

WEB Properties, Inc Policy on Application Screening

APPLICATION SCREENING CRITERIA

WEB Properties, Inc does not accept the comprehensive, reusable tenant screening report.

As a prospective resident, we would like to thank you for your interest in our property. As part of the application process and in accordance with the limitations set forth in the Federal and State of Washington Fair Tenant Screening Act, we want to make you aware of specific information that may be considered in our decision to approve, approve with conditions, or deny your application.

Both the Ownership and Management desire to provide a well maintained and well-kept property for the benefit of all residents. The screening criteria herein are adopted with the intent of maximizing the ability to provide safe housing for residents, environment for managerial staff, atmosphere on the property, and for the neighbors. Screening shall be designed to provide housing to individuals who do not constitute or pose an unreasonable risk of direct threat to persons and/or property of physical harm and/or adverse housing environment. Owner and management agree to limit screening of conviction history to serious offenses against person and/or property.

In order to determine your eligibility for residency, we will obtain all or some of the information below:

- A consumer credit report
- Eviction and/or judgment information including filed cases
- Criminal conviction history including sex offender registry for anyone 18 years of age and older*
- Rental history (all prior lease obligations must be fulfilled and no negative references, no extraordinary property damage and/or no conduct notices)
- Income verification (each applicant's income must be three (3) times the total tenant(s) portion of the rental amount).

This information may be provided in the form of a consumer report obtained from this consumer reporting agency:

BetterNOI
220 Gerry Drive
Wood Dale, IL 60191
Phone: (866) 389-4042
Fax: (866) 389-4043
Online: www.betternoi.com

You have the right to know the information contained in your file at the consumer reporting agency and dispute any information in your file that you believe is inaccurate. If your application is denied or conditionally approved, you have the right to submit a written request to the consumer reporting agency for disclosure and for a free copy of your consumer credit report. The reporting agency plays no part in our decision and is unable to supply any information regarding your application or our decision.

Listed below are factors which could possibly result in the denial of your application or a conditional approval requiring a co-signer:

- Rent-to-income ratio unsatisfactory or insufficient income
- Rental history unsatisfactory or insufficient within the last seven (7) years
- Credit history unsatisfactory including, but not limited to, bankruptcy within the past seven (7) years, judgments within the past seven (7) years, and collections within the past seven (7) years.
- Insufficient credit history
- Debt-to-income ratio unsatisfactory

- Employment history unsatisfactory or insufficient
- Unverifiable information
- Incomplete application
- Impairment by alcohol/drugs, hostile, rude, or lewd conduct during application process
- Criminal conviction history unsatisfactory based on records within the past seven (7) years excluding juvenile records if the applicant is twenty-one (21) years old or over
- Sex offender registration requirement
- Reasonably reliable information indicating applicant constitutes a direct threat to person(s) or property
- Fraud alert
- Misrepresentation or omission of information during application process

Should we deny or conditionally approve your application based in whole or in part on the credit and/or public record information obtained as part of the application process, we will supply you with an adverse action notice that will detail the reason(s) for our decision, contact information for the consumer reporting agency that provided information that led to our decision, and dispute information to initiate a dispute with should you choose to do so. All reasonable accommodation requests will be evaluated. All applications will be evaluated under applicable federal and state law including RCW 19.182.040.

* Owner and management will screen for criminal convictions for crimes against person or property. Crimes are listed on the attached page and note how many years must pass in order to be eligible for occupancy, subject to RCW 19.182.040 (e).

In matters relating to criminal conviction history, circumstances that may be considered include: age of individual at time of conduct; evidence of good tenant history before or after conviction or conduct; evidence of rehabilitation efforts; nature and severity of offense(s); and/or number of similar past offenses or lack thereof.

If the applicant has a criminal case pending, for any crime set forth in the attached page, the application will be put on hold until the case has been finalized. The applicant(s) are not allowed to be approved or move into a leasehold until the criminal case is finalized and/or determined.

In the event the Landlord discovers the tenant, or applicant, has misrepresented or omitted any material facts during the application for tenancy, any prior consent of the Landlord shall be deemed immediately revoked due to lack of informed consent. In such event, the tenant, and all household members, shall immediately be in occupancy without the permission of the Landlord and without color of title to the real property thereby requiring him/her/them to immediately vacate occupancy of the subject dwelling.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the application has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning questions regarding the Fair Housing and Equal Opportunity call toll free 800-382-4357 or write to the Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, 451 7th Street S.W., Room 5100, Washington, DC 20410.

RCW 19.182.040

Consumer report-Prohibited Information-Exceptions.

(1) Except as authorized under subsection (2) of this section, no consumer reporting agency may make a consumer report containing any of the following items of information:

(a) Bankruptcies that, from date of adjudication of the most recent bankruptcy, antedate the report by more than ten years;

(b) Suits and judgments that, from date of entry, antedate the report by more than seven years or until the governing statute of limitations has expired, whichever is the longer period;

(c) Paid tax liens that, from date of payment, antedate the report by more than seven years;

(d) Accounts placed for collection or charged to profit and loss that antedate the report by more than seven years;

(e) Records of arrest, indictment, or conviction of an adult for a crime that, from date of disposition, release, or parole, antedate the report by more than seven years;

(f) Juvenile records, as defined in *RCW 13.50.010(1)(c), when the subject of the records is twenty-one years of age or older at the time of the report; and

(g) Any other adverse item of information that antedates the report by more than seven years.

(2) Subsection (1)(a) through (e) and (g) of this section is not applicable in the case of a consumer report to be used in connection with:

(a) A credit transaction involving, or that may reasonably be expected to involve, a principal amount of fifty thousand dollars or more;

(b) The underwriting of life insurance involving, or that may reasonably be expected to involve, a face amount of fifty thousand dollars or more; or

(c) The employment of an individual at an annual salary that equals, or that may reasonably be expected to equal, twenty thousand dollars or more.

[2011 c 333 § 2; 1993 c 476 § 6.]