

NED BAKER REAL ESTATE

2339 State Street Salem, Oregon 97301
(503)364-6797 office (503)364-6798 fax

Applications are accepted in a first come first serve basis and are processed in the order they are received. **Application Fee:** \$45 for first adult, \$25 for each additional adult regardless of marital status. (Adult: Any individual who is 18 years of age or older) **Please note: There will be an additional \$20 fee (per individual) if they have lived outside the state of Oregon within the past five years. Application fees must be paid in cash or money order only and is NON-REFUNDABLE.

Please note that applications will not be accepted unless all of the following items have been provided and the application is completely filled out!!

State issued Photo ID - Valid Passport, Military ID or a Permanent Resident card can be substituted for a driver's license.

Social security card - Medicaid Card or Tax Identification card (TIN) may be substituted for a Social Security Card. If you are unable to provide us with your card, an add'l \$5 dollar fee will be required so we can run the number provided.

NOTE: If you have lost your card, the social security office can provide you with a letter verifying your number. Copies and Faxes will not be accepted. Scanned E-mails of your driver's license or social security cards can be accepted if you are out of state. *Original will be required at time of signing.

Income - We must see a full month's worth of pay stubs. Please see our screening criteria for other options.

Landlord names & phone numbers - Please state whether you live with a friend or family member.

Pets - We will need photo(s) and vaccination record(s) for all pets.

Section 8 applicants - Please provide us with your Housing packet.

Please note: If your credit reports shows you have any utilities in collections or we find that you owe any monies to your current or past landlords, we will ask that they be paid in full before we will approve your application. Proof will be required.

Applicant Screening Criteria

New criteria effective April 29th, 2016

IDENTIFICATION – At time of application, each applicant 18 years or over shall provide copies of two forms of identification, one of which shall be state issued photo ID, and Social Security Card. Valid Passport, Military ID or a Permanent Resident card can be substituted for a driver's license and a Medicaid Card or a Tax Identification card (TIN) may be substituted for a Social Security Card. If you are unable to provide either a Medicaid card, Social Security card or TIN card a \$5 fee will be required at the time your application is received so we can run the number provided.

SOURCE OF INCOME – At the time of application, it shall be the obligation of the applicant(s) to provide proof of their monthly income. Monthly income shall be equal to 3 times the monthly rent and must be from a verifiable legal source. If income is within \$200 of 3 times the rental amount an increased deposit OR cosigner may be requested. Generally accepted documentation may include; if you are new hire please have your employer provide us with a business card as well as a letter on letterhead with your hire date, hourly rate of pay and how many hours you will be working on a regular basis. If employed, copies of the most recent pay stubs equaling 1 months' pay. If Self-Employed a copy of the last year's Schedule C or K. If you do not have a job but have a year's worth of income, we will consider that as your verifiable income if a bank statement is provided. Unemployment is considered a verifiable source of income.

*Due to fluctuation in tips, bonuses and overtime these items will not be considered unless 6 months of additional steady income can be shown on your paystub. If income is based on commissions, 1 year of paystubs will be required. If income is based on commissions, 1 year of paystubs will be required.

HOUSING REFERENCES – The applicant(s) shall provide information necessary to verify current and previous rental history for the past two consecutive years, including Landlord names, phone numbers and fax numbers (if applicable). If the applicant's housing during the past two years has included home ownership, mortgage payment history shall be considered. **MOST CURRENT FOUR YEARS OF EVICTION FREE RENTAL HISTORY REQUIRED!!** If applicant is unable to provide 2 consecutive years of verifiable rental history a co-signer or an increased deposit may be required. Rental history not yet established will require a co-signer.

CREDIT WORTHINESS – Credit worthiness will be based off of your credit score per the following;

- a. Anything under 500 is grounds for denial
- b. 501 - 625 Full additional deposit will be required
- c. 626 - 650 Partial additional deposit will be required

Any discharged bankruptcy/ foreclosure in the last 24 months will require an additional FULL deposit. Credit not yet established will require a co-signer or a full additional deposit.

Please note: If your credit reports shows you have any utilities in collections or we find that you owe any monies to your current or past landlords, we will ask that they be paid in full before we will approve your application. Proof will be required.

COSIGNER QUALIFICATION CRITERIA - A co-signer will be APPROVED if all qualifications below are met, **if the cosigner does not meet any 1 of the following criteria then the cosigner will not qualify.**

Rental History: 3 years of valid and verifiable rental or mortgage history with no late payments.
Criminal: No convictions with in the past 5 years
Income: 4 times the rental amount of the unit in verifiable, garnishable income
Credit History: MUST have excellent credit; NO collections, charge offs or judgements.
Any bankruptcy (open and/or discharged) will result in denial.

