



Tenant Selection Criteria Disclosure

Screening Overview

All adult applicants (18 years or older) who will reside in the property must complete a **separate rental application** and screening authorization.

Each applicant will be evaluated individually using the following criteria:

1. Credit History

- A credit report is obtained through our approved screening provider, **RentSpree**.
- Credit history is reviewed for overall payment reliability and outstanding obligations.
- Collections, charge-offs, or recent late payments may affect eligibility, depending on the owner's criteria.

2. Income Verification

- Applicants must demonstrate stable and verifiable income equal to at least **three (3) times the monthly rent**, unless otherwise specified by the property owner or an approved housing assistance program.
- Acceptable documentation includes:
 - Two (2) most recent pay stubs
 - Most recent W-2 or tax return
 - Employment verification letter on company letterhead
 - Award letter for SSI, pension, or benefits
 - Section 8 or other housing voucher documentation
 - **Self-employed applicants:** Two (2) years of income documentation such as tax returns, 1099s, profit and loss statements, or business bank statements.



3. Rental History

- Applicants must provide at least two (2) years of verifiable rental history.
- Positive rental references include on-time payments, proper notice to vacate, and no lease violations or evictions.

4. Eviction History

- Recent eviction filings, judgments, or unsettled landlord disputes within the past three (3) years may affect eligibility.
- Older or dismissed cases are evaluated on an individual basis.

5. Criminal Background (Phase 2)

- In accordance with the **Cook County Just Housing Amendment**, Mahogany Realty Group conducts background checks in **two phases**:
 - **Phase 1:** Review of credit, income, and rental history.
 - **Phase 2:** If Phase 1 criteria are met, a limited criminal background review may be conducted.
- Only **convictions within the past three (3) years** are considered. Arrests, sealed, expunged, or juvenile records are not considered.
- Any conviction identified in Phase 2 will be subject to an **individualized assessment** based on the nature, severity, and relevance of the offense.

Application Fee

- The **application fee is \$39.99 per applicant** and is paid directly through **RentSpree**.
- This fee covers the cost of credit, eviction, and rental history reports.
- Application fees are **non-refundable once screening begins**, regardless of the outcome.



Fair Housing Commitment

Mahogany Realty Group does not discriminate on the basis of race, color, religion, sex, national origin, disability, familial status, sexual orientation, age, military status, source of income, or any other protected class under applicable law.

Acknowledgment

By submitting an application through Mahogany Realty Group and RentSpree, you acknowledge that you have received and reviewed this **Tenant Selection Criteria Disclosure** and understand that:

- Each adult must complete an individual application.
- Screening is conducted in two phases as required by Cook County law.
- Application fees are non-refundable once processing begins.
- Submission of an application does not guarantee approval or tenancy.