



Application and Screening Criteria

Owner/Agent Name: Brad Krueger

Rental Premises Address: Brier WA 98036

Building Name: House Brier Orcas 3099 1/2

All prospective residents must read the following application instructions and rental criteria prior to submitting a rental application for the above listed rental home.

This notice includes the following major sections:

1. Information Accessed for Screening
2. Terms and Policies to be Offered
3. Instructions to Apply
4. Required Documentation and Fees to be Included with each Application
5. Minimum Criteria for Acceptance
6. Qualified Guarantors

1. INFORMATION ACCESSED FOR SCREENING

As part of our rental screening process, we will access the following information:

- Review and verification of all documentation provided by the applicant.
- Credit Report

If a credit report is not available, records documenting any outstanding debt including payment history must be provided.

If you believe that there is an error on your credit report, you may file a dispute by contacting TURSS at 888-387-1750 or emailing TURSSDispute@transunion.com. You can also mail a dispute to TransUnion Rental Screening Solutions, Attention: Consumer Dispute Team, PO Box 800, Woodlyn, PA 19094. See the TransUnion website for more information <https://www.transunion.com/credit-disputes/dispute-your-credit>

Owner/Agent will will not accept a portable screening report.

- Public Records (May include civil and criminal court records, and sex offender registry in compliance with any local law restrictions.)
- Rental References

2. TERMS AND POLICIES TO BE OFFERED

Each Applicant must be willing to agree to the following basic terms and policies, in addition to all other terms included in our standard lease agreement. If the best qualified applicant does not meet minimum criteria, they may be offered alternative terms.

1. **No Broker/Agent Representation.** This property is privately owned and managed by the Owner. Under no circumstances does this lease create a real estate broker agency relationship/representation between the Owner and the Resident.
2. **Lease Duration.** All leases must have a fixed term of 6 to 12 months. We do not offer month-to-month leases.
3. **Rent.** Monthly rent is variable depending on length of stay. Longer stays will receive preference. Specifically:
 - a. **6-month stays are \$2,397/month.**
 - b. **12-month stays are \$2,297/month.**
4. **Fully Furnished.** Rental Premises are fully furnished.
5. **Utilities Included.** Water, sewer, electricity, and internet are all included. Additional charges may apply for excessive usage.
6. **Maximum Occupancy.** Maximum occupancy is 2 permanent occupants and temporary guests per City of Brier code. Exceptions may be made for small children.
7. **Nonrefundable Screening Fee. \$40** per applicant screening fee.
8. **Refundable Security Deposit.** Refundable Security Deposit is **\$2,000** and is paid at check-in with certified funds (cashier's check or money order) payable to Brad Krueger.
9. **Payment Methods.** Payment methods accepted: ACH Bank Transfer and Checks. Other methods, excluding cash, may be accepted at Owner's discretion. Resident is responsible for any associated transaction fees.



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10. **Renter's Insurance.** A renter's insurance policy paid for by the Resident is required and must include:
 - a. Tenant liability coverage for the property of at least \$300,000, including damage caused by water.
 - b. The Owner ("Brad Krueger") named as an "Additional Interest" party on the policy.