SECTION 8 APPLICANTS CRITERIA – All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet 3 times the amount of their portion of the rent.

DEMEANOR AND BEHAVIOR – The behavior and demeanor of all applicants during the application process will be considered while determining approval.

INCOMPLETE, INACCURATE, OR FALSIFIED INFORMATION – Any information that is incomplete, ineligible, inaccurate, or falsified, may be grounds for immediate denial of application.

ARREST AND CONVICTIONS – Any applicant with a conviction within the past 5 years **MUST** have excellent and established credit. They must also have excellent, verifiable, and consecutive rental history in the last 5 years. An applicant will be denied if a conviction constitutes any of the following: a) drug-related crime; b) a person crime; C) sex offense; D) a crime involving financial fraud, including identity theft and forgery; or E) any other crime if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect the health or safety of other individuals or could result in physical damage to the premises.

APPLICANTS SHOULD CONSIDER THE FOLLOWING LIMITATIONS –

- Occupancy may not exceed two persons per bedroom.
- Pets are only permitted after required forms and documentation are received and approved.
- Property Owner may require Renters Liability Insurance.

** If any applicant needs assistance, known as “reasonable accommodation” in the application process please advise the Landlord. Applicant is urged to review the screening criteria to determine if requirements can be met.

GROUND FOR DENIAL WILL RESULT FROM THE FOLLOWING FOR ALL APPLICANTS:

Falsification of the rental application
A credit score of 500 and below
Any “open” bankruptcy
Unverifiable social security number
Verifiable income less than the required amount
Verifiable unpaid eviction showing on credit report or confirmed with landlord
3 or more late payments and/or NSF checks in total
2 or more noise complaints and/or non-compliance within a 12 month rental period (current and/or previous)
Unverifiable income

Applicant screening is processed by Ned Baker Real Estate. Public records reports (evictions and convictions) are generated by either: Advanced Reporting PO Box 12398, Salem, OR 97309 (V) 503-375-0451 or by Pacific Screening, PO Box 25582, Portland, OR 97298 Phone: (800) 707-1941. If your application is denied based upon information received from any of the above you will be notified of the fact at the same time you are notified of the denial. A follow up letter of explanation will also be sent. You have the right to appeal the accuracy of the information.

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www.nedbaker.com

So you've submitted an application, but what's next?

The application fee you've submitted is non-refundable and will not be applied to rent and/or security deposits.

1. Once we have received copies of all necessary documentation (Proof of full months household income, social security cards, driver's license, etc.), our staff will review each applicant's credit, criminal and rental history. The screening process typically takes 3-5 business days to complete, the credit and criminal reports are usually the first to come back, unless out of State reports have to be ran (which will depend on the County being processed) rental verification take the longest, if we have difficulty reaching your previous or current landlord, we will request assistance from you at that time. If you have questions regarding your application, please contact the office. *Please note, we may request additional deposits or co-signers to move forward with the application, based on the information provided.*
2. Once your application has been completed and reviewed, we will contact you with our decision.
3. If your application is denied, you will be provided with a denial letter, which will provide you with your credit score and reason for the denial. If you wish to receive a copy of your credit report, please let us know.
4. If your application is approved, upon notification you will have 24 hours to remit a reservation deposit in the form of a money order or certified check. This reservation deposit is half of the original security deposit amount and is used to hold the property for a maximum of two weeks. If applicant fails to sign the rental agreement or take possession on or before the designated date, the reservation deposit shall be forfeited.
5. Our office will determine the date of availability for the unit, please be prepared to discuss your ideal move in date at the time of approval. All rents will be pro-rated from the date of signing. Remaining security deposits **must be paid separately**, in certified funds.
6. If you would like to review the rental agreement, prior to signing, please visit our website at: <http://www.nedbaker.com/rentalslist.asp> , a copy of our rental agreement can be found at the bottom of the rental page.

APPLICATION FOR RENTAL

NED BAKER REAL ESTATE
 2339 State Street, Salem, Oregon 97301
 (503)364-6797
 HOW DID YOU HEAR ABOUT US?

