



## The Cedars RV Resort Screening & Selection Process

### BE ADVISED:

- Incomplete, inaccurate or falsified information will be grounds for a decline response regarding your rental application or termination of your tenancy if discovered after the tenancy commences.
- Any applicant that is a current illegal drug user, addicted to a controlled substance or has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance shall be declined.
- Any individual whose tenancy may constitute a direct threat to the health or safety of an individual, or whose tenancy would result in physical damage to the property of others will be declined.

## APPLICATION PROCESS

### GENERAL REQUIREMENTS

To initiate the application process, two forms of identification will be required. These are: Picture identification plus another form of positive identification. Acceptable forms of picture identification include: a valid, state-issued driver's license, identification card or a passport. Acceptable forms of positive identification (other than picture ID), include: a valid Social Security number, visa or legal alien documentation. Applicants must be at least 18 years of age.

### SCREENING CRITERIA CONSENT TO VERIFY CREDIT AND CRIMINAL BACKGROUND

All applicants and co-signers must agree to the following by executing a rental application form:

I hereby consent to allow The Cedars RV Resort through its designated agent and its employees, to obtain and verify my credit information (including a criminal background search).

### CONSUMER CREDIT REPORT

A consumer credit report will be obtained. Any housing related judgments or collections could result in a denial. The application will be denied if the FICO credit score is below 600 or no credit score exists.

### RENTAL HISTORY

Applicant must have at least 6 months of verifiable rental or mortgage history from a non-relative.

### DISQUALIFICATIONS (Issues that cause immediate denial of applications)

Falsified information / documentation given during the application process. Poor or no credit rating. Evictions in the past five (5) years, a negative rental reference or a reference where the current/previous landlord would not re-rent for documented reasons. An applicant will be denied if they do not meet the Criminal Policy.

## CRIMINAL POLICY

- A conviction, guilty or no-contest plea for a felony in the category of offenses against persons, weapons, sex crimes, drug (delivery, intent to sell or manufacturing), arson or other extensive property damage will be grounds for denial.
- A conviction, guilty or no-contest plea for a felony not in the above categories (excluding traffic convictions) OR, a misdemeanor involving sex crimes or physical violence offenses against another person or a drug conviction within the last 7 years of disposition, release or parole will be grounds for denial. A person currently listed as a sex offender will be denied.

## INCOME/EMPLOYMENT VERIFICATION

We will require verification of income at three (3) times the rent per household. A current paycheck stub will be required. If we are unable to verify any income, the application will be denied.

Applicants should have six (6) months employment. Applicant may be asked to provide their two most recent pay stubs or employer deposit verification as proof of employment and income verification. Other income you are using to qualify must be supported with documentation.

## EVICCTIONS

An applicant will be declined if they have an eviction (that has not been dismissed) within the last three (3) years.

## NOTES:

\*Co-Signer: Co-Signers must apply, pay the applicable non-refundable screening fee, and meet all the above criteria. CoSigners must sign an addendum to the rental/lease agreement acknowledging their fiscal responsibilities.

## REJECTION POLICY

You have the right to dispute the accuracy of any information provided to the landlord/manager by a screening service or credit-reporting agency. If your application is denied due to unfavorable information received during the screening process you may:

- In writing, contact the screening company that supplied the information to obtain a copy of your screening results. The screening company that processed your application is Transunion, LLC. Their name and the reference number for your screening results will be printed on the denial letter.
- Credit: Contact the credit-reporting agency to identify that it is reporting unfavorable information.
- Correct any incorrect information through the credit-reporting agent as per their policy.
- Provide proof of necessary changes to your property. They will contact the screening agency, and your application will be re-evaluated for the next available site if approved.

\_\_\_\_\_ Applicant's Initials