

Call Teanna (805) 482-0022 mg

Greetings Applicant!

Welcome to Camarillo Mobile Estates! We are delighted that you have shown an interest in becoming a resident of our community and would like to take this opportunity to share our screening process with you, let's get started!

### **Application Process:**

- 1. At the time of pre-qualification, every person 18 or older applying for residency must fill out a background application, and take part in a 10-minute interview with a member of our on-site property management personnel. You must present and allow us to make a copy of the following forms of identification with your address and signature:
  - a. Valid Driver's License/Government Issued Identification

Note: School or merchant identification cards will not be accepted.

- 2. Applicants who are responsible for rent must provide proof of ability to pay rent before or at the time of lease signing. Acceptable proof of income includes:
  - a. Prior year's W2
  - b. 3 months' worth of banking statements including checking, savings, retirement or pension accounts which show the applicant's ability to pay three times the amount of the current space rent.
  - c. Pay Stubs: 1) If you are paid bi-weekly, you must provide last 3 most recent, consecutive pay stubs, 2) If you are paid monthly, you must provide last 3 month's pay stubs. 3) Commission based, you must provide past 12 months.
  - d. Self Employed: 4 months' worth of bank statement and tax return filing.
  - e. Current year's award letter or prior year's tax statements will be accepted for all of the following: Unemployment, Social Security, Disability, and Veteran Affairs & Welfare.
  - f. Court ordered income, such as child support or alimony.
  - g. Family support which must also include a letter from the contributor and their proof of income.
  - h. Most current Welfare, Unemployment & Financial Aid Statement.
  - i. Other please discuss any other types of income with the manager

## **Screening Criteria:**

#### 1. Criminal History:

No criminal convictions by any applicant for criminal conduct that indicates a risk to resident safety and/or property. In determining whether there is such a risk, the nature, severity, and age of any conviction, as well as any mitigating factors will be considered.

- 2. **Residency History:** If one or more of the following eviction reference (s) is/are found on the applicant's background report, you <u>may</u> be denied residency.
  - a. Any eviction within the past 5 years will be investigated and if resulted in a judgment against the applicant, this is a basis for denial.
  - b. Any matter not disclosed but which would be material to landlord's decision to accept or deny, may be a ground for rejection.
  - c. Any open evictions or Unlawful Detainer actions.
  - d. Any collection action filed by a creditor or a previous or current landlord; and
  - e. Any pending and/or otherwise unresolved notice to terminate tenancy.



- 3. **Credit Reporting**: If one or more of the following credit matters are found on the applicant's credit/background report, where the applicant is responsible for rent and related payments, applicant may be denied residency for any of the following:
  - a. More than 5 (five) negatives showing on the report such as charge write-offs, vehicle repossessions, unpaid tax liens and/or civil judgment within the last 7 years, numerous reference to NSF checks, cash forwarding merchants and/or utility companies in collections.
  - b. A total of \$10,000 or more in <u>unpaid</u> collection accounts or as past dues or charged off.
  - c. A bankruptcy filed within the past 5 years.

#### 4. Income:

a. Take home income is at least 3 times current base rent.

# Your Results:

- 1. Approvals are given verbally by a member of the property management team. Please be sure to give your most current contact information so that they can reach you in a timely manner. If approved, at the time of lease signing, you must sign the Park Rental Agreement & Rules and must pay any move in charges before moving in.
- 2. If your application has been denied, you will receive written notice of such. The denial of your application <u>must</u> be in writing and <u>must</u> be mailed out within 7 days of our receipt of completed application and screening fee, unless the applicant will agree in writing to a longer time. Denial must be based on any of the above mentioned tenant screening criteria. If you wish to correct or object to any of the reported information from your credit or background report you may contact the following:

a. Criminal history: First Advantage Background Services Corp., 1-(888)-517-8324

b. Credit Report: Experian NCAC, P.O. Box 2002, Allen, TX 75013 1-(888)-397-3742

#### Always keep in mind:

- 1. It is required that all home buyers be approved by the park for residency, <u>before the home is purchased</u>. If the applicant's fail to provide sufficient proof of income before or at the time of lease signing, the preapproval may be overturned for denial.
- 2. On average, applications will take **10-15 minutes**, but may take up to 7-10 business days depending on the several different factors to process criminal, credit and eviction checks. Out of State applications may be further delayed.
- 3. If your application is suspended or denied residency based on your criminal report and you are Willing to resolve the issue, First Advantage Background Services Corp. will allow 30 days from submitting your original application and not charge to revise your criminal report. If you go over 30 days, you may have to reapply again.
- 4. Once we received the background information from the screening company and depending upon its content, we may require a security deposit equal to 2 months base rent, or whatever is the maximum allowance per the state you are applying to.

Thank you, Property Management