Prior to occupancy, Resident is required to provide evidence of required coverages, when the policy will start & end, and who is named on the policy.
11. **US Mail.** For stays 12 months or longer, Resident will be provided (at their discretion) with a single key to the shared USPS mailbox. If the key is lost or not returned, Resident is responsible for rekeying the mailbox and replacing all existing keys.
12. **No pets.** House Brier provides allergy-friendly housing. Since completely renovating the dwelling, including extensive allergy-friendly investments, ***no domestic animals have ever entered the premises.*** This provides our Residents peace of mind that our housing is a sanctuary from animal allergens. Anyone who allows entry of any unauthorized animal into the premises will be held financially accountable for returning the premises to its original allergy-friendly condition.
13. **Dog Guide or Service/Emotional Support Animal accommodation may be granted if:**
 - a. The animal has been trained to assist a disabled resident with a necessary task or work. The owner may ask for written verifiable proof from a medical professional specifying the resident needs an animal due to disability.
 - b. Resident will return the premises to its original allergy-friendly condition at end of lease, which enables owner to continue marketing the property as no domestic animals have ever entered the premises since the full renovation (down to the studs). Resident will assume responsibility for all costs associated with removing all traces of an animal ever entering the premises.
 - c. Animals will be nonaggressive, leashed when outdoors, vaccinated, and licensed (if applicable). Waste must immediately be removed and disposed of properly.
14. **Parking.** Residents are limited to parking up to 2 operable and licensed passenger vehicles. Recreation vehicles and trailers are not allowed. Off-street parking can accommodate up to 2 vehicles, depending on size. Parking anywhere on the gray gravel area is acceptable provided you do not block access to the garage (front or side), refuse containers, neighbor's access to their backyard, and are comfortable you can safely avoid damaging the Property (e.g., gas meter, heat pump, buildings). Residents are responsible for any Property damage resulting from the operation of their motor vehicle. Resident off-street parking may need to be relocated during periods of heavy snow. There is generally plenty of parking on the street.
15. **Camera.** There is an exterior motion-detection video and audio camera in the Tenant parking area. Recordings are not actively monitored. Call 911 in the event of an emergency.
16. **Noise.** Resident and their guests and invitees shall maintain order and reasonable quiet outside the dwelling. Loud, offensive, disturbing, or objectionable noises, boisterous activities or conduct (e.g., amplified or percussion musical instruments, loud music/parties, loud vehicles/devices, barking animals, treating neighbors impolitely) that unreasonably disturbs surrounding neighbors' ability to sleep, or enjoyment of a residential area is prohibited. Residents shall comply with all local rules and regulations relating to noise and nuisances.
17. **Resident may only use the Premises as a temporary residential dwelling. The Premises may not be used for:**
 - a. smoking, vaping, candles, or incense
 - b. installing/attaching anything on/in the Premises
 - c. storage, additional appliances/furniture, or for storing expensive articles that create an increased security risk
 - d. manufacturing any type of food or product
 - e. in-person selling or services of any kind (e.g., Airbnb, business transactions, garage sales, Facebook Marketplace, Offer Up, Craigslist)
 - f. auto repair or maintenance
 - g. the growing of, or storage of, marijuana
 - h. having firearms or fireworks
 - i. planting, digging, or otherwise disturbing existing landscaping.
18. **The Owner:**
 - a. will provide starter consumables (e.g., soap, cleaners, paper products). Resident is responsible for purchasing their own consumables once initial supplies are consumed.
 - b. will maintain outdoor spaces including trimming grass, maintaining plants and landscaping, and snow removal. Planting and maintenance of any potted plants is the responsibility of the Resident. Landscaping maintenance (e.g., watering, mowing, trimming) will be conducted during daylight hours unless a more convenient time is mutually agreed upon. Resident off-street parking may need to be relocated during periods of heavy snow.
 - c. will schedule routine inspections every 6 months to ensure Premises are properly maintained and cared for.
 - d. is not responsible for lost or stolen deliveries.



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19. Check-in and Checkout:

- a. Residents may check-in on the first day of the lease beginning at 1:00 PM Pacific Time. The Owner may allow an earlier check-in time if the Premises are available. Access for occupancy will only be granted once all lease paperwork is signed/executed, renter's insurance is verified, and any outstanding rent/deposits have been paid in full.
- b. Residents must complete check-out by 11:00 AM Pacific Time on the last day of the lease.

3. INSTRUCTIONS TO APPLY

A. Identify Verification, and Terms and Policies

To ensure our Terms and Policies above are clearly understood and we can verify your identity, the application process starts with a Zoom or onsite conversation with each adult prospective tenant (18+ years of age or emancipated minor). Please attend on time or timely reschedule.

For privacy reasons, we do not offer onsite showings if the unit is currently occupied. Photos and video of the space and current amenities can be viewed on our website.

To verify your identity, we require each adult applicant/guarantor to share their front and back of their positive proof of identification. Alternative documentation will be considered for immigrant applicants.

B. Applicant Screening and Offer of Tenancy

All interested parties are invited to apply. To obtain an online Application for Tenancy, each adult applicant/guarantor will need to share an email address. If you do not have access to a computer, paper copies of the application are available upon request.

An application is considered complete when we have received ALL the items listed in Section 4 below for each and every adult prospective tenant (18+ years of age or emancipated minor) and/or guarantor.

Applications will be evaluated per the Minimum Criteria for Acceptance (Section 5 below).

If you have a "freeze" currently placed on your credit, please temporarily lift the freeze prior to submitting your application.

If you meet our Rental Criteria and Terms your application will be approved and Offer of Tenancy made. You will have up to 24 hours after it is sent to accept the Offer of Tenancy before it is void.

