

## The Abshure Realty Group Screening Policies

Thank you for choosing The Abshure Realty Group for your rental home needs! This document will serve as a guide for all applicants to better understand our screening criteria. All adults above the age of 18 will undergo a credit, background and eviction check. The non-refundable application fee is \$80.00. The application fee will allow up to 2 background checks per application. Households with more than 2 adults will be required to submit multiple applications. TransUnion will be used to conduct our soft inquiry credit, background and eviction check via their MySmartMove service.

The Abshure Realty Group is an Equal Housing Opportunity Provider and **WILL SCREEN ALL APPLICATIONS IN COMPLIANCE WITH ALL APPLICABLE FEDERAL AND STATE LAWS, REGULATIONS AND ETHICAL DUTIES, INCLUDING BUT NOT LIMITED TO, THOSE PROHIBITING DISCRIMINATION ON THE BASIS OF RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, HANDICAP, FAMILIAL STATUS, SEXUAL ORIENTATION OR GENDER IDENTITY.**

- ❖ **Income Requirement:** Total household gross income must be at least three times the monthly rent. Gross income is income before taxes. Income documentation will be verified after your application is submitted. Examples of acceptable forms of income are listed below:
  - Two of the most recent pay stubs within 1 month of the application submitted date
  - Employment offer letter typed on company letterhead and include contact information for the company, future rate of pay and terms of employment
    - If you are self-employed or you earn other forms of income, you can provide official documentation which may include tax filed documents filed for the previous year, pensions, child support and /or alimony supporting documentation.
- ❖ **Credit History:** A credit report will be acquired for all applicants. Negative credit history can be grounds for denial of an application. This includes:
  - A previous eviction or breach of lease within the past 7 years
  - A pending civil lawsuit
  - Repossessions
  - Past due/ delinquent student loans, mortgages, credit cards, or auto loans.
  - Bankruptcy that was filed or pending in the past 2 years
- ❖ **Criminal History:** A criminal background report will be acquired for all applicants. A negative criminal history can be grounds for denial of an application. A negative criminal history includes any of the following:
  - Sex-related charges or convictions
  - Terrorism related charges or convictions
  - Active or pending status probation or parole

- Felony Convictions
- Misdemeanor convictions associated with drug manufacturing, larceny, assault or battery
- ❖ **Rental History:** Applicants will be required to provide 6 months of mortgage history or rental history. Negative rental history can be grounds to deny an application. Examples of negative rental history include:
  - More than 3 late payments or non-sufficient funds payments in a 1 year period
  - A previous eviction or breach of lease within the past 7 years
  - Unpaid judgments or filed collections to a previous landlord, property management company, real estate firm or apartment community within the past 7 years
  - Negative feedback or complaints provided by any previous property management company, landlord, or real estate firm
- ❖ **Pets:** If the property allows pets the following charges will be added:
  - \$250 Non-refundable pet fee for the first pet, \$150 per pet for each additional pet after the first one
  - \$25 per month per pet added to the base rent
  - Even if a tenant does not have a pet, **all applicants are required to submit a pet screening**
  - For more information and applicable fees, please reference the following hyperlink:  
<https://theabshurerealtygroup.petscreening.com/>

Please note that our software system uses a weighted algorithm to recommend if an application is approved, conditional or rejected. Therefore, we do not have a set minimum credit score since the weighted balance between credit, background and income can impact the algorithm. Once all documentation is reviewed, The Abshure Realty Group property manager will make a final decision on your application. If your application is approved, we will offer a lease for you to sign. Upon signing the lease, a security deposit is required to be received within 24 hours to reserve the property for you. Your rent will be prorated based on your lease terms, and a one-time \$50 administration fee will be added to your total amount due at move-in.

Thank you for choosing The Abshure Realty Group, We look forward to serving you.