

# RENTAL SCREENING CRITERIA and APPLICATION PROCESS

**RENTAL APPLICATION PROCESS.** We use a 1st come 1st served system for application processing. After we receive your completed rental application(s) with all required items attached (see list below), we will put you in line for the apartment and be in touch as we begin processing. If you are not the first in line for an apartment, we will not process your application(s) while another application for the same unit is being processed.

Your application is taken subject to the approval of the property management and owner in conjunction with the rental screening criteria described herein. If for any reason you are unable or unwilling to complete the lease applied for, the application deposit will not be refunded. If you sign the lease, the application deposit will be applied as partial payment toward the security deposit. An application deposit will be refunded only if the application is rejected by the property management and owner.

Only persons shown on the rental application who are subsequently approved and named on the lease may occupy the apartment. Increased rent, charges and/or fees will be due for any additional person/occupant. Each occupant who is 18 years of age or older must submit a rental application, be approved, and sign the apartment lease.

To apply to live in one of our apartments, each proposed resident and guarantor/co-signer, if any, needs to submit a fully completed application on paper, not an electronic document. Be sure that each person's application form is printed on one piece of paper and is not chopped off at the bottom. Print your information legibly; ensure that all boxes are filled in with accurate information or marked "n/a"; don't forget to sign – in ink – and date the form! Each applicant needs to certify that his/her/their application is complete, that attached items are true, complete and correct in all respects, and that the applicant has not submitted any incorrect, incomplete or misleading information.

Information submitted must also be verifiable – information that cannot be verified will be a valid basis for rejection of the application. In addition, submissions that are partially complete, not signed, or missing a required attachment may be rejected, denied or simply not processed.

**ATTACH** the following items to your (to each person's) application:

- **\$50 Application Deposit** for each proposed resident (check or money order, no cash). An application deposit is not required for a guarantor/co-signer application.
- **Photo ID**, government-issued, photocopy. If you do not have access to a color copier/printer, you can use a camera scan tool and email a legible color image of your ID to the email address at the top left corner of our rental application form.
- **Self-addressed stamped envelope** ("S.A.S.E.") for use in case your application is rejected. This is needed for us to return your application deposit and to provide written notification of the rejection. Please ensure that your mailing address is accurate and current.
- **Supplemental Evidence** (if any) that you want considered as part of your application.

**RENTAL HOUSING AFFORDABILITY** – *"It is important to remember that an overall standard of 'affordability' is a broad brush and individual families looking for housing {and landlords who are screening applicants} can only evaluate the notion of 'affordable' relative to their own circumstances."* [HousingLink.org]

**SECURITY DEPOSIT** will not be less than one month's rent which assumes that each (and every) applicant has good credit and credit history, sufficient income on his/her/their own, good rental &/or property ownership history, no criminal or civil case history, proof of renter's insurance and no animals. If an applicant does not meet all of these screening criteria, the application may be rejected or, sometimes, a higher deposit plus a qualified guarantor/co-signer may be required. *As part of an "individualized assessment" (verify that this terminology matches city ordinance)* when evaluating applicants, we accept and consider supplemental evidence provided at the time of application submittal that explains, justifies or negates the relevance of potentially negative information revealed by screening.

**CREDIT REPORT** – Evaluation of Good Credit and Credit History

- In order to objectively evaluate a rental applicant's credit risk, we look at many different pieces of credit report data including, but not limited to:
  - **Payment history** – whether or not credit accounts have been paid on time; scheduled payments; actual payments; number of times payments have been 30, 60, 90+ days late; date of last activity; date major first delinquency reported; credit limit; balance due; amount past due.
  - **Historical consumer information** – other name(s); current, former & additional address(es); phone number(s) reported; last reported employment; former employer(s).
  - **Potentially negative information** – delinquencies; bankruptcies; collection accounts; charged-off accounts.
  - **Amounts owed** – amount of credit and loans in use; total balance, credit limit, high credit, past due; whether or not total scheduled monthly credit account payments plus future apartment monthly rent & utility costs will be sufficiently covered by applicant's income.
  - **Length of credit history** – how long the applicant has had credit; date opened; months reviewed.
  - **New credit** – frequency of credit inquires and new account openings.
  - **Credit mix** – mix of credit card & similar accounts, retail accounts, installment loans, finance company accounts and mortgage loans.
  - **Credit score** – a calculation that considers both positive and negative information in a credit report and is designed to predict how likely a consumer is to pay back a credit obligation as agreed.

