

Application Requirements/Screening Criteria

Application Process: Each applicant, plus any additional residents 18 years of age or older will be required to submit a completed online application along with the supporting documents at www.pmicontracosta.com

occupants who are 18 years of age or older and considered to be under the care of an adult occupant may be exempt from qualifying and signing a lease/rental agreement. This may include, but not be limited to, adult children of an adult occupant, non-working parents of an adult occupant, etc.

The application fee per applicant is \$45 and our third-party processor charge a \$5 convenience fee. Applications that do not include payment of the fee or do not supply the supporting documents will be considered incomplete and will not be processed. For complete applications, once credit reports are processed, all application fees paid are non-refundable. A complete application is good for 45 days. make sure to enter the correct information (ie: SSN/DOB...) before submitting the application. once the credit report is processed, any correction of the wrong SSN/DOB/Name will cost additional cost to run a report.

A background check inclusive of credit/unlawful detainer action/residential history will be obtained on each applicant. Lack of availability of credit/rental history to verify applicant identity/demonstrated financial responsibility may be cause for application denial. A criminal background check will be conducted, and the application will be denied if an applicant has a past conviction for the manufacture or distribution of a controlled substance.

ID: Each applicant is required to provide a copy of a legible government-issued photo identification card.

Qualifying Standards – Income: To qualify for a single-family home: household gross monthly income must be at least three times the amount of the monthly rent.

All applicants must have a legal, verifiable source of income. All applicants will be asked to produce written proof of legal, verifiable income. Failure to show sufficient proof of legal, verifiable income which meets the income-to-rent ratio will result in denial of the application. All required/supporting documents must submit along with the application or upload to your application portal within 24 hours. Sufficient proof of income includes, but is not limited to, the following:

Two months of employment pay stubs. /Two months of current bank statements verifying savings, checking, or another liquid account holding equal to 3 times the monthly rent equal to the requested lease term. /Spousal and or child support payments. /GI benefits. /LES Statement. /Social Security benefits. /Job offer letter, on employer letterhead, stating employment start date and salary. /Tax returns. /W-2 forms. /Disability benefits. /Welfare benefits. /Retirement income. /Investment income; and or Any other legal, verifiable income.

Phone: 925-222-5601
Email: lease@pmicontracosta.com
Website: www.pmicontracosta.com
Address: 39 Quail Ct. Suite 102 Walnut Creek, CA 94596
DRE #: 02096553

If your employer uses "The Work Number" company or any other third-party job verification system for employment verifications, it is your responsibility to get that verification to us. Only verifiable income will be accepted.

Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by the applicant.

Qualifying Standards – Credit: Credit will be checked for each applicant; depending on the outcome of the screening process, the application may be approved, denied, or may require an additional deposit equaling up to two month's rent.

Credit approval guidelines:

- FICO score of 675 or above,
- No open collections on the revolving credit or installment accounts
- No rental-related collections.
- No unsatisfied judgments
- No tax liens.
- No unpaid utility accounts (bills from PGE, a trash company, water bill/municipality, cell phone company, etc.)
- No open credit tradelines 30 days or more past due.
- Any Bankruptcy must be discharged.
- No Unlawful Detainer actions within the past 7-years period.

Multiple Applicants in Group, all applicants will be screened and given consideration as an overall group. If applicants with strong credit profiles apply with weaker applicants, we consider the whole group and base our decisions on a combination of factors. One strong credit profile in the group does not automatically guarantee approval. our credit reporting agency evaluates credit and rental history against indicators of future rent payment performance. Any unsatisfactory finding may result in the requirement of an additional deposit or denial.

Security Deposit: The required security deposit (called a good faith deposit before taking possession) will be required upon an approved application to hold the property. Should the approved applicant not take possession for any reason, a fee equal to the daily rent will be withheld from the good faith deposit. Once the lease begins, the good faith deposit becomes the security deposit.

Pet policy, Fee, and Deposits: Properties may or may not allow pets and will so state. Properties that do allow pets may establish their own weight limitations, breed restrictions, and the allowable number of pets.

