor may be grounds for denial.

P.O. Box 536
937-524-5791

Email: rentals@jrwarner.com

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14. Applications that far exceed minimum standards in individual categories but fail to meet minimum standards in another shall be reviewed and possibly reconsidered if extenuating and explainable circumstances warrant.
15. An application that exceeds 2 people per bedroom will be denied.
16. All J.R. Warner LTD properties are non-smoking properties.
17. Attorneys will be denied.

INCOME REQUIREMENTS

1. Gross monthly household income must equal three times (3) the stated monthly rent. If monthly income does not equal three (3) times the stated monthly rent, a qualified co-signer will be required and/or an additional security deposit equal to a full month's rent or more per property will be required.
2. A current paycheck stub from your employer will be required. Verifiable income or liquid assets equal to three (3) 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 state records. A recorded business name or corporate filing may be sufficient to meet verification of employment.
3. Application will be denied if the legal source of income cannot be verified.

RENTAL REQUIREMENTS

1. 1 year of verifiable rental history or mortgage history from a current third party landlord is required. (Rental references ending 12 months prior to the date of application will not be considered current)
2. Home ownership is verified through the county tax assessor. Mortgage payments must be current, mortgages 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.
3. Eviction free rental history for a period of five (5) years as of the date of the application will be required.
4. Rental history demonstrating residency, but not third party rental history, will require an additional security deposit equal to 100% of one month's rent and/or a qualified US citizen as a co-signer.
5. A co-signer who is a US citizen will be required when rental history does not meet third party rental criteria, but residency can be verified with parents, student housing or military housing.
6. Rental history reflecting past due rent or an outstanding balance will be denied.
7. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.
8. Three (3) or more 72-hour notices within a period of one year will result in denial.
9. Three (3) or more NSF checks within a period of one year will result in denial.
- 10 Rental history demonstrating noise or other documented complaints will result in a denial when the landlord would not re-rent to applicant.

CREDIT REQUIREMENTS

1. A credit history showing no negative reports is required. A negative report is considered any non-medical items 60 days past due or greater, collections, repossessions, liens, judgments or garnishments. Negative credit will result in additional requirements with the following guidelines:
 - a. A credit file report containing a discharged bankruptcy will require an additional security deposit equal to 50% of one month's rent and/or a qualified co-signer.
 - b. 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 and/or qualified co-signer.
 - c. 3-5 items as listed above will require an additional security deposit equal to 50% of one month's rent and/or qualified co-signer
 - d. 6-8 items as listed above will require an additional security deposit equal to 100% of one month's rent and/or a qualified co-signer.
 - e. 9 or more items will result in the denial of the application.
 - f. Aggregate of collections shall not exceed a total of the equivalent of one month's rent.
 - g. Collections from utility companies will result in the denial of the application.

CRIMINAL CONVICTION CRITERIA

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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 with intent to sell) class 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 involving criminal trespass I, theft, dishonesty, and 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 processing of the application will be completed. No unit will be held waiting resolution of pending charges.

DISABLED ACCESSIBILITY

STANDARD allows existing premises to be modified at the full expense of the disabled person, if the disabled person agrees to restore the premises to the pre-modified condition.

STANDARD requires:

1. Written approval from the landlord before modifications is made.
2. Written assurances that the work will be performed in a professional manner.
3. Written proposals detailing the extent of the work to be done.
4. Documents identifying the names and qualifications of the licensed contractors to be used.
5. All appropriate building permits and required licenses made available for landlord inspection.
6. A deposit for the restoration may be required.
7. Service animals must be certified to be accepted. If reasonably possible service animals will be accommodated.
8. Companion Animals are not Service animals. They are not certified. If you have a certified statement from a medical provider confirming a disability AND nexus with a companion animal related to that disability, AND we can reasonably accommodate the animal, AND the animal does not violate any other rules, we will permit it.

Pet Policy

Some of our properties have a No Pets policy. People with pets may be denied.

DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you may;

1. Contact Tenant Background Search at info@tenantBackgroundSearch.com or Fidelis Screening Solutions at 888-877-8501 for a copy of the report they provided to us. In most cases only one of these two companies will have provided a report.
2. Contact the credit reporting agency to;
 - a) Identify who is reporting unfavorable information
 - b) Request a correction if the information being reported is incorrect

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following;

Write or call to our:

Equal Housing Opportunity Manager

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Explain the reasons you believe your application should be reevaluated and request a review of your file. Your application will be reviewed within 7 working days from the date your letter was received and you will be notified of the outcome however the house will not be reserved for you during this time and may no longer be available.

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