**Seblynn Homes, LLC Rental Application Criteria**

Seblynn Homes, LLC does business in accordance with the Federal, State and Local Fair Housing laws and welcomes Persons of all Race, Color, Disability, Religious Creed, Ancestry, Sex, Familial Status, Sexual Preference, Gender Identity, Age and National Origin. We process applications and score on the criteria described in this policy. We select the best qualified tenant based on the highest scoring application. Each application requires that we verify credit history, leasing history, income, and criminal reports. Factors such as your move in date, pets and your behavior and cooperation with our staff may also be considered in the application decision.

**IN ORDER TO PROCESS YOUR APPLICATION, WE NEED YOU TO PROVIDE US THE FOLLOWING ITEMS**:

**1**. Completed and paid application - We must have a completed and paid application for anyone 18+ years old that will be living at the property. Please make sure to complete all fields as we only process fully completed applications.

**2**. A copy of a state issued photo ID. (driver’s license, passport, military ID)

**3**. Proof of income for ALL applicants - Applicants must provide verification of legal income sufficient to meet the rent to income ratio. Examples of verification include, but are not limited to, one month’s paycheck stubs, payroll report from employer for at least the two most recent pay periods, current proof of government income (such as Social Security, disability, welfare, etc.), proof of retirement income, liquid assets (e.g. savings/bank account, stocks), proof of spousal and/or child support, or any other legal verifiable income. Verification of more than two pay periods may be required if the income is not consistent. If the applicant is hired but has not received a paystub yet, a written letter of hire from employer detailing wage/salary, position and start date is required.

**4**. Self-employed applicants must provide a copy of the 2 previous year’s tax return and documentation of the current year’s financial performance. Gross income is calculated as total income before taxes less child/spousal support, debt service, payroll garnishments for loans, taxes, child/spousal support, etc.

**5**. $50 non-refundable screening fee per application/applicant. Please note, since we incur costs to process and screen each application, application fees are non-refundable.

**APPLICATION POLICIES**

• You must be willing to start the lease within 30 days of applying if the property is vacant at the time of application. If property is not available until a future date, you must be willing to start a lease within 21 days of the availability date. Please check with our team if this is a concern.

• A complete application package includes all items listed above. Only fully completed application packages will be processed. An incomplete application package will not be considered. Please attach all documents to your online application.

• Our application process generally takes three business days from the day you provide us a complete application and all required documents. If there are multiple applicants, it can sometimes take longer, but our goal is to get you a decision within three business days. We make no guarantee as to the time it will take to process your application. The time required varies based on the responsiveness of your landlords and employers and other business demands.

• We must verify your rental references, so please make sure to provide working phone numbers for your current and previous landlords. When possible, it is a good idea to let them know we will be calling in advance. If you cannot provide contact information for your former landlords, we cannot consider that history and your application score may be affected.

• Be honest and truthful in your application and answer all questions. Any falsification of facts or withholding of information requested on the application is cause for denial. If the falsification of facts is revealed after a lease has been signed, this is a reasonable cause for eviction.

• If you have not seen the property, your application may be subordinated to other applicants who have seen the property. We strongly encourage you to view the property prior to applying.

• Please note, if your application is approved, Seblynn Homes, LLC needs a minimum of 2-3 business days to prepare the property prior to your move in.

• Pets - Please check the advertisement to confirm if pets will be considered, and what the number, type and weight restrictions are. No pets will be considered without a pet photo and screening. You MUST submit current vaccination records, photos and your tenant insurance policy number in order to have your animal considered.

• Renter’s insurance is required. Landlord, Owner or Manager does not maintain insurance to cover the personal property of Tenant(s) or personal injury to Tenant(s), their guests or occupants. Tenant(s) is required to obtain rental insurance in the amount of $300,000 public liability and $50,000 property damage from whatever cause to his person or property and to the person or property of those on the premises with his consent, and Tenant(s) shall indemnify and hold all other parties harmless from all claims arising from any such injury or damage throughout the term of the tenancy. Tenant(s) is responsible to obtain insurance prior to residing on the Premises.

**APPLICATION SCORING**

**CONVENTIONAL CREDIT** A credit score lower than 500 is cause for automatic denial of the rental application. Open (non-discharged) bankruptcy is cause for automatic denial of the rental application.

**RENT/INCOME RATIO** (this is a household measurement, all applicants’ income is combined for scoring) We require the primary applicant have income 3x times the monthly rent. For example, if the monthly rent is $1000, we require the applicant to gross $3000 per month.

**LANDLORD HISTORY**

1. No eviction records in the last 3 years

2. No open judgments due to a landlord

3. Three years of address history must be verifiable. Lack of verifiable address history may result in application denial at the discretion of Seblynn Homes, LLC. \*\*Your application is automatically denied if you have an eviction record in the past 3 years, Negative Landlord Reference regarding property damage or outstanding balance due, Outstanding Landlord Collection or Judgement, or Mortgage is currently past due.

**CRIMINAL HISTORY** As we evaluate an applicant’s criminal history, special attention is paid to violent and sexual offenses. We base our decisions related to criminal history on our business concern for the safety of other residents and our staff. Only convictions are considered, arrests without conviction are not considered when evaluating an application. Convictions for the manufacture and distribution of illegal drugs in the last 7 years will result in application denial. Convictions for violence against persons or property specifically: murder, manslaughter, assault, robbery, kidnapping and arson, in the last 7 years will result in application denial. Sexually related offenses for any period of time will result in application denial.

**APPLICATION AGREEMENT**

**Special Provisions** Security Deposits paid now or in the future are earnest money to be refunded to you if this application is not accepted. Upon acceptance of this application, this deposit shall be retained as the security deposit. After being notified of your acceptance, you will enter into a lease agreement or the security deposit will be forfeited as liquidated damages in payment for time and effort in processing the inquiry and application.

**If You Fail to Sign Lease After Approval** Unless we authorize otherwise in writing, you and all co-applicants must sign the Lease Contract via electronic signature or in person signature within 36 hours of having it be sent electronically. If you or any co-applicant fails to sign as required, we may keep the security deposit as liquidated damages, and terminate all further obligations under this Agreement. No property is reserved until an application is approved, lease signed by all parties and security deposit is paid. Submitting an application does not hold a property, it gives us the information we need to make an approval decision.

**Completed Application**  An Application will not be considered completed and will not be processed until all of the following have been provided to us: Completed application for each occupant over 18 years of age (each section MUST be completed in FULL), Paystubs and other proof of income, AND copy of state issued photo ID, AND application fees. When the application is completed and submitted, the verifications and reports will be started.

**Refund After Non-Approval** If you or any co-applicant is not approved we will refund all security deposit funds within 30 days of such disapproval. Refund check may be made payable to all co-applicants and mailed to one applicant.

**Notice to or from Co-applicants** Any notice we give you or your co-applicant is considered notice to all co-applicants; and any notice from you or your co-applicant is considered notice from all co-applicants