Tenant Criteria Policy for
First Commercial Properties NW | Oregon Only

This is FCPNW's general screening policy. Screening policies and supporting criteria may vary from state to state, county to county, city to city, and manufactured home lots vs. apartments or commercial space rentals. Not all requirements listed below will apply to all rental situations. Don't hesitate to contact FCPNW with any questions at help@fpcnw.com.

Non-Refundable Screening Fee of $63.00 (Online Application)
(There is an additional $3.00 processing fee for online applications using Debit or Credit cards.)

When reviewing a Rental Application and Tenant Screening Report, we will consider the following: Extenuating circumstances (temporary job loss, medical reasons, family emergencies, etc.). The applicant's screening report will be reviewed for adverse (negative) information. Selection Policy applies to APPLICANT AND ALL HOUSEHOLD MEMBERS. Federal, State, and Local laws for consumer reporting apply.

CREDIT

- Open Bankruptcy
- Minimum Credit Score of 650
- Civil Judgments and/or collections, charge offs
- Collections for rentals or utilities
- Closed Bankruptcy, foreclosures, negative credit
- Lack of sufficient credit to establish a credit history

COURT RECORDS

Criminal:

- Criminal activity on the part of any proposed occupant which presents a danger to persons and/or property or the peace and enjoyment of the others in the apartment community could negatively impact your application.
    - Examples: drugs, sex offense, robbery, assault, crimes with firearms/weapons, domestic violence assault, etc.
- Criminal screening will be determined on a case-by-case basis and based on several factors and information. There will be no automatic denials for arrests or criminal convictions.

Civil:

- Eviction Actions
- Domestic Violence Petitions (perpetrator only)
- Tax Warrants, Property Liens, etc.

REFERENCES

- Lack of 12 months continuous, positive, objective rental history or equivalent mortgage payments
- Negative and/or incomplete rental references

EMPLOYMENT/INCOME

- Lack of proper documentation proving adequate income to pay rent
- The income required is 3x times the rent amount.
- Permanent Employment, management will require 3+ months of proof of income.

Screening Report will also be reviewed for:

1. False information and/or omission of material fact listed on Rental Application

2. Lack of information provided on the Rental Application

Before Screening Can Begin, Applicants need to provide the following:

1. Thoroughly filled out, completed, and signed Rental Application for all occupants 18 years and older
2. Copy of photo ID for proof of identity (Driver's License, Government Issued ID, Passport, etc.)
3. Copy of additional form of ID (Social Security Card, US Visa, etc.)
4. Proof of adequate income (3 X's rent) – Example:
   - Most recent check stub with year-to-date earnings
   - Self-Employed – Tax Returns for the last two years
   - Retired – Copies of Deposit slips, Investment Earnings and/or Social Security Earnings
   - Documentations, Bank Deposit History
   - Additional Sources of Income – Ex: Child Support, Trust Funds, Bank Deposit History, etc.
5. Pay a Non-Refundable Screening Fee of $63.00 per application (an additional $3.00 processing fee for online applications/credit cards.)
6. Signed and dated Fair Tenant Screening Act of 2012 Document
7. Any other documents the site manager requires or the laws governing that state, county, or city.

First Commercial Properties NW uses Orca Information Systems as our screening provider.

In the event of Adverse Action (denial of tenancy), A cosigner or third-party guarantor may be required to re-apply. You have the right to a FREE copy of the background check we reviewed and processed by Orca Information, Inc. You have the right to dispute the accuracy of the report. To receive a copy of your background check, please provide the Property Manager with your valid email address. Once the email address is received with your request for a copy of the report, the Manager will email it to you. FOR YOUR SECURITY - TO OPEN AND VIEW THE REPORT, YOU NEED TO ANSWER THE SECURITY QUESTIONS CORRECTLY.

Orca Information, Inc. can also provide you with a copy of your background check if needed. The exact process described above applies. Per FCRA, Orca Information, Inc. provided all or part of the information included in a background check. However, Orca Information did not decide to take Adverse Action. The decision to rent is made solely by the landlord.

Also, you have the right to obtain a FREE copy of your credit report each year from every credit bureau. For a FREE copy, log onto **www.annualcreditreport.com.** Orca Information obtains credit reports from Trans Union. Note:) This is to inform you that the background investigation will be processed through Orca Information, Inc. We may obtain credit reports, court records (civil and criminal), employment, and rental references to verify information on your rental application.

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