



## SCREENING CRITERIA AND DISCLOSURE

All applicants will be charged a \$60 NON-Refundable application fee per adult (18 or older)

\*Each adult over 18 is required complete a separate application form. It would be in your best interest to confirm that your rental requirements are not outside of our tenant criteria with multiple adult roommates, eviction history, foreclosures, bankruptcies, job loss, minimal income, low credit scores (below 580), unusual pets, large pets, multiple pets, multiple families, or anything that would cause your application to be rejected.

\*Wanting to offer less than list price for the home will cause your application to be delayed or rejected\*

We do not prescreen Applications. Applicants are required to pre-screen themselves with the following criteria and will need to meet the requirements below. We encourage you to apply if you meet the below criteria:

WHEN THE ONLINE APPLICATION IS COMPLETED BY ALL PROSPECTIVE TENANTS, WE WILL PROCESS YOUR APPLICATION - CHARGING THE \$60 APPLICATION FEE.

This application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by Midwest Property Resources Employees only.

\*\*\*Multiple Applications May Be Reviewed in Choosing an Applicant. If you are approved and don't get this home, we will hold your application for 60 days to use towards another home.\*\*\*

Lease Criteria in Applying for a Home: Before you apply for a home, read the following information concerning the approval process. If you have any questions, contact our office during normal business hours Monday to Friday 9 AM to 4 PM Central Standard Time.

Application Process & Screening Criteria: Midwest Property Resources is committed to equal housing and we fully comply with the Federal Fair Housing Act (FFHA). We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin, or age. We also comply with all state and local fair housing laws. We offer application forms to everyone who requests one. Each occupant over the age of 18 must complete an application and pay the \$60.00 application fee.

### Approval is based on SEVEN factors:

- 1) Verification of Provided Identification
- 2) Credit History Review and Verification
- 3) Review and Verification of Rental History
- 4) Review and Verification of Income for Each Applicant
- 5) Review and Verification of Employment History
- 6) Criminal Background and Terrorist Database Search
- 7) Review of Animal Applications

Identification: Each applicant is required to provide a copy of a legible Government issued photo identification card. A photo of your identification card can be attached to the application form online.

**Income Verification:** Income should be at least three (3) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. Self-employed income may also be verified with a CPA-prepared financial statement or tax returns. Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by applicant.

**Employment:** We require verifiable employment history for at least the past three (3) years. You must be a permanent employee (not temporary or probationary). If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), bank statements, etc. that provide proof of applicant's ability to pay the rent. If military, we need a current copy of your LES. If you are active-duty military, you must be on an assignment that, to the best of your knowledge, will allow you to complete an initial 12-month lease.

**Residence History:** We require verifiable residence history for at least three (3) years whether you currently own or rent. Applicants are responsible for providing information including the names, addresses and phone numbers, of Landlords with the dates of tenancy for the previous 3 years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. We can accept base housing as rental history. Any evictions within the previous 3 years will be automatic grounds for denial. Broken leases will be considered on a case-by-case basis and an additional security deposit may be required.

**Credit History:** We will obtain a copy of your tenant credit score from TransUnion. You cannot provide this to us, we will obtain this ourselves. Credit history should show that the resident has paid bills on time and does not have a history of debt "write-offs" or accounts that have gone into collection. Money owed to a previous landlord or utility company is cause for denial.

**Errors & Omissions:** Every effort has been made to provide applicants with reliable and accurate information regarding the home you are applying for - however, changes can and do take place to cause inaccurate information to be accidentally presented. We encourage all tenants to verify schools, allowable pets, expected features, or any HOA concerns prior to signing a lease agreement. Any information posted in the advertisements does NOT constitute a written agreement or guarantee of the facts stated.

**Criminal, Sex Offense, and Terrorist Database Check:** We will check these databases for all occupants over 18. We do not rent to any person required to register as a sex offender. Criminal backgrounds involving violent crimes, sex offenses, domestic violence and/or involving the possession/distribution of weapons or illegal substances are all grounds for denial of an application. An exception may be made for type and or age of offense, please provide details to the Property Manager.

### **INFORMATION ON ANIMALS (Pets)**

**Rental Criteria for Animals (Pets):** Animal policies vary from one homeowner to another. Some owners do not permit animals (other than approved service animals) on the property, while others restrict type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval.