- There are many sources of and possible descriptions for potentially negative information contained in credit reports. A few examples are: Serious delinquency; Bankruptcy; Time since delinquency is too recent or unknown; Proportion of balances to credit limits is too high on bank revolving or other revolving accounts; Amount owed on delinquent accounts; Lack of recent installment loan information; Too many accounts with balances; Too many recently-opened accounts; Account balances are too high; One or more account balances are close to the credit limit; Debt to credit utilization ratio is too high; Late or missed payments; Credit history is too short; Charged off accounts; Collection accounts; \$x,xxx Past Due

#### **INCOME – on his/her/their own?...**

- During occupancy in our apartment,
  - Will your (individual? roommate's? combined?) monthly income:
    - equal at least three times the monthly rent? and
    - be sufficient to cover your scheduled monthly payments to all creditors PLUS timely payments of monthly rent for our apartment?
  - If no,
    - {Create special lease terms? Require a guarantor/co-signer?} and/or
    - Consider attaching supplemental evidence to your rental application that demonstrates your history of timely monthly rent payments in at least the total amount to be charged for our apartment.
- We attempt to contact current employers (and sometimes former employers). If an employer cannot be reached, or when contacted declines to release &/or verify the following information, this may be considered “insufficient employment history” and may be a valid basis for rejection of the application.
  - Employer's: business name; address; phone number.
  - Employee's: Begin date; End date; Salary (per month or per year); Position; Supervisor's name & phone.
  - Other...
  - NOTE – If your employer is not likely to release data, you might want to attach supplemental evidence at the time of application submittal that shows the source (employer name, etc.) and details regarding your recent &/or future monthly and annual income (e.g., pay stubs, offer letter, etc.).
- If you are self-employed, verification can be complicated and you might want to attach supplemental evidence that shows the source(s) and recent history of your monthly income plus the most recent one or two years of annual income (e.g., federal income tax returns as filed, with signature page – or related documents).
- Other...

#### **RENTAL HISTORY –**

- We hope to receive good reports related to your current and previous rental homes.
- We attempt to contact current and former landlords. About half (??) the time this goes well, but not always. If a landlord cannot be contacted, or is contacted but declines to release the following information, this may be documented as “insufficient rental history” and may be a valid basis for rejection of the application.
  - Move-in & move-out dates; Rent per month; Number of times rent was paid late; How late.
  - Did the resident violate the lease in any way; Did the resident smoke in the apartment or in the building.
  - Did you receive proper notice for vacating; Reason for vacating.
  - Any unauthorized occupants; Any animals; Any unauthorized animals.
  - Problems with noise, disturbances or damages? Problems with guests, noisy parties, police calls.
  - Problems with housekeeping or storage of personal property?
  - Was the apartment left in good condition? If no, what was wrong; Was full security deposit returned.
- If your rental history might not be easily available from your landlord(s), you might want to attach supplemental evidence that shows your recent history of monthly rent payments, information related to your rental agreement, deposit status, etc.
- Other...

#### **PROPERTY OWNERSHIP HISTORY – Owner-occupied, residential homestead (?)**

- “Default” is none.
- 

#### **CRIMINAL or CIVIL CASE HISTORY – Felony, eviction, civil lawsuit judgment, court restraining order, etc.**

- Eviction actions within the past three years for rent, or unlawful detainer actions in the past six years for reasons other than rent, may be the basis for rejection of your application. A felony conviction, civil lawsuit judgment, court restraining order, eviction or other “legal” issues should not be taken lightly. You might want to provide supplemental evidence at the time you submit your application that explains, justifies or negates the relevance of potentially negative information.
- When processing an application, we evaluate the overall situation using details revealed by these screening criteria while recognizing that other, possibly significant, information remains obscured. Criminal or civil case history may be a basis for rejection of an application.
- If any, we look at details & might deny OR require higher deposit, special references, an “active” & local guarantor, plus other special lease terms.
- One minor infraction is less likely to affect this application.
- Multiple instances that demonstrate failure or inability to “follow the rules” are more likely to predict some kind of landlord/tenant hassles ==> likely rejection of rental application.
- Other...

**RENTER'S INSURANCE –**

- “Default” is require for all units. Especially with an animal. Also b/c City restricts maximum security deposits.
- Need proof of an “in force” policy before occupancy date.
- Other...

**ANIMALS –**

- “Default” is none.
- If any, we might deny OR require extra fees & deposit:
  - Cats – no unneutered males; maximum 2 cats; good references from previous landlord(s); additional security deposit @ \$\_\_\_\_ plus monthly fee @ \$\_\_\_\_ per animal;
  - Dogs – not allowed
  - Other – some OK, others not; contact us with description & to discuss
- Other

**GUARANTOR/CO-SIGNER –**

- If needed, “Default” is a well-qualified local resident (Twin Cities, MN, area).
  - See above screening criteria – not including renter’s insurance & animals.
  - Income must be sufficient to cover the guarantor’s personal expenses PLUS monthly rent for our apartment.
- Other...

