



9 Point Tenant Screening Process

The property management company represents the owner. A full tenant application and follow-up screening review is required for all of the properties managed. This process limits the risk of entering into a lease with a high-risk candidate or one that does not match the rental unit cost.

A \$50 Application Fee for each adult is required. We accept cash, major credit cards, EFT transactions, or money orders made payable to Realty Solutions LLC.

Visit: <https://njrealtysolutions.managebuilding.com/Resident/apps/rentalapp>

Here at Realty Solutions; we believe in thoroughly screening tenant applicants.

Our screening includes: No offers are reviewed without a full package and review of all 8 points indicated above. The first approved tenant candidate is offered a lease.

1.  Credit Check
2.  Credit Report Review
3.  Criminal & Patriot Search
4.  Eviction and/or Filings
5.  Income/Employment Verification
6.  Reference Letter
7.  Letter of Intent
8.  Clear Copy of ID
9.  Pet/Animal Screening



APPLICATION CRITERIA & PROCESS

following are guidelines for screening criteria. No offers reviewed without all 9 points submitted. The first fully approved tenant candidate will be offered a lease (usually reserved for 3 days)
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- **Credit Score:** Below 550 may result in a rejection or require additional information and co-signer. (NOTE: minimum FICO scores for an FHA loan are 580)
 - **Current Collections Accounts:** No collections accounts created in the last 90 days
 - **Past Evictions:** No evictions filed in the last 3 years. Any previous eviction will be vetted. After 7 years evictions are deleted from record
- Criminal History:** A criminal background check will be performed on all applicants. Federal Fair Housing & HUD Guidelines. After 7 years these are usually discounted (exception = drug distribution and manufacturing). Depending upon the nature, severity, and age of the conviction, the application may be rejected. Any criminal felony record will be vetted. Registered sex offenders will be disqualified.
- **Income:** Total combined gross monthly income from all sources must be at least 3 times the amount of monthly rent (i.e.: \$1,000 monthly rent x 3 = \$3,000 monthly income) to be approved
- Verification of Income Sources:** Tenant must provide current Pay Stubs, Current Bank Records, current W2s or Recent Tax filings (possibly HUD or Sec. 8 voucher). May require payment history on utility bills.
- **Government Issued Photo Identification** - Applicants must have and show to verify that the individual signing the application and lease is that person. The rental unit will not be held until the security deposit is paid in full. The Application fee is non-refundable.
 - **Pet Screening: *Application is required for all applicants.*** Pet/Animal information is required for applicants with animals as residing in property. An additional \$25 pet application fee = Pet Resume, Pet Photos, Details, etc. visit = <https://njrealtysolutions.petscreening.com/>

FAIR HOUSING STATEMENT - Realty Solutions is a fair housing provider and does not discriminate against persons on the basis of race, color, religion, national origin, sex, familial status, disability, creed, marital status, public assistance, ancestry, and sexual or affectional orientation.

BUSINESS RELATIONSHIP - The relationship between a landlord and tenant is a business relationship. A courteous and business-like attitude is required from both parties. Realty Solutions reserves the right to refuse rental to anyone who is verbally abusive, swears, is disrespectful, makes threats, is intoxicated, is argumentative, or in general displays an attitude at the time of the unit showing and application process that causes the Realty Solutions to believe it would not have a positive business relationship.