

## **ATS SCREENING POLICY**

**AMERICAN TENANT SERVICES, INC.** always processes applications without regard to applicants race, color, religion, sex sexual orientation, age marital status, parental status, national origin, physical handicap, physical or mental disability.

All applicants will be processed in a fast, efficient manner through Experian (TRW) and the UD registry, assuring all clients the most up-to-date credit information and rental history verifications available.

In order to provide speedy and effective service, the following procedures are required:

- 1. Each applicant must complete the entire Rental Application form and pay a fee of no more than \$35.00. The fee varies with location of the property. When there is more than one prospective tenant over the age of 18 years who plans to live in the apartment, each one must pay a separate application fee.**
- 2. All applicants must show proof of income and must have income equal to approximately three times the amount of the rent. Proof of income must be attached to an application before it can be processed. As described in the ICI Rental Policy and at number 8 below, under specified circumstances the requirement of the three times the rent may be waived.**
- 3. Proof of income may be shown in the following ways:**
  - A. If you are an employee, a current pay stub. No stub will be accepted which are more than two weeks old.**
  - B. If you are self-employed an income tax return, 1099 form which you have filed within the present calendar year or your three(3) most recent checking account statements. If these documents do not establish proof of income additional information may be requested.**
  - C. If you are retired, statement of retirement, social security; if you are on automatic deposit, a current bank statement will verify deposits.**
  - D. If you are on government aid, proof of eligibility.**
  - E. If you are HUD qualified, HUD Certificate or Voucher.**
- 4. Applicants will be denied who:**
  - A. Show insufficient income, and/or,**
  - B. Have major items of derogatory credit, (negative Experian (TRW) report, outstanding unpaid debt which is overdue), and/or,**
  - C. An unfavorable tenant history (unlawful detainer, evictions, negative report from previous/current landlord).**
  - D. Have felony convictions or misdemeanors, which involve moral turpitude.**

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**(I.E.; drug involvement, selling, manufacturing or possession of a controlled substance, prostitution, theft, etc.) DEFFERED ADJUDICATION FOR ANY SUCH OFFENSE, OR PROBATION FOR A FELONY ARE CONSIDERED REASONS FOR DENIAL.**

**As described in ICI Rental Policy and set forth at number 8 below, under specified circumstances, one of these requirements may be waived.**

- 5. Applicants may use a co-applicant in the event that their income is not sufficient, or they have short employment histories, or they have minor items or derogatory credit, or no verifiable credit history or they have little or no tenant history. Co-applicants must pay a separate application fee and qualify under the same standards, which apply to applicants.**
- 6. American Tenant Services will notify the manager and the prospective tenant within 48 hours whether the tenant has been approved or denied.**
- 7. All denied applicants will be notified by ATS in writing of the reason for the denial. The denial will be sent within 48 hours provided the proper address and information have been given by the applicant. The written denial will contain addresses and phone numbers for ATS, TRW, and the Unlawful Detainer Registry in case the applicant disputes material provided.**
- 8. ATS will reconsider the applicant if additional information can be provided to prove credit worthiness. For example:
  - A. Applicants whose income is less than approximately three times the amount of the rent may be considered on a combination of the following factors: (1) their income is stable and verifiable (for example, Social Security Pension Income), (2) they have few or no debts, (3) they have an established, long-term, credit history which is good, (4) they have excellent rental references for the past three years.**
  - B. If an applicant has a good, verifiable rental history and a good verifiable income. ICI will consider applicants who have filed bankruptcy provided proof of discharge is supplied.**
  - C. Where other qualifications are strong, ICI will review evictions more than five years old.****

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