



Raven & Zephyr LLC
550 Manley Rd Bellingham, WA 98229
360-305-8361
RavenZephyrLLC@gmail.com

Hello and thank you for your interest in 1500 Donovan Ave in Bellingham.

NOTE: We screen applicants in the order received. If you would like to be in the screening queue, all documentation including application, ID, and income-related documents must be received. We are transparent about what place you are in in the queue and we do not take holding deposits ever or screening fees until you are at the top of the queue. That is the fairest way to handle prospective tenants and saves you from having to pay unnecessary fees.

If applying as a group or with co-signers, applications will not be considered complete until all applications and documents are received. Note, there is a separate application for co-signers.

Below is the information for application. The application is included on the webpage and if you prefer, we can set you up with electronic signature through SignNow. Just send an email to RavenZephyrLLC@gmail.com if you would like to be sent the link.

TENANT SELECTION CRITERIA:

The below Tenant Selection Criteria applies to all applicants:

Rental History:

- 12 months valid, verifiable positive rental history (written lease or month-to-month agreement) – we will verify
- If rental history is less than 12 months, qualified co-signer will be required

Credit History:

- A timely payment history
- Credit score of at least 670. A score of less than that or no credit score will require a co-signer.
- A discharged bankruptcy within the last three (3) years will require qualified co-signer.
- Unverifiable social security numbers will require a qualified co-signer
- International applicants (no social security number) will be required to pay last month's rent in addition to security deposit and first month's rent as well as provide additional identification. If we are unable to determine additional history, additional documentation may be required.

Employment:

- Six months employment with current employer or previous employment in same field of work.
- If length of employment in same field is less than six months then qualified co-signer may be requested.

Monthly Income:

- Monthly verifiable income must be equal to at least 3 times the monthly rental amount.
- No verifiable income or income less than three times the monthly rental amount will require a qualified co-signer.
- SECTION 8 APPLICANT CRITERIA: All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet income requirements for their portion of the rent.

CO-SIGNER QUALIFICATION CRITERIA:

The co-signer must meet all of the following criteria:

- CREDIT HISTORY: Rental score of at least 740
- INCOME: 4 times the rental amount of the unit in verifiable income preferred

GROUND S FOR APPLICATION DENIAL (APPLICABLE FOR ALL APPLICANTS):

- Verified unpaid eviction indicated on credit report or confirmed with landlord
- Unpaid rental collection or balance owing landlord indicated on credit report or confirmed with landlord unless during the eviction moratorium.
- Breaking lease agreement with previous/current landlord that resulted in collection filing
- Balance owing to utility company
- 3 or more late payments and/or NSF checks within a 12-month rental period (current and/or previous)
- Open (non-discharged) bankruptcy
- False information on rental application
- More than two (2) correction notices 12-month rental period will be handled as follows: There will be no automatic denial, but explanation of the circumstances (which may be verified with previous landlord) will need to be received and evaluated.

We perform an individualized assessment of any adult with criminal convictions to determine whether a business reason exists to deny tenancy. We consider the nature and severity of the offense, 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.

Final selection will also be dependent on comprehensive credit history, income and employment that is gleaned from the screening report which will be performed once initial application and all documents have been received and approved.

TENANT SCREENING REPORT

If Tenant meets all the Tenant Selection Criteria, Raven & Zephyr LLC will contact Applicant to receive rest of social security number and provide Applicant with a link to pay the Screening Fee payment of \$45 directly to the Rental Housing Association of Washington and complete the abbreviated credit check form. If Applicant does not complete these within 24 hours of the link being provided, Raven & Zephyr LLC will move onto the next applicant. In the event Applicant prefers to pay this fee another way, arrangements can be made.

Raven & Zephyr LLC will **NOT** accept a comprehensive reusable tenant screening report.

THE SCREENING FEE IS NOT A HOLDING FEE, NOR SECURITY DEPOSIT, AND IS NON-REFUNDABLE.

The screening is being conducted by:

Rental Housing Association of Washington State

Address: PO Box 31103 Seattle, WA 98103

Phone: 206-283-0816

The screening will include:

- Credit Report
- Multi-State Criminal Search
- Multi-State Eviction Search
- High Risk Fraud Alert ID Report
- Previous Address History
- Public Records Search
- Sex Offender Search
- Social Security Number Verification

If your application is denied based on the findings of the Screening Report, you have the right to request a free copy of this. You have a right to dispute the accuracy of the report.

Summary of Your Rights Under The Fair Credit Reporting Act

https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.pdf

APPLICATION EXPIRATION

Applications expire after 30 days of receipt.

APPLICATION ACCEPTANCE

In the event your application (and other members of your party, if applicable) is accepted and you choose to move forward with tenancy, we will provide you (and other members of your party, if applicable) with a lease to review. The lease and accompanying documents must be signed and returned within 72 hours. Security deposit of \$2,750 will be due upon move-in checklist being completed which will be scheduled as soon as lease has been completed by all parties and can take place no later than one week after leases are signed.

Thank you so much for considering our property! Please reach out if you have any questions and if you would like to receive an electronic version of the application, please let us know.

Thank you –

Shauna Naf

Raven & Zephyr LLC

ravenzephyrllc@gmail.com