



## Application Criteria

Each individual over the age of 18 years needs to submit an application. The Application Fee is **\$75.00** per adult and is non-refundable.

**PMI MetroBay** fully complies with Fair Housing Law. We do not discriminate against persons on the basis of race, color, religion, sex, handicap, familial status, national origin or age. We also comply with all state and local fair housing laws.

### **Approval is based on Seven factors:**

1. Identification Verification
2. Credit History & Verification
3. Rental History & Verification
4. Income History & Verification
5. Employment History & Verification
6. Criminal Background History
7. Pet Criteria & Petscreening.com Verification

### **A completed application will contain:**

1. **PMI MetroBay** Residential Lease Application; (One for each individual 18 years and older)
2. **\$75.00** (Non-Refundable) Application fee for each **PMI MetroBay** Residential Lease Application submitted
3. Valid Driver's License or other Government issued ID for each Residential Lease Application submitted
4. Verifiable Proof of Income: (Last 2 months of pay stubs or Last 2 years of tax returns if self-employed/1099)

5. Proof of Funds: (Last 3 Months of Bank Statements; **applicable to business owners only**)
6. Completed Pet Screening Profile (Required by all Applicants with or without pets):  
<https://pmimetrobay.petscreening.com/>
7. We also need to know if you'll have any minor(s) residing with you during tenancy

We ask that you upload color copies of each item listed below to your application or email to [info@pmimetrobay.com](mailto:info@pmimetrobay.com)

- Government issued ID
- Social security card
- Proof of income (2 forms proof of income in the form of 2 consecutive months of your most recent pay stubs, previous year's tax return, or a current job offer letter)

## **General Rental Criteria**

### **Rental History Good Rental History**

*No Forcible Entry & Detainer (Evictions) unless you have verifiable documentation of landlord irresponsibility.*

**Verifiable Gross Income:** Minimum of 2.5x the rent charged on the residence. Section 8 vouchers and certificates may be accepted. The resident must meet the same criteria as those seeking non-subsidized housing. In order to verify applicant income, **PMI MetroBay** relies on a third-party verification service called Plaid. All applicants will start the verification process within this application. Application submittals are not considered complete until an automated income verification report from Plaid has been received by the person processing your application. PMI fully complies with Fair Housing Law. We do not discriminate against persons because of Race, Color, National Origin, Religion, Sex, Familial Status, and Disability. We also comply with all state and local fair housing laws.

**Criminal Background Check:** Residency may be denied due to criminal history.

**Credit History:** Credit history must show that the resident has paid bills on time and does not have a history of debt write-offs or accounts that have gone into collection. Residency may be denied due to poor credit history. Contingent on your credit, a specific deposit amount will be required. Credit for all applicants over the age of 18 will be taken into consideration. If your Credit Score is below 650, we may need to request for a co-signer that has at least 700 Credit Score and will be enrolled in a credit reporting program.

**Maximum Occupancy:** Two per bedroom + one

**Upon Approval:** The property will stay on a temporary hold while we underwrite your lease. The lease will be sent out for the agreed upon move in date through Rentsign for you to review and sign online. You will have 24 hours to review and sign the lease once it has been sent to you. After the lease has been signed we will take the property off the market. Once all fees and prorated rents have been paid we will, on the morning of your lease start date, provide you with possession of the home including keys, remotes or other items necessary for access.

**Property Condition:** Applicant is strongly encouraged to view the Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter into a lease, Applicant can request repairs or treatments (see question section below).

**Sight Unseen Addendum:** If any leaseholders have not physically seen the property prior to a lease being signed, a "Sight Unseen Addendum" will be required to be signed by all leaseholders.