

# SCREENING GUIDELINES

FOR JVB MANAGEMENT PARTNERED UNITS

## GENERAL STATEMENTS

- Valid government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
- Each applicant will be required to qualify individually or as per specific criteria areas.
- Inaccurate, incomplete, or falsified information will be grounds for denial.
- Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
- Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy.

## INCOME CRITERIA

- Monthly income should be at least three times stated rent (excluding utilities), and must be from a verifiable, legal source. A combination of income and savings may be considered. If the combined gross monthly income of all applicant(s) does not meet at least thrice the stated rent, the applicant(s) will be required to provide acceptable co-signers and/or pay an increased deposit, or otherwise will be denied.
- Two months of verifiable income will be required. Income must be verifiable through pay stubs or employer contract; award letters for Social Security, alimony, child support, public assistance, utility or housing assistance; current tax records; or bank statements.
- Applicants using self-employment income will be required to submit records to verify their income, which records may include tax returns or two months worth of bank statements.
- Co-signers will be required to provide two months of verifiable income that shows monthly income is at least four (4) times the stated rent.

## RENTAL HISTORY CRITERIA

- Three years of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required. Less than three years of verifiable rental history will require an additional security deposit or acceptable co-signer. Applicant(s) must include at least one current and one previous landlord on their application.
- Three or more notices for nonpayment of rent and/or dishonored checks within one year will result in denial of the application.
- Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application (except for unpaid rent that accrued on or after April 1, 2020 and before March 1, 2022).
- Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.
- If current or previous residential history is Homeownership, Applicant will be required to provide two months worth of positive mortgage statements.
- Five years of eviction-free history is required (except for general eviction judgments entered on claims that arose on or after April 1, 2020 and before March 1, 2022). Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

## CREDIT CRITERIA

- Negative credit reports may result in denial of Application. Negative reports include, but are not limited to: late payments, collections, judgments, total debt load, and pending bankruptcy (excluding nonpayment balances that accrued on or after April 1, 2020 and before March 1, 2022).
- Credit scores will be evaluated by the following ranges: 599 and under is an automatic denial, 600-699 will require additional security deposit or acceptable co-signer, 700+ will be approved unless the DTI ratio is deemed too high by Owner/Agent.
- Any unpaid or active collections (not related to medical or educational expenses) will result in denial of the application. Consistent patterns of open delinquent accounts, late and/or missed payments will result in an additional security deposit or acceptable co-signer.
- Bankruptcies filed within the last three years from the date of application will result in denial. Owner/Agent will evaluate on a case-by-case basis if Applicant provides supporting documentation regarding special circumstances that resulted in the bankruptcy (ie: domestic violence, contracted COVID-19, etc).

## OCCUPANCY POLICY

- Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)
- The general rule is two persons are allowed per bedroom, plus one bonus occupant per unit. Owner/Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the bedrooms, and whether any occupants will be infants.

## CRIMINAL CONVICTION CRITERIA

- Owner/Agent will conduct a search of public records to determine whether applicant or any proposed occupant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea).
- Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.
- If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so.
- A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application:
  - Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
  - Felonies not listed above involving: drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last seven years.
  - Misdemeanors involving: drug related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last five years.
  - Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last three years.
  - Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

## CRIMINAL CONVICTION REVIEW PROCESS

- Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:
  - Applicant has submitted supporting documentation prior to the public records search; or
  - Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation. Supporting documentation may include: i) Letter from parole or probation office; ii) Letter from caseworker, therapist, counselor, etc.; iii) Certifications of treatments/rehab programs; iv) Letter from employer, teacher, etc. v) Certification of trainings completed; vi) Proof of employment; and vii) Statement of the applicant.
- Owner/Agent will:
  - Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
  - Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
  - Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request (if made after denial) the unit was committed to another applicant.

## FALSIFICATION OR MISREPRESENTATION OF ANY PART OF THE APPLICATION WILL BE GROUNDS FOR DENIAL.

Applicants may submit a written explanation if there are extenuating circumstances which require additional consultation.

# PROOF OF INCOME EXAMPLES

PAYSTUBS

**PAY DATE RANGE**

**COMPANY INFO**

**Company Inc.**  
2020 Broadway  
New York, New York 10001

**Earnings Statement For**  
Pay Period 03/07/2020 - 03/13/2020

**APPLICANT NAME**

**Jane Doe**  
1111 Park Avenue  
New York, New York 10001

**SSN**  
xxx-xx-1234

**Employee ID**

**Pay Date**  
03/13/2020

**GROSS PAY**

Gross Earnings				This Period	YTD
<b>Total Hours</b>	40	<b>Hourly Rate</b>	\$20	\$800.00	\$8800.00
<b>Total Earnings</b>				\$800.00	\$8800.00

Statutory Deductions				This Period	YTD
<b>FICA - Medicare</b>				\$11.60	\$127.60
<b>FICA - Social Security</b>				\$49.60	\$545.60
<b>Federal Income Tax</b>				\$44.60	\$490.60
<b>State Income Tax</b>				\$34.61	\$380.71
<b>Total Deductions</b>				\$140.41	\$1544.51