All applicants requesting to allow Animals (pets) into the home will have the following options:

Submit a full animal (pet) application through: <https://midwestpropertyresources.petscreening.com/>

Inside of that application portal for PetScreening.com you will be required to provide the following information:

- 1) Full description of your animal (pet) of type of pet, gender, breed, age, color, weight, neutered/non-neutered.
- 2) Up to date veterinarian contact information to include most recent annual vaccination records.

- 3) Most recent photos of each animal (pet).
- 4) Supporting documentation for any Emotional Support Animal (ESA) or Service Animal such as a verifiable doctor's letter from a local physician.

Once all information is received and verified, your animal (pet) will be assigned a paw score from 1 to 5 Paws.

\*The monthly Pet Fee is determined by PetScreening.com ranging from \$25 per month to \$100 per month\*

Service Animals: Any requests to allow for service animals must apply for free, provide certifiable documentation, and complete an application into: <https://midwestpropertyresources.petscreening.com/>

#### **RESIDENT BENEFITS PACKAGE: \$30.00 Per Month**

Included with **ALL** lease agreements under Midwest Property Resources is the ***Resident Benefits Package***. **These features are automatically included for \$30.00 per month.**

- 1) **No Additional Charges for Rental Payment Options to Include In-Person, ACH, or Check.**  
Benefit: Tenants simply pay their rent plus the \$30.00 per month for an all-inclusive payment.
- 2) **Included Tenant Portal for Maintenance, Payment Options, and Electronic Statements.**  
Benefit: Tenants have free access to our Tenant Portal to submit maintenance requests, pay online using all included payment options to include the automatic ACH option, and have access to electronic statements.
- 3) **Free Credit Reporting for All Rental Payments made during this Lease to Trans Union, Equifax and Experian.**  
Benefit: Tenants receive the benefit of positive credit reporting for all on-time rental payments
- 4) **24/7 Maintenance Hotline with Live Phone Support.**  
Benefit: Tenants can reach a live person after hours for emergency maintenance concerns.
- 5) **One Time Returned Payment Fee Forgiveness. (\$85.00)**  
Benefit: Midwest Property Resources will grant a one-time waiver of a returned ACH or Check payment fee.
- 6) **Filter Delivery Service**  
Benefit: Properly sized furnace filters delivered to your door every 60 days
- 7) **Resident Rewards Program**  
Rent day is now rewards day. You'll get cash, gift cards and exclusive discounts you can use to save up to \$4500/year on everyday expenses.
- 8) **\$1 million in Identity Theft Protection**
- 9) **Move-in Concierge**  
One call sets up utility, cable, and internet services—and helps you get the best promos and discount codes available
- 10) **Home buying Assistance**  
For those who want to move onto homeownership, we'll help you get there

#### **Frequently Asked Questions:**

**Can I opt out of this Resident Benefits Package?** No. Midwest Property Resources is providing the Resident Benefits Package to all tenants.

#### **NOTICE TO ALL APPLICANTS: NO SMOKING of any kind is permitted inside the home or garage.**

**Disabled Accessibility:** Any concerns should be submitted in writing to the property manager. We must obtain Owner approval to allow modification of the premises. All modifications are at the expense of the disabled person, and the disabled person must agree to restore the premises, at their own expense to the pre modified condition (provided the modification would affect the use and enjoyment of the premises for future residents). We require written proposals detailing the extent of the work to be done, approval from the landlord before modifications are made, appropriate building permits with required licenses made available for the landlord's inspection, and a restoration deposit may be required per Fair Housing guidelines.

**SCHOOL BOUNDARIES:** School Enrollment concerns should be investigated prior to submitting your application.

Applicants must verify their own school information with the school district. Because of the expansive growth in this region, school enrollments get capped and designation boundaries may change. We highly recommend you contact the local school district should any of the school boundaries be a concern for the home you would like to rent.

