



## TENANT SELECTION POLICY

When reviewing a Rental Application and Tenant Screening Report we will consider: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for the following adverse (negative) information:

### **CREDIT**

Civil Judgments and/or collections for rentals and/or utilities  
Bankruptcy, foreclosures, negative credit  
Lack of credit history

### **COURT RECORDS**

History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc...

### **REFERENCES**

Lack of 12 months of continuous, positive, objective rental history  
Negative and/or incomplete rental references

### **EMPLOYMENT/INCOME**

Lack of proper documentation proving adequate income to pay rent (earnings need to be 3 times rent amount)

### **Screening Report will also be reviewed for:**

1. False information and/or omission of material fact listed on Rental Application
2. Lack of information provided on Rental Application

### **Applicants need to provide:**

1. Copy of Social Security Card or equivalent proof of identity (Visa, Passport, etc)
2. Drivers License
3. Proof of adequate income
  - Most recent check stub with year to date earnings
  - Self Employed – Tax Returns for last two years
  - Retired – Copies of Deposit slips, Investment Earnings Documentation, Social Security Earnings Documentation, Bank Deposit History
  - Additional Income – Documents proving Child Support, Trust Funds, Bank Deposit History

In the event of Adverse Action (denial of tenancy, cosigner or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed by Orca Information, Inc. You also have the right to dispute the accuracy of any information therein.

**Do not ask the Property Manager/Landlord for a copy of the background check processed.** They are unable to give you a copy (Fair Credit Reporting Act). Upon Adverse Action the Property Manager/Landlord you are applying with will give to you the Adverse Action/Consumer Rights Letter. This letter describes in detail how you may obtain from the appropriate agencies and companies, a free copy of the background check

You have the right to obtain a FREE copy of your credit report each year from every credit bureau (Equifax, Experian, Trans Union). For a FREE copy log onto: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
Orca Information obtains their credit reports from Trans Union.

Note: In compliance with Washington State's Fair Tenant Screening Act of 2012, and the Fair Credit Reporting Act (FCRA), this is to inform you that the background investigation will be processed through Orca Information, Inc. We may be obtaining credit reports, court records (civil and criminal), arrest detention information, employment and rental references as needed to verify all information put forth on your rental application.

Orca Information, Inc. contact information is: [www.orcainfo-com.com](http://www.orcainfo-com.com), [orca@orcainfo-com.com](mailto:orca@orcainfo-com.com), 800-341-0022, PO Box 277, Anacortes, WA 98221.

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Applicant's Signature

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Applicant's Signature

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Print Name

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Print Name

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Date

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Date