



## Multi-Point Comprehensive Tenant Screening Process

The property management company represents the owner. A full tenant application and follow-up screening review is required for all properties managed. This limits the liability of entering into a lease with a high-risk candidate or one that does not match the rent amount.

A \$75 Application Fee for each adult 18+ is required. Reporting includes Verified Identification, Income/Employment Verification, Credit Score, Credit Report Review, Evictions History, Former Landlord Verification, Patriot Search, Criminal Background Check and Pet Screening. No offer will be reviewed without submission of full application. If approved lease must be signed within three calendar days or the offer will be rescinded.

*Ask about our low-cost security deposit alternative. All utilities are tenant responsibility, unless otherwise noted in lease. Tenants are enrolled in **Resident Benefits Package (RBP)** for \$35/month; includes HVAC Air Filter delivery, Credit Building to help boost credit scores with timely rent payments, \$1M Identity Protection, Utility Concierge Service making utility connection easy for move-in, best-in-class Resident Rewards Program. More details upon application.*

**A \$75 Application Fee for each adult 18+ is required and are submitted online, visit:**

**<https://dvapply.com/Office/44/RealtySolutions/N0GI1Quz9kKfZFY-QXS7LA>**

-  Verified Identification
-  Income/Employment Verification
-  Credit Score
-  Credit Report Review
-  Eviction History
-  Former Landlord Verification
-  Patriot Search
-  Criminal Background Check
-  Pet/Animal Screening



## Application Criteria & Process

- **Verified Identification:** a valid Government Issued Photo Identification will be verified that the individual signing the application will be executing lease.
- **Income/Employment Verification:** total combined gross monthly income from all sources must be at least 3 times the amount of monthly rent (i.e.: \$1,000 monthly rent x 3 = \$3,000 monthly income) to be approved. Must provide current Pay Stubs (2), Bank Records, W2s/Recent Tax filings, written certification from subsidizing benefit source. Applicants will be instructed to supplying proof of income documentation. PDF earnings statements downloaded directly from payroll website and/or PDF bank statements downloaded directly from bank website are required.
- **Credit Score:** below 580 may result in a rejection or require additional information and co-signer. (NOTE: minimum FICO scores for an FHA loan are 580)
- **Credit Report Review:** main review of collections accounts. Any collections accounts created in the last 90 days will need further explanation in writing. System weighted for student loans and healthcare balances.
- **Evictions History:** eviction judgments in the last 3 years will be declined, unless the timeframes fall under NJ Executive Order and are excluded by NJ Law. Eviction filings will require written explanation from tenant and former landlord.
- **Former Landlord Verification:** a rental history report from up to three past landlords are verified using six data points, including property ownership.
- **Patriot Search:** terrorist database search under the Federal Patriot Act
- **Criminal Background Check:** will be performed on all applicants that have met a “conditional” approval based on all other screening points under the disclosures of NJ Fair Chance Act & Federal Fair Housing. Any criminal felony record will be vetted. Application may be rejected depending upon the nature, severity, and age of the conviction.
- **Pet Screening:** a separate online application is required for any/all animals residing in property, Pet or Support. An additional \$20 fee for the first pet application and \$15 for every additional pet, visit = <https://njrealtysolutions.petscreening.com/>



## **General Rental & Screening Details**

**FAIR HOUSING STATEMENT:** Realty Solutions is a fair housing provider and does not discriminate against persons on the basis of race, color, religion, national origin, sex, familial status, disability, creed, marital status, public assistance, ancestry, and sexual or affectional orientation.

**BUSINESS RELATIONSHIP:** The relationship between a landlord/property manager and tenant is a business relationship. A courteous and business-like attitude is required from both parties. Realty Solutions reserves the right to refuse rental to anyone who is verbally abusive, swears, is disrespectful, makes threats, is intoxicated, is argumentative, or in general displays an attitude at the time of the unit showing and application process that causes the Realty Solutions to believe it would not have a positive business relationship.

**ROOMMATES:** Three (3) or more adults, non-related persons will be considered roommates. There may be a specific additional security deposit alternative policy & individual renters insurance policy required for roommates.

**NON-DISPARAGEMENT CLAUSE:** You will be required to sign a Mutual Non-Disparagement Clause with your lease. This Clause protects yourself, specific property managers and Realty Solutions LLC at large from disparaging comments, verbally or in writing that could be injurious to business, reputation, property or disparaging comments which are false. Addendum will be attached to Lease.

**UPON APPROVAL:** The lease will be sent out for the agreed upon move in date through electronic signature software for you to review and sign online follow by an invitation via email to purchase your required Security Deposit Alternative Protection Policy. You will then be prompted to pay all fees due for move-in. You will have 24 hours to review and sign the lease once it has been sent to you. After the lease has been signed and funds received the property will be taken off the market. On the morning of your lease start date, provide you the access code to enter the property for move-in and obtain your keys.

**PROPERTY CONDITION:** Applicant is strongly encouraged to view the Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter into a lease, Applicant can request repairs or treatments after move-in. Municipality Certificate of Occupancy rules will govern which repairs are deemed necessary after move-in.

**SIGHT UNSEEN ADDENDUM:** If any leaseholders have not physically seen the property prior to a lease being signed, a “Sight Unseen Addendum” will be required to be signed by all leaseholders.

**PRIVACY NOTICE:** You have chosen to do business with Realty Solutions LLC, and we are obligated to honor the relationship with great care, beginning with the confidential information that may come into our possession during the course of your transaction with us. We believe that your privacy should not be compromised and are committed to maintaining the confidentiality of that information. You can be assured that we are respecting your privacy and safeguarding your “nonpublic personal information”. Nonpublic personal information is information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or governmental records. We collect personal information about you from the following sources: • Information from you on applications or other forms • Information about transactions • Information about transaction with non-affiliated third parties • Information received from a consumer-reporting agency. We respect the privacy of our customers, and we will not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need that information to provide products to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We will not disclose nonpublic personal information about our customers or former customers to nonaffiliated third parties, except permitted by law.

**PET POLICY:** We understand that a pet plays a significant part in many people's lives, so we strive to allow animals in our rental properties. Most properties allow almost any pet although some owners and community associations have restrictions on pets; kind, breed, size or possible a ban altogether. Pet Screening Profiles are required for every applicant applying even if you do not have a pet. In this case the form is a Free Affidavit stating you do not have a pet/animal. In the case of assistance or support animals no fees are assessed in accordance with Fair Housing Laws. When fees associated with pets are assessed they are called additional “pet rent”. The term “pet rent” is simply a fee you pay for the pet allowance and is charged on a monthly basis, paid with property rent.

*Realty Solutions LLC is an Equal Opportunity Housing Company and a member of the National Association of Residential Property Managers (NARPM®) & National Association of REALTORS®. Our staff members adhere to a strict Code of Ethics, to the Federal Fair Housing Law and to NJ Real Estate Commission Laws.*