APP FEE Paid: _____

Date: _____

Amount: _____

Office use only

PROPERTY ADDRESS: _____ **Rent \$** _____

Applicant #1	Applicant #2
Legal name: _____	Legal Name: _____
Best Contact Number: _____	Best Contact Number: _____
Work Telephone: _____	Work Telephone: _____
E-mail address: _____	E-mail address: _____
Date of Birth: _____	Date of Birth: _____
SS#: _____	SS#: _____
Driver's Lic.#: _____ State: _____	Driver's Lic.#: _____ State: _____
Veh Make/Yr: _____ Lic#: _____	Veh Make/Yr: _____ Lic#: _____
Applicant #1 - Residence History	Applicant #2 - Residence History
Current Address: _____ City: _____ State: _____ Zip: _____	Current Address: _____ City: _____ State: _____ Zip: _____
Own or rent? _____ Rent Amt\$ _____	Own or rent? _____ Rent Amt\$ _____
Date of when you moved in: _____	Date of when you moved in: _____
Landlord Name, Phone# and Fax#: _____	Landlord Name, Phone# and Fax#: _____
Family or friend _____ Money Owed? _____	Family or friend _____ Money Owed? _____
Applicant #1 - Previous Residence History	Applicant #2 - Previous Residence History
Address: _____ City: _____ State: _____ Zip: _____	Address: _____ City: _____ State: _____ Zip: _____
Own or rent? _____ Rent Amt\$ _____	Own or rent? _____ Rent Amt\$ _____
Date of move-in: _____	Date of move-in: _____
Date of move-out: _____	Date of move-out: _____
Landlord Name, Phone# and Fax#: _____	Landlord Name, Phone# and Fax#: _____
Family or friend _____ Money Owed? _____	Family or friend _____ Money Owed? _____

Applicant #1 Income	Applicant #2 Income
Employer Name & Address:	Employer Name & Address:
Supervisor Name & Phone #:	Supervisor Name & Phone #:
Your Title:	Your Title:
Gross Pay: Hr/Wk/Mo/Yr	Gross Pay: Hr/Wk/Mo/Yr
Date of hire:	Date of hire:
Additional Sources of Income:	Additional Sources of Income:
Source:	Source:
Source:	Source:
TOTAL MONTHLY INCOME:	TOTAL MONTHLY INCOME:
Proof of Income provided? _____ Yes _____ No Exp: Last 4 consecutive Pay Stubs, bank statements that show direct deposits from your "Employer", New hire-letter showing hours and pay. If you own your own business a copy of your last Schedule C or K. (Please show what a full month looks like)	Proof of Income provided? _____ Yes _____ No Exp: Last 4 consecutive Pay Stubs, bank statements that show direct deposits from your "Employer", New hire-letter showing hours and pay. If you own your own business a copy of your last Schedule C or K. (Please show what a full month looks like)
OTHER IMPORTANT INFORMATION	OTHER IMPORTANT INFORMATION
Have you been evicted? _____ Yes _____ No Ever been arrested or convicted? _____ Yes _____ No Have you ever filed for bankruptcy? _____ Yes _____ No Have you ever had a foreclosure? _____ Yes _____ No Utility bills in collections? _____ Yes _____ No Do you owe <i>any</i> Landlord _____ Yes _____ No Do you have current renter's insurance? _____ Yes _____ No Are you on a Rental Agreement? _____ Yes _____ No Do you have any pets? ___ Yes ___ No (For example; bird, hamster, fish, snake, etc.) Number of total pets _____ Cat _____ Dog _____ Other _____ Breed _____ Weight _____ Photo and vaccination records must be provided. Reason for Moving:	Have you been evicted? _____ Yes _____ No Ever been arrested or convicted? _____ Yes _____ No Have you ever filed for bankruptcy? _____ Yes _____ No Have you ever had a foreclosure? _____ Yes _____ No Utility bills in collections? _____ Yes _____ No Do you owe <i>any</i> Landlord _____ Yes _____ No Do you have current renter's insurance? _____ Yes _____ No Are you on a Rental Agreement? _____ Yes _____ No Do you have any pets? ___ Yes ___ No (For example; bird, hamster, fish, snake, etc.) Number of total pets _____ Cat _____ Dog _____ Other _____ Breed _____ Weight _____ Photo and vaccination records must be provided. Reason for Moving:

**** List names and date of birth for all persons to occupy the unit:**

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Each adult applicant (18years or older) must fill out an application to rent and is being charged a NON-REFUNDABLE FEE for applicant screening. Screening may include a credit report, checking public records, calling employer, calling current and former landlords and verifying all information on the application. By signing this application you authorize the screening process and acknowledge a copy of this notice. CORRECT INFORMATION-Applicant represents that all of the above statements are true and complete. Applicant acknowledges that giving false information herein or giving an incomplete application may constitute grounds for rejection of this application, termination of right of occupancy, and/or forfeiture of deposits and may constitute a criminal offense under the laws of this state. Applicant acquires no rights in the rental unit until Holding or Security Deposit is paid when requested by the Landlord or Manager.

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I have read and understand the Screening Criteria requirements.

Signature of Applicant

Date

Signature of Applicant

Date