

Jamison Management Company A California Corporation 107 W. Torrance Boulevard, Suite 104, Redondo Beach, CA 90277 Tel (310) 798-9154 Fax (310) 798-9164 CREDIT SCREENING POLICY As of July 8th, 2020

Property Address:

Jamison Management Company is an Equal Opportunity Housing provider. It is the policy of this Company to screen all applicants for an apartment on these premises according to the guidelines below:

- A. **Complete Rental Application**: Applicant must provide accurate and honest answers for all fields on the application. If a field is not applicable, applicant must write "N/A" in the field. Individual applications are required from each proposed occupant 18 years of age or older and all applications must be submitted in order to be considered complete.
- B. Identification: Applicant must provide a valid government issued identification card and social security card.
- C. Positive Rental History: "We reserve the right to deny an application if we cannot verify rental history."
- D. **Income Requirements**: Applicant(s) must earn verifiable monthly gross income equal to or greater than 2.5 times the monthly rent. Income from all adult applicants may be combined to meet this income requirement.
 - a. <u>Employed Applicants</u> must provide a copy of the three latest paycheck stubs for income verification.
 - b. <u>Self-employed Applicants</u> must provide a copy of their latest Federal year tax return and business license, as applicable. In lieu of the tax return, applicant may provide a copy of the last three bank statements showing deposits greater than <u>four</u> times the monthly rent and copies of all 1099's issued to applicant.
 - c. <u>Students</u> must provide a copy of their student ID, their current class schedule and verifiable income. A Guarantor may be used if applicant does not qualify alone. In such case, the Guarantor must earn at least four times the monthly rent and be approved with good credit.
- E. Fair to Good Credit Record: Applicant must have fair to good credit to qualify.
 - a. Applicant may not have any prior evictions.
 - b. Applicant may not have any open bankruptcies.
 - c. If applicant has prior bankruptcies, applicant must have good credit since the bankruptcy.
 - d. Applicant may not have any outstanding collections with prior apartment communities or landlords exceeding \$150.
 - e. The majority of all trade accounts must be in good standing.
- F. Criminal Background Check: Applicant may not have any felonies on record. Applicant may not have been convicted of any crimes against person, property or drug related offense within seven years of disposition, release or parole.
- G. Occupancy Limit: Two people per bedroom, plus one.
- H. **Renter's Insurance:** Upon approval, residents agree to obtain an insurance policy that will cover property damage and personal property loss. Residents shall provide proof of insurance in the amount of \$100,000 and name the owner as an "additional insured". Proof of renewal must be submitted within ten (10) days of occupancy.

<u>NOTE</u>: All approved applicants must submit the security deposit within 48 hours of approval date in order to secure the unit. If no payment is received within that period, we will move on to the next qualified applicants. Deposit and 1st month rent payments must be in the form of a Money Order or Cashier's Check, payable to Jamison Management Company.

By signing below, I acknowledge that the credit screening criteria has been communicated to me and I understand that my application fee is <u>non-refundable</u>.

Date X

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RENT \$ DEPOSIT \$ TOTAL \$

Jamison Management Company

Residential Application to Rent

Individual applications required from each proposed occupant 18 years of age or older

APPLICANT

First, Middle, Last Name	Date of Birth	Social Security #	Driver's License#
Other Names Used in the last 10 Years	Home Phone	Work Phone	Cell Phone
How did you hear about the rental (Check all that apply)?	Email Address		
Craig's list, Westside Rentals www.jami			

ADDITIONAL OCCUPANTS list everyone who will live with vou:

First, Middle, Last Name	Date of Birth	Relationship To Applicant

EMPLOYMENT

	Current	Employment		Prior Employment
Employer				
Address				
Employer Phone				
Job Title/Occupation				
Name of Supervisor				
Dates of Employment	From:	To:	From:	To:
Income Per Month	\$		\$	
Other Income Per Month	\$	Source:		

RESIDENCE AND RENTAL HISTORY

	Current Residence	Previous Residence	Previous Residence
Street Address			
City			
State & Zip			
Date of Occupancy		,	
Owner or Manager			
Phone Number			
Reason For Leaving			
Last Rent Paid	\$	\$	\$

PERSONAL REFERENCES

In case of Emergency, Notify	Address/City	Phone	Relationship
Close Friend			
Nearest Relative Living Elsewhere			
		1	

VEHICLES

Make	Model	Color	Year	License No.	State

CREDIT INFORMATION

Name of Ba	Name of Bank Branch Address Account No.		Balance			
				Checking		\$
				Savings		\$
Credit Accounts	Account N	lo.	Address/Citv	Phone	Current Balance	Monthly Min. Pmt.
		1				
					1	

ADDITIONAL INFORMATION (Circle answer that applies)

1.	Do you smoke?	YES	NO
2.	Do you have any pets?	YES	NO
3.	Have you ever had a Civil Judgment or Tax Lien?	YES	NO
4.	Have you ever had any credit problems?	YES	NO
5.	Have you ever been evicted for non-payment of rent?	YES	NO
6.	Have you ever filed for bankruptcy?	YES	NO
7.	Will you be using any water-filled furniture in the apartment (including aquariums)?	YES	NO
8.	Have you ever been conducted of a felony?	YES	NO
9.	Have you ever been convicted for selling, possessing, distributing or manufacturing		
	illegal drugs?	YES	NO

Please explain any "Yes" answers to the above questions:

Have you given written NOTICE to your Landlord? _____ What is your expected Move-In Date? _____ A NON-REFUNDABLE application fee of \$45 is hereby submitted for the cost of processing the application to obtain credit history and other background information. PLEASE RETURN THE FOLLOWING WITH THE APPLICATION FEE: COPY OF THREE MOST RECENT PAYCHECK STUBS. A copy of GOVERNMENT ISSUED IDENTIFICATION CARD AND SOCIAL SECURITY CARD will be needed upon approval. Please return these items to: Manager _____ Phone _____ located at

The applicant (name) ______ herby applies to rent/lease Apartment #_____ at

for \$ per month,

and upon landlord's approval agrees to enter into a Rental Agreement and/or lease and pay all rent and security deposits required before occupancy.

Applicant represents that all information given on this application is true and correct. Applicant hereby authorizes verification of all references and facts, including but not limited to current and previous landlords and employers, and personal references. Applicant hereby authorizes owner/agent to obtain Unlawful Detainer, Credit Reports, Telechecks, and/or criminal background reports. Applicant agrees to furnish additional credit and/or personal references upon request. Applicant authorizes, without reservation, any part or agency contacted to furnish, completely and without limitation, any and all of the above mentioned information and any other information related thereto, now and in the future, as evidenced by signing below. Furthermore, Applicant releases from liability and will defend and hold harmless all requesters and suppliers of information in accordance herewith.

Applicant declares that all statements on this Application to Rent are true and complete. If Applicant fails to answer any question or give false information, we will reject the application. Giving false information is a serious criminal offense. We may at any time furnish information to consumer reporting agencies and other rental housing owners regarding your performance of your legal obligations, including both favorable and unfavorable information about your compliance with the Lease Contract, the rules and financial obligations.

Applicant Signature _____