**\*\*\*IT IS THE DUTY OF THE APPLICANT TO VERIFY SCHOOL BOUNDARIES\*\*\***

**CRIME STATISTICS:** Applicants should satisfy their concerns regarding crime statistics or the presence of any sex offenders in the area, before submitting an application. This information is available free of charge on the internet

**REASONS FOR DENIAL OF APPLICATIONS:**

- If you failed to give proper notice when vacating a property.
- If previous landlord(s) would be unwilling to rent to you again for reasons pertaining to your behavior or that of any family member, guest (welcome or not), or any animal on the property during your tenancy.
- If you have had three or more late payments of rent within the last 24 months.
- If you have an unpaid collection filed against you by a Property Management Company.
- If an unlawful detainer action or eviction has occurred within the past five (5) years.
- If you have recently received a 3-day notice to vacate.
- If you have had two (2) or more NSF checks within the last 24 months.
- If you have allowed any person(s), not on the lease, to reside on the premises.
- If we are unable to verify your information, we must deny the application.
- No Businesses operated from property. If you have a home-based Business that you think we might approve, please let the Property Manager know.
- If you violate any of our terms of service during this application process.
- Applicant requests re-wording or removing any paragraphs in the Midwest Property Resources Lease Agreement.

**APPLICATION APPROVAL:** All approved applicants will receive further instructions via email.

**Lease Agreement with Security Deposit:**

At approval, the advertised security deposit amount will be **required within 48 hours** in certified funds.

**START OF LEASE:**

*Vacant Homes* --- Midwest Property Resources has a policy that all leases on vacant homes must begin within 30 days of application approval. We are unable to hold the home rent free without a lease agreement longer than that time.

*Occupied Homes* --- Midwest Property Resources will typically advertise a first available date with all of the homes we manage. In some cases, those dates will need to change due to circumstances beyond our control. We ask the approved incoming tenant be flexible in some cases. We understand the burden this can create and strive to advertise a solid date so incoming tenants can plan accordingly.

*Leases starting within 5 days of the end of the month* --- We will require the next full month's rental amount with the pro-rate.

## **Move-In Orientation & Inspection with Manager Services:**

All new tenants at lease signing will pay a Tenant Admin Fee of \$99.00.

The Move-In Orientation will be arranged and conducted at move-in prior to obtaining keys.

The Property Manager will provide the tenant with a brief orientation and instruct them on basic home maintenance, including changing air filters, unclogging a garbage disposal, water cut-offs, smoke alarms, fuse & breaker box locations, and GFCI resets. The report will include interior and exterior photos. The exterior will be documented with photos of all four sides of the home, any exterior equipment, and yard/landscaping. Interior photos will be of each room, included equipment, any damaged or defective conditions, and an overall view of most areas. A copy of this report will be sent to the tenant and Midwest Property Resources for record.

## **What Our Tenants Want You to Know:**

- 1) Midwest Property Resources conducts periodic annual inspections of the home you will live in. We take pictures of the interior and exterior of the home during that inspection. This information is kept on record and shared with the owner. Any tenant caused damage identified in this inspection will be required to be repaired prior to a lease renewal being granted. **If this standard annual inspection procedure is going to cause you a problem - we recommend you stop now and do not apply for one of our homes.**
- 2) During the last 30 days of your lease agreement – a sign and lockbox may be placed on the home and showings will be scheduled with a 24 hour notice to you. You may opt out of this arrangement, but it will cost an additional fee of one months rent to do so.
- 3) Midwest Property Resources is a **ZERO TOLERANCE** company regarding rent collection. Rent is due the 1<sup>st</sup> of each month, late the 6<sup>th</sup> of each month. Late fees begin midnight on the 5<sup>th</sup> of the month. Late fees will be applied with no exceptions in accordance with all Federal Fair Housing laws.
- 4) **Site Un-Seen Application and Approval.** It is possible to apply for the home, be approved, and sign a lease agreement without ever seeing one of our homes in person. In such a scenario, we require an incoming approved tenant to sign a Site Un-Seen Addendum to the Lease Agreement. In that form, we ask you name a "Trusted Advisor" outside of Midwest Property Resources who has offered you their opinion of the condition of the home.
- 5) **Resident Benefits Package: \$30Per Month -- See the Paragraphs Above.**
- 6) **Tenant Admin Fee: \$99** ---This fee covers the In Person Move-In Orientation & Inspection.

**Upon completion of your Application, you will be notified in writing of your Approval/ Denial/ or Offer of Other Terms within 2-3 Business Days.**