If you do not meet our Rental Criteria and Terms, an Adverse Action Notice will be communicated. The notice will indicate whether you are Rejected or Approved with Conditions.

C. Leasing and Payment of 1st Month's Rent

If you accept our Offer of Tenancy within the 24-hour timeframe, a Washington Single-Family Property Term Lease will be sent to each adult prospective tenant for digital signature via email. Once sent, all prospective adult tenants have up to 48 hours to sign the lease and pay the first month's rent. If you do not have access to a computer, arrangements must be made within the 48-hour timeframe to sign and pay in-person with a certified check or money order. 48 hours after the lease is sent, the lease may be voided, and Offers of Tenancy made to subsequent Applicant(s).

On the first day of our lease you must make an appointment to complete check-in (1:00 PM PT or later). Occupancy (e.g. door access code) cannot be granted until the following obligations are fulfilled:

- Proof of renter's insurance.
- Completion and signing of property condition report.
- Payment of the security deposit with certified funds (cashier's check or money order) payable to Brad Krueger.

4. REQUIRED DOCUMENTATION AND FEES TO BE INCLUDED WITH EACH APPLICATION

An application is considered complete when we have received ALL the items listed in Section 4 below for each and every adult prospective tenant (18+ years of age or emancipated minor) and/or guarantor.

1. Copy of Photo ID

To verify the identity of Applicant(s), each adult prospective tenant/guarantor will need to share positive proof of identification (i.e., government-issued photo identification card including but not limited to a driver license or similar state-issued or federal government-issued identification card). We cannot accept military ID's as they cannot be copied under law. Name(s) on ID(s) must match names on other documents. Any discrepancies will require applicable legal documents. Alternative documentation will be considered for immigrant applicants.



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2. Payment of Nonrefundable Screening Fee

Each adult applicant/qualified guarantor must individually pay for the cost of a 3rd party credit and background check. Credit/debit card payment information is collected as part of the online application process. The 3rd party credit and background check company does not accept checks or cash for payment of the screening fee.

If you have a "freeze" currently placed on your credit, please temporarily lift the freeze prior to submitting your application.

Exceptions may be made on a case-by-case basis.

3. Online Application Questionnaire

We use a standard rental application questionnaire provided by the Rental Housing Association of Washington to collect each applicant's basic info including rental and financial history, and payment method for the Nonrefundable Screening Fee.

4. Proof of Income Documentation

Adult applicant(s) must provide proof that monthly rent does not exceed **45%** of their monthly income. Guarantors must provide proof that monthly rent does not exceed **20%** of their monthly income. See section 5.1 for specific documentation requirements you should include with your application.

5. Service Animal Documentation (if applicable)

Dog Guide or Service Animals are welcome if they have been trained to assist a disabled resident with a necessary task or work. Due to the proliferation of counterfeit service animal documentation, applicants must provide verifiable proof that the animal is specifically trained in this regard and a verifiable letter from a medical professional specifying a resident needs a service animal due to disability.

5. MINIMUM CRITERIA FOR ACCEPTANCE

1.1 Income Requirements

We will confirm that monthly debts and rent does not exceed **45%** the Applicant(s) monthly gross income. Any two adult applicants may pool their income to meet the monthly debt and rent cap. Additional adult applicants thereafter must financially qualify individually showing proof meeting the monthly debt and rent cap.

Your current rent will be included as monthly rent if there is more than a 60-day overlap between the proposed lease start date on your application and the remainder of your current rental lease term.

Qualified guarantors are required to show proof that their monthly debt and rent does not exceed **20%** of their monthly gross income.

Exceptions:

- If part of your income is a verified rent subsidy that will be paid directly to the landlord, the monthly subsidy amount will be deducted from the rent amount when calculating your rent to income ratio qualification.
- Applicants which meet the following criteria *may* be exempted from Income verification:
 - Credit score above 800
 - Returning guests
 - Legal entities such as public institutions, insurance companies, and businesses.

Please provide one or more of the following documents with your application for proof of income:

W-2 Employee Income

1. Provide two (2) most recent pay stubs. Each stub must include employee name, employer name, and date of pay period. Paystubs cannot be older than 3 months.

OR

2. An offer letter or contract from a prospective employer. The document must be on employer letterhead and include the Applicant's name and compensation summary.

Self-Employment/Retirement Income

- Provide the three (3) most recent bank statements. Each statement must show the name of the financial institution, account holder's name, statement date, summary of deposits, and balance.

AND

- Previous year's income tax statement (e.g., W2/1099 or first 3 pages of IRS 1040 form).

