

# Panorama Pines Apartments

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## APPLICATION SCREENING POLICIES

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### APPLICATION PROCESS

- We offer an application to everyone.
- We review completed applications in the order in which we receive them.
- We may need up to 3 business days to verify information on the application.
- If we are unable to verify the information on the application, the application may be denied.
- **Application fees and move-in charges must be in the form of guaranteed funds.**

### SCREENING GUIDELINES

#### Complete the application.

- Individual applications required from each occupant 18 years of age or older.
- Pay the applicable non-refundable screening fee of: **\$30 per Applicant | \$10 per Co-Signer**
- Applications must be signed and dated. We will not review incomplete applications.
- We will accept the first qualified applicant(s).
- Applicants and co-signers must provide two pieces of government identification. One must have a photograph.

#### Prior Rental History

- Favorable rental history of 1 (one) year must be verifiable from unbiased/unrelated sources.
- Applicants must provide us with the information necessary to contact past Landlords. We reserve the right to deny any application if, after making a good faith effort, we are unable to verify prior rental history.
- No evictions within the past 5 years. Dismissed evictions are not considered.

#### Sufficient Income/Resources

- Net monthly household income shall be at least 2 ½ times the monthly rent amount, excluding utilities.
- Income/Resources must be verifiable through current pay stubs, current employer contact, housing voucher, award letters for social security, alimony, child support, retirement or disability benefits, current tax records, and/or bank statements.
- Debt to income ratio in excess of 30% may result in denial of application.

#### Exceptions

- Exceptions may be granted with an increased security deposit or qualified co-signer, at the sole discretion of the owner/agent. Co-signers must meet the credit screening criteria, and net monthly household income must be 3 times rent amount, excluding utilities.

#### Credit/Criminal/Public Records Check

- A credit check and criminal/public records check will be performed on all applicants.
- A credit check only will be performed on co-signers.
- Negative reports from the last 5 years may result in denial of the application.
- Arrests that did not result in a conviction will not be considered.
- A conviction or pending charges for any crime that would adversely affect the property, or the health, safety or right to peaceful enjoyment of the residents or owner/agent may result in denial of application.
- Any individual who is a current illegal substance abuser, or has been convicted of the illegal manufacture or distribution of a controlled substance, may be denied.

**Be Advised - Incomplete, inaccurate or falsified information will be grounds for denial.**

If your application is denied due to unfavorable information received on the Background Investigation, you may 1) Contact the credit reporting agency to identify who is reporting unfavorable information. 2) Correct any incorrect information through the credit-reporting agency as per their policy. 3) Request the credit-reporting agency submit a corrected credit check to screening company. 4) Upon receipt of corrected credit report, you can re-apply and your application will be evaluated for the next available unit.

Fees Disclosure – Owner/Agent may charge the following:

- Late payment of Rent: \$50 • Dishonored check fee: \$25
- Smoke alarm and carbon monoxide alarm tampering fee: \$250.

Oregon Disclosure: The following non-compliance fees, after first giving written warning notice, if same or similar act occurs again within 1 year • Failure to clean up animal waste, garbage, or other waste: \$50 • Parking violation or improper use of vehicle: \$50 • Owner/Agent may charge a fee for keeping on the premises an unauthorized pet capable of causing damage, that is not removed within 48 hours of written warning notice. Fee not to exceed \$250.