Most insurance companies do not allow certain breeds of dogs, either purebred or mixed. Therefore, dogs fully or partially of the following breeds will be rejected: Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German Shepherds, Presa Canario, Chows Chows, Doberman Pinschers, Akitas, wolf-hybrids, Mastiffs, Cane Corsos, Great Danes, Alaskan Malamutes, Siberian Huskies and any combination of these. Residents may be evicted for misrepresenting any of the above types of dog, as well as for being in possession of any poisonous, dangerous, endangered species or otherwise

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unauthorized animal. Our animal policies are strictly enforced and may be grounds for eviction. Special consideration is given to “Service Animals” that assist a resident with special medical needs (proper and current documentation needed for verification). We require, with your application, a picture of each animal that will be on the property and an approved screening of your animal(s) through pmicc.petscreening.com.

\$75 pet Administration & acceptance Fee per approved pet is due upon lease signing in addition to any pmicc.petscreening.com fees. greater of 25% of rent or \$500 per pet as pet Security Deposit is due upon lease signing.

The above does not apply to assistive animals for persons with disabilities. Assistive animals do still require our prior written approval and will be handled consistent with relevant fair housing laws. We reserve the right to request written verification of a disability and disability-related need for an assistive animal, as permitted under federal/state fair housing laws.

Annual Interior Walk-Throughs: PMI Contra Costa conducts annual walk-throughs of the home you lease. We take pictures of the interior and exterior of the home and we share these pictures with the homeowner. It is understood and accepted by all applicants and residents that this is a standard procedure for all homes we manage.

Late Rent Zero Tolerance: Rent is due on the 1st day of each month. If rent is not received by midnight on the 1st day of the month it is considered late, and a fee is charged from \$100 and up. Late fees may vary by property. we encourage our residents to pay rent via our online payment system for the most secure and traceable method of payment.

Utilities: The resident is responsible for all utility costs (unless otherwise noted in the specific lease agreement): Gas and Electricity cost depends upon personal usage; occupant is responsible for contracting for service. (unless otherwise noted in the specific lease agreement) Cable and/or Satellite service may be available; the occupant is responsible for contracting for service. Water, Sewer, and Trash Removal – based on occupancy and usage; the occupant is responsible for contracting for service.

Additional Information:

- Renter’s Insurance is required, with a minimum of \$100,000 Personal Liability coverage. Evidence of Renter’s Insurance must be provided to PMI Contra Costa before taking occupancy.
- Smoking is not permitted in any of our properties.
- All pricing, deposits, and fees are subject to change without notice.
- All information provided is believed to be correct.

PMI Contra Costa is an Equal Housing Opportunity and does not discriminate on the basis of race, color, religion, sex, national origin, familial status, handicap/disability, marital status, age, ancestry, sexual orientation, medical condition, gender, gender identity, gender expression, genetic information, source of income, perception, association, citizenship, immigration status, the primary language is spoken, any arbitrary basis, or on any other basis protected by federal, California, and/or local law.

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SUMMARY OF KEY POINTS IN THIS DISCLOSURE:

- **Application Fee is NON-REFUNDABLE.**
- **Your application can be canceled or delayed, WITHOUT A REFUND, for failing to abide by the rental criteria, guidelines, and terms stated in this disclosure and the application pages.**
- **To process your application and avoid any delay, denial or proceed with another application, you must submit a signed fully completed application along with required support documents.**
- **All required supporting documents files must be uploaded to the application portal along with the application (emailing the documents, a screenshot, or a partial photo shot is not acceptable). All applicants must supply the supporting documents within 24 hours to avoid any delay, denial, or processing of another application.**
- **FICO scores of less than 675 may not qualify.**
- **There is NO SMOKING allowed inside the home or garage.**
- **All occupants must be disclosed on the application regardless of age.**
- **All animals must be disclosed on the application, and a pet profile or no pet profile must be created on <https://pmicc.petscreening.com>**
- **A fee of \$75 pet Administration & Acceptance Fee per approved pet is due upon lease signing in addition to any [petscreening.com](https://pmicc.petscreening.com) An additional security deposit of 25% of the monthly rent is required.**

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