You had mentioned there were “red flags” in my credit report and that the City of St. Paul is strict about what can and cannot be approved. **From my understanding of the SAFE Housing ordinance, landlords are not allowed to base a decision solely on credit score, but can consider items related to rental history or utility debts.** Since my history of paying rent, utilities, and car payments is positive, I want to be sure I’m understanding correctly what part of my report was of concern.

Could you clarify whether my denial was related to unpaid rental or utility obligations, or if there were other report items that fell within your **stated screening criteria**? I realize you may be limited in what details you can share, but any guidance you can provide would be very helpful as I continue looking for housing and working on improvements.

**Key Factor(s) Affecting Your FICO® Score:** Congratulations – You have an exceptional FICO® Score. The below factor(s) are informative but not significant as they represent very marginal areas where your score was adversely affected. Keep up your good financial habits!

**Lack of recent installment loan information** FICO® Scores consider **recent non-mortgage installment loans (such as auto or student loans)** information on a person’s credit report. Your score was impacted because your credit report shows no recent non-mortgage installment loans **or insufficient recent information about your loans.**

**Too many accounts with balances** FICO® Scores consider the **total number of accounts a consumer holds with balances, including credit card balance amounts that appear from the most recent account statements—even if that balance was paid off.** Your score was impacted by having too many accounts with balances.

What's in my FICO® Score?



**35% - Payment history.** Whether you've paid past credit accounts on time.

**30% - Amounts owed.** Amount of credit and loans you are using.


**15% - Length of credit history.** How long you've had credit.

**10% - New credit.** Frequency of credit inquires and new account openings.

**10% - Credit mix.** Mix of your credit, retail accounts, installment loans, finance company accounts and mortgage loans.

## Trades Summary & Account Status\*

	Mortgage	Revolving	Installment	Line of Credit	Other
Total Accounts	0	7	17	0	3
Total w/ Balance	0	5	15	0	2
Total Balance	\$0	\$9,525	\$61,229	\$0	\$2,474
Scheduled Payments	\$0	\$65	\$558	\$0	\$1,455
Actual Payments	\$0	\$284	\$14,667	\$0	\$1,455
Oldest Date Opened	0	10/8/2012	9/9/2010	0	9/3/2021
Newest Date Reported	0	8/22/2025	8/31/2025	0	9/12/2025
Balloon Payment	\$0	\$0	\$0	\$0	\$0
Total Credit Limit	\$0	\$4,400	\$0	\$0	\$0
Total High Credit	\$0	\$749	\$63,278	\$0	\$3,929
Total Past Due	\$0	\$8,989	\$0	\$0	\$2,474
30 Days	0	8	1	0	0
60 Days	0	6	1	0	0
90+ Days	0	75	3	0	16
Utilization	N/A	216%	N/A	N/A	N/A

<b>Response From Equifax*</b> Full Name: Jessica Dawson SSN: 257-69-7646 File Pulled: 9/16/2025 User ID/Member Number: 613RE01217 Date of Birth: 3/31/1988		<b>Customer Inquiry</b> Customer Name: Jessica Davis Date of Birth: 3/31/1988 SSN: 257-69-7646 Address: 2044 Oakdale Ave #119, West St Paul MN 55118 Customer Reference Number: 902306-DAVISJ	
<b>Consumer Information*</b> Other Names: Jessica Davis Current Address: 2044 Oakdale Ave Apt 119, Saint Paul MN 55118 Date Reported Address: 9/16/2025 Address Variance Indicator: N/A Current Phone Number: N/A Date Reported Phone: N/A SSN Status: Y SSN Match Flags: N/A Issue Date: 1989 Issue State: GA Death Date: N/A Death State: N/A Date File was Established: 9/15/2007 Date of Most Recent Activity: 9/16/2025			
<a href="#">View All Historical Consumer Information</a>			
<b>Alerts and Triggers*</b> <div> <div> <b>FraudIQ Identity Scan</b>            • Identity Scan Did Not Detect Any Alerts         </div> <div> <b>Address Discrepancy Indicator</b>            • No substantial difference occurred         </div> </div>			
<a href="#">View All Alerts and Triggers Details</a>			
<b>Account Overview*</b> 		<b>Accounts Summary*</b> <div> <div>27</div> <div>           Revolving: 7            Installments: 17            Mortgage: 0            Line of Credit: 0            Other: 3            Length of Credit History: 15 years and 0 months            Average Account Age: 8 years and 4 months            Oldest Open Account: MISSOURI HIGHER EDUC (9/9/2010)            Most Recent Account: LVNV FUNDING LLC (6/27/2025)         </div> </div>	
<a href="#">View Trade Summary &amp; Account Details</a>			
<b>Last Reported Employment*</b> Occupation: Office Manager Employer: Merry Maids Of Mendo Date First Reported: 12/2019 Date Last Reported: 9/2025		<b>FICO Score 5 based on Equifax Data (NF)</b> <div> <div>549</div> <div>           • Serious Delinquency            • Time Since Delinquency Is Too Recent Or Unknown            • Proportion Of Balances To Credit Limits Is Too High On Bank Revolving Or Other Revolving Accounts            • Amount Owed On Delinquent Accounts         </div> </div>	
<b>Potential Negative Info*</b> 30 Day Delinquencies: 9 60 Day Delinquencies: 7 90 Day Delinquencies: 94 Bankruptcies: 0 Collections: 0		<b>Recent Bankruptcy*</b> Date Filed: N/A Type of Bankruptcy: N/A Date Reported: N/A Filer: N/A Intent: N/A Current Disposition Date: N/A Industry Codes: N/A Narrative Codes: N/A <a href="#">View All Bankruptcy Details</a>	
		<b>3rd Party Collections*</b> Date Reported: N/A Original Creditor Name: N/A Creditor Classification Code: N/A Status Code: N/A Original Amount: \$0 Balance: \$0 Last Payment Date: N/A <a href="#">View All 3rd Party Collection Details</a>	