Proof of Savings

- Provide the three (3) most recent bank statements showing a balance of 3 times the monthly rent for the entire lease term or first 12 months, whichever is less. Each statement must show the name of the financial institution, account holder's name, statement date, summary of deposits, and balance.

For example: monthly rent is \$2,500 x 3 = \$7,500 x 12 = \$90,000 minimum savings balance.



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Alternative Source(s) of Income

- May be from a lawful verifiable source other than wages, salaries, or other compensation for employment including, but not limited to: Section 8 vouchers, social security benefits, unemployment benefits, charity programs, maintenance or child support, and/or any federal, state, local government, private or nonprofit administered benefit program.
- In the case of providing a voucher which is less than advertised monthly rent, the applicant must provide proof of income qualification for difference (i.e., your portion) as described above.

1.2 Financial History

Based on credit history, we perform an assessment of Applicant(s) fiscal responsibility and credit worthiness to determine whether a business reason exists to deny tenancy.

If you have a “freeze” currently placed on your credit, please temporarily lift the freeze prior to submitting your application.

Exceptions:

- First time renters with no established credit history may require a qualified guarantor.
- Student and medical debt are excluded from the requirements above.
- Applicants which meet the following criteria *may* be exempted from Financial History verification:
 - Returning guests
 - Legal entities such as public institutions, insurance companies, and businesses.

We require a positive credit history with:

1. No more than 20% of accounts are derogatory (e.g., late payments, collection accounts, bankruptcy, charge-offs and other negative marks on your credit report)
2. No more than \$500 worth of accounts in collection
3. No non-discharged bankruptcies
4. No money owed to a previous landlord (with the exception of unpaid rent between 3/1/2020-12/31/2021)
5. No unlawful detainer action or eviction history

1.3 Rental History

Each applicant must be able to demonstrate a pattern of meeting rental obligations and mortgage obligations.

Exceptions:

- Per RCW 59.18.625 nonpayment of rent that occurred between March 1, 2020 and December 31, 2021 will not be considered in our assessment.
- Applicants which meet the following criteria *may* be exempted from Rental History verification:
 - Returning guests
 - Legal entities such as public institutions, insurance companies, and businesses.

Our assessment includes, but is not limited to:

1. Unfulfilled lease obligation(s)
2. No prior or pending evictions
3. 3 or more late payments within a 12-month period
4. 3 or more NSF payments within a 12-month period
5. Current or past balance owing for deposit, rent, fees or damages
6. Unauthorized animal(s)
7. Unauthorized occupant(s)
8. Damage to unit or property
9. Leaving prior properties on time
10. Living in harmony with neighbors (i.e., 2 or less complaints within a 12-month period)

Applicant(s) must provide verifiable positive rental references or mortgage history from the last 3 years. Rental references must have a valid phone number and email address. An application may be denied if references do not respond within 48 hours.

If Applicant(s) owns a home and cannot provide rental references, proven mortgage payments will be reviewed as part of the Financial History screening.

Applicant(s) without rental references or mortgage history may require a qualified guarantor.



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1.4 Criminal History/Sex Offender Registry

We perform an individualized assessment of any adult with criminal convictions to determine whether a business reason exists to deny tenancy. We consider the number and type of convictions, the time that has elapsed since the conviction, evidence of good tenant history before and after conviction, any additional information showing rehabilitation, good conduct, or other factors that you would like us to consider.

Exceptions:

- Applicants which meet the following criteria *may* be exempted from Criminal History/Sex Offender Registry verification:
 - Returning guests
 - Legal entities such as public institutions, insurance companies, and businesses.

1.5 Other

Any other information (e.g., tenancy commencement date, anticipated length of tenancy) and offers (e.g., additional rent or deposit, extended lease term, guarantors) communicated by the Applicant will also be considered when determining whether a business reason exists to deny tenancy.

Any of the following may result in immediate denial of tenancy:

1. Providing false, incorrect, or misleading information. Such falsified information may affect legitimacy of tenancy if discovered in the future.
2. Threatening or abusing behavior.

6. QUALIFIED GUARANTORS

If you do not meet one or more of the above criteria, you may be able to qualify for a rental unit if you have a third party that will guarantee your lease. The guarantor must fill out an application and pass the Minimum Screening Criteria with the additional requirement that they show proof that monthly rent does not exceed **20%** of their monthly gross income. An application will not be considered fully complete and received until all guarantor documentation is submitted.