



Requirements for Applicants

Credit Score with a minimum of 625
2 years of Rental History
Gross Income at 3 times the rent amount

What you submit with your application

- Your last 3 paystubs or/and any source of income
- Photo ID for each Applicant
- Application for each adult
- Documentation of ESA/Service/Therapy Animal

How to Apply

Visit our website at homesourceyakima.com Click on the property you like and click Apply Now! All applications are done online, you will be prompted to pay \$50 at the end of each adult applying.

Fee Notice regarding tenant screening

Tenants cannot be charged for screening or credit checks unless a written notice is provided to the tenant. If the landlord conducts their own screening of tenants, the landlord may charge the actual costs of obtaining background information, but may not exceed the customary cost charged by a screening service in the general area. Actual costs include long distance phone calls and time spent calling landlords, employers, financial institutions and credit checks.

Tenant screening notice

You will be charged a non-refundable \$50.00 per person, screening fee your application. Screening your application includes calling your former landlords, employers, financial institutions, and a credit report. This is not a deposit or rent and is non-refundable.

Credit and other information are provided to us by:

Equifax Info Service LLC.

Located at:

P.O. BOX 740241 Atlanta, GA 30374-0241

Phone # 1-800-685-1111

If we deny tenancy based on information provided by the credit provider named above, you have the right to contact them to determine and dispute the accuracy of the information they provided. You may have other rights under the Fair Credit Act. These rights will be explained to you by the credit provider.

We are not required to release or disclose information provided by the credit provider except as required under 15 U.S.C. section 1681 et seq. If you want to review your credit report or other such information, you should contact the credit provider directly.

Credit Check for the Past 5 years

- Any one negative account of \$500.00 or more (including child support, liens, student loans, etc.)
- Negative accounts totaling \$1000.00 or more (Negative means past due, charge-offs, liens, judgments, collections)

- Five or more negative accounts or more than 50% of all accounts being negative
- Bankruptcy not yet discharged. (Some owners may not allow any history of bankruptcy.)
- Continuous or frequent late payments
- A credit score less than 625

-The above criteria constitute possible grounds for denying your application.

Rental History

- A judgment obtained by a current or previous landlord
- An unpaid financial obligation owed to current or past landlord
- Repeated late rent payments during the last year
- An eviction or unlawful detainer action started or accomplished
- Repeated offenses or complaints on file with current or previous landlord within the last 3 years
- Notice to vacate given by landlord due to complaints/offenses within the last 3 years
- Unsatisfactory landlord reference – **NO** relatives accepted as rental history

Personal History

- History of violence or abuse (physical or verbal) in which applicant was determined to be the antagonist
- Unresolved history of substance abuse (treatment program participation for 12 months may be requested)
- Conviction of a crime or arrest for other than traffic violations or repeated police intervention
- Less than 6 months current employment history

Documentation

- 2 years of rental references (**Renting from relatives is not considered a rental reference**)
- False or fraudulent information provided or relevant information omitted
- Unable to provide proof of gross income at least 3 times the rent amount**
- Unable to provide driver's license or another photo ID for each adult applicant
- Unable to provide a valid Social Security number

It is the responsibility of each applicant to promptly provide all relevant data. If documentation isn't provided within 24 hours of being requested, applicant may be passed over for next in line without further notification.

The above information is not intended to be an all-inclusive list only a guide to help you decide whether or not to submit an application. We understand there may be extenuating circumstances that may require an explanation. If you have any questions or concerns regarding the above, please ask prior to submitting the application. Decision by manager is final. Reversal of any decision due to information you believe to be erroneous is at the discretion of the manager and will only be considered with written correction of that information by the original source. If you have been denied a rental you will receive an Adverse Action notice by mail with the reason for denial and instructions on how to receive a copy of your credit report.