## Historical Consumer Information\*

Other Name	Date Reported	Status Reported
Davis, Jessica	N/A	Former
Address Reported	Date Reported	Status Reported
2044 Oakdale Ave Apt 119, Saint Paul, MN 55118	10/2021	Current
1747 York Ave, Saint Paul, MN 55106	7/2013	Former
5305 Audobon Ave Apt 106, Inver Grove, MN 55077	3/2012	Additional
85 Thompson Ave W Apt 208, Saint Paul, MN 55118	7/2011	Additional
124 Stanley St Apt 2, Saint Paul, MN 55118	12/2010	Additional
2045 Christensen Ave Apt 247, Saint Paul, MN 55118	4/2009	Additional
639 Humboldt Ave, Saint Paul, MN 55107	9/2008	Additional
2020 Nicollet Ave Apt 111, Minneapolis, MN 55404	9/2007	Additional
Phone Number Reported	Date Reported	Status Reported
651-207-6826	2/2014	Additional

## Employment Information\*

Last Reported Employment	Former Employer
Occupation: Office Manager	Occupation: N/A
Employer: Merry Maids Of Mendo	Employer: Marsden Building Ser
Date First Reported: 12/2019	Date First Reported: 5/2024
Date Last Reported: 9/2025	Date Last Reported: 9/2025

## Credit Inquiries\*

Date Of Inquiry	Customer Name	Member Number
9/28/2024	CITIBANK NA., BEST B	362HT00039

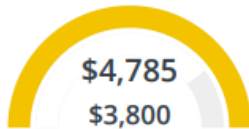
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REVOLVING

DISCOVER CARD 155BB03747

ACCOUNT NUMBER

N/A



Account Type:	Credit Card	Balance:	\$4,785
Account Owner:	Individual Account	Credit Limit:	\$3,800
Rate/Status:	Charge-off	High Credit:	\$0
Date Opened:	3/4/2018	Scheduled Payment:	\$0
Date Reported:	8/22/2025	Actual Payment:	\$0
Last Payment Date:	5/2023	Past Due:	\$4,785

Charge Off Amount:	\$4,785	Date Last Activity:	6/2023	Months Reviewed:	89
Deferred Payment Start:		Date Major First Delinquency Reported:	12/2023	Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Previous High Rate 1:	9	Previous High Rate 2:	9	Previous High Rate 3:	9
Previous High Date 1:	7/2025	Previous High Date 2:	6/2025	Previous High Date 3:	5/2025

Narrative Codes: Charged Off Account, Credit Card, Amount In High Credit Is Original Charge-off Amount, Amount In H/c Column Is Credit Limit

	30	60	90	YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
3	3	1	23	2025	9	9	9	9	9	9	9					
				2024	9	9	9	9	9	9	9	9	9	9	9	9
				2023								3	4	5	5	5

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OTHER

ESUSU / MONUMENT REA 404RZ13049

ACCOUNT NUMBER

N/A

Account Type:	Rental Agreement	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,455
Date Opened:	9/3/2021	Scheduled Payment:	\$1,455
Date Reported:	8/26/2025	Actual Payment:	\$1,455
Last Payment Date:	8/2025	Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	8/2025	Months Reviewed:	37
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Rental Agreement

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	1	1	1	1	1	1	1					
2024	1	1	1	1	1	1	1	1	1	1	1	1
2023								1	1	1	1	1