Net Pay		This Period	YTD
		\$659.59	\$7255.49

# PROOF OF INCOME EXAMPLES

## EMPLOYMENT OFFER LETTER

COMPANY INFO



**Vista Global  
Pharmaceuticals**  
5 Wellness Circle  
Wilmington, DE 30452

p. 800-999-2020  
f. 302-999-2121  
www.vista.com

APPLICANT NAME

March 1, 2010

Mr. Jason Sebastian  
18 Center Street  
New Bedford, DE 19095

JOB TITLE

Dear Jason,

We are pleased to extend an offer to join Vista Global Pharmaceuticals as a Territory Manager responsible for the Philadelphia, Southern New Jersey and Delaware territory.

PAY RATE

The compensation for the position includes \$48,000 annual base salary; 5% commission on sales over \$300,000; car allowance of \$3,000 per month; and auto insurance for your car provided by the company. In addition, you are eligible for company benefits as specified in the Vista Global Pharmaceuticals Handbook.

START DATE

Your start date is April 1, 2010. You should report to Building D, first floor at the campus at 5 Wellness Circle in Wilmington, DE, at 8:30 a.m. Please ask for Alena Scirnova when you arrive.

This offer is contingent on a successful background check. In addition, you will be required to take a drug screening administered by an outside lab and paid for by the company no later than April 1, 2010.

Please confirm your acceptance of this offer by signing and returning this letter to me by March 8, 2010. Please don't hesitate to let me know if you have any questions.

Welcome to Vista Global Pharmaceuticals.

Sincerely,

Walter G. Kordanina  
Manager, Human Resources and Talent Recruiting

ACCEPTED  
AGREEMENT

I agree to the terms and accept this offer of employment.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# PROOF OF INCOME EXAMPLES

## BANK STATEMENTS

STATEMENT DATE RANGE








Statement Ending 09/21/2018

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**APPLICANT  
NAME** → John Doe  
123 Main Street  
Baltimore, MD 21224

### Managing Your Accounts

 Primary Branch: Canton  
 Phone Number: 443-673-4800  
 Online Banking: HowardBank.com  
 Telephone Banking: 1-877-527-2703  
 Mailing Address: 3301 Boston Street  
Baltimore, MD 21224

RETURN SERVICE REQUESTED

### Summary of Accounts

Account Type	Account Number	Ending Balance
HOWARD RELATIONSHIP CHECKING	XXXXXXXXX4101	\$5,684.22

### HOWARD RELATIONSHIP CHECKING-XXXXXXXXX4101

#### Primary Checking

##### Account Summary

Date	Description	Amount
09/01/2018	Beginning Balance	\$18,805.47
	3 Credit(s) This Period	\$4,293.20
	20 Debit(s) This Period	\$17,414.45
09/21/2018	Ending Balance	\$5,684.22

**STARTING &  
ENDING BALANCE**

##### Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2018	Beginning Balance			\$18,805.47
09/04/2018	Signature POS Debit 09/02 MD BALTIMORE GIANT FOOD INC SEQ# 071582	\$57.48		\$18,747.99
09/04/2018	Nationstar dba Mr Cooper XXXXXX6179	\$1,989.60		\$16,758.39
09/05/2018	HMS WARRANTY 8002473680 5829389	\$42.99		\$16,715.40
09/05/2018	SAMS CLUB MC ONLINE PMT CKF426104254POS	\$4,671.42		\$12,043.98
09/05/2018	DISCOVER BANK ETRANSFER	\$8,212.00		\$3,831.98
09/06/2018	BLTMORE GAS ELEC ONLINE PMT	\$160.75		\$3,671.23
09/06/2018	AMAZON	\$170.00		\$3,501.23
09/06/2018	DEVONSHIRE II CO CONS CP BC5198	\$195.00		\$3,306.23
09/07/2018	DEPOSIT		\$653.25	\$3,959.48
09/07/2018	TARGET ONLINE PMT	\$88.59		\$3,870.89
09/10/2018	ATM Withdrawal 09/07 MD BALTIMORE 10101 PHILDELPHIA RD SEQ# 008838	\$180.00		\$3,690.89
09/10/2018	Signature POS Debit 09/08 MD BALTIMORE GIANT FOOD I	\$70.11		\$3,620.78
09/10/2018	L A FITNESS	\$12.98		\$3,607.80
09/11/2018	AT&T MOBILITY ONLINE PMT	\$116.22		\$3,491.58
09/14/2018	DEPOSIT		\$806.62	\$4,098.20
09/14/2018	DIRECT DEP		\$3,033.33	\$7,131.53
09/14/2018	Signature POS Debit 09/13 MD BALTIMORE GIANT	\$19.86		\$7,111.67
09/17/2018	ATM Withdrawal 09/15 WV INWOOD MARTINSBURG-INWOOD	\$400.00		\$6,711.67
09/17/2018	Signature POS Debit 09/16 MD BALTIMORE GIANT	\$14.06		\$6,697.61

