

MOSAIC PROPERTY MANAGEMENT LLC

3519 NE 15th Ave. #455 Portland, OR 97212 T (503) 395-7342 F (503) 419-4373

SCREENING CRITERIA

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet for clothing)
2. Two persons are allowed per bedroom.
3. Exceptions are made for children under age two. Children under age two are allowed as a third occupant when the child resides with the parent or other adult(s) maintaining proper legal custody.

APPLICATION PROCESS

1. At least one (1) adult applicant (over 18) must see the inside of the unit (or delegated agent thereof, as specified in writing) prior to submitting an application OR EACH APPLICANT must sign and submit a "Sight Unseen" authorization letter in writing at time of application.
2. Each adult applicant (over 18) must complete the application on the designated form.
3. Each adult applicant (over 18) must pay the non-refundable credit/screening fee of \$45.00.
4. Be prepared to wait two business days for the information on your application to be verified.
5. Once you have been approved, you will be required to pay a deposit to hold.
6. You have 24 hours to pay the deposit money. This payment must be paid in the form of a cashiers check or money order made payable to Mosaic Property Management.
7. Once the application is approved, and deposit to hold form signed by both parties, any and all advance deposits will be forfeited if no rental agreement is executed. You are encouraged to read the rental agreement at the time of application.
8. To be added on to an existing rental agreement, please refer to Roommate Add-on Addendum. Adding your name to a current rental agreement will require a \$45.00 application fee at the time of submission. At time of approval, an additional \$150.00 Roommate Add-on Fee will be fee due at the time of approval.
9. Incomplete applications will not be approved.
10. We review completed applications in the order which we receive them.

DISABLED ACCESSIBILITY Mosaic Property Management allows existing premises to be modified at the full expense of the disabled person, if the disabled person agrees to restore the premises to the pre-modified condition. Mosaic Property Management requires:

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1. Written approval from the landlord before modifications can be made.
2. Written assurances that the work will be performed by a licensed, bonded, and insured contractor in a professional manner.
3. Written proposals detailing the extent of the work to be done.
4. Documents identifying the names and qualifications of the contractors to be used.
5. All appropriate building permits and required licenses will be procured prior to commencement of modifications and made available for landlord inspection.

REASONABLE ACCOMMODATIONS

1. A person requesting a reasonable accommodation must make the request in writing and in a manner that a reasonable person would understand to be a request for an exception, change, or adjustment to a rule, policy, practice, or service of a disability.
2. A housing provider may request reliable disability-related information that is necessary to verify that the person has a physical or mental impairment that substantially limits one or more major life activities, describes the needed accommodations, and shows the relationship between the person's disability and the need for the requested accommodation.

GENERAL REQUIREMENTS

1. Government issued photo identification is required.
2. A complete and accurate application listing three years of positive, verifiable, rental history, including current residence, from a third party landlord. Family members are not considered to be a third party. Phone numbers will be required for all landlords listed as rental references (incomplete applications will not be approved).
3. Each applicant will be required to qualify individually.
4. Applicants must be able to enter a legal and binding contract.
5. Incomplete, inaccurate or falsified information will be grounds for denial.
6. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance shall be denied.
7. Any individual, who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.

INCOME REQUIREMENTS

1. Net household income must be at least 2 times the stated monthly rent.
2. Verifiable income will be required for applicants.
3. For employment income verification a current paycheck stub from the employer will be required.
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns. A recorded business name or corporate filing will be sufficient to meet employment requirements.
5. If monthly income does not equal 2 times monthly rent, applicant may be denied.
6. You will be denied if your source of income cannot be verified.

RENTAL REQUIREMENTS

1. 3 years of verifiable rental history from a third party landlord is required.

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2. Home ownership is verified through the county tax assessor. Mortgage payments must be current.
3. Home ownership negotiated through a land sales contract is verified through the contract holder.
4. Five (5) years of eviction free rental history will be required.
5. Two or more 72 hour notices within a 1 year period will result in denial.
6. Rental history demonstrating residency, but not third party rental history will require a security deposit equal to 1.5 times the monthly rent, a co-signer, or both.
7. Rental history reflecting past due rent or an outstanding balance will be denied.

CREDIT REQUIREMENTS

1. Good credit will be required.
2. Outstanding bad debt exceeding \$200.00 on a credit bureau, Slow pay, Collections, Bankruptcies, Repossessions, Liens, Judgments & Wage Garnishment programs, unpaid collections (not medical related) reported from the credit bureau will result in denial. Utility collections may result in denial.
3. Bankruptcies filed within five years may be denied.

CO-SIGNER REQUIREMENTS

1. A positive record of established credit will be required. A FICO score of 700 or above satisfies co-signer requirements.
2. Co-signers that do not fulfill the above requirements must provide the following:
3. Home ownership preferred, but will consider with long-standing positive rental history.
4. Must have an income of at LEAST 3 times the rent amount and must provide proof of income (i.e. paystub, bank statement, tax return, etc.)

CRIMINAL CONVICTION CRITERIA

1. Upon receipt of the rental application and screening fee, landlord will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, or pled guilty to or no-contest to, any crime.
2. A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession) A/ Felony burglary or class A/Felony robbery; or a) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony charges; or b) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage, or weapons charges; or c) A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B, or C misdemeanor in the above categories or any misdemeanors in the above categories

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or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution, shall be grounds for denial of the rental application. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the application will be completed.

DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you may;

I. Contact the credit reporting agency to;

a) Identify who is reporting unfavorable information

Request a correction if the information being reported is incorrect.

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following;

Write to our Equal Housing Opportunity Manager at:

Mosaic Property Management/Equal Housing Opportunity Manager

3519 NE 15th Ave., #455

Portland, OR 97212

Explain the reasons you believe your application should be reevaluated and request a review of your file. Your application will be reviewed within 7 working days from the date your letter was received and you will be notified of the outcome.

REQUIRED INFORMATION

www.portland.gov/rso - This link may be used to find all information that is required to be made available to applicants by the City Of Portland.

- City of Portland Notice to Applicants relating to a tenant's rights to request modification addendum.
- City of Portland Notice to Applicants referencing where to obtain Portland Housing Bureau Statement of Rights.
- City of Portland Rental Services Office - 421 SW 6th Avenue Suite 500 Portland OR 97204 (503) 823 1303