

## Carwin Properties Tenant Selection Criteria

Pursuant to Property Code Section 92.3515, these Tenant Selection Criteria are being provided to you. The following constitute grounds upon which Landlord will be basing the decision to lease the Property to you. Based on the information you provide, Landlord may deny your application or may take other adverse actions against you (including, but not limited to, requiring a co-signer on the lease, requiring an additional deposit, or raising rent to a higher amount than for another applicant). If your application is denied or another adverse action is taken based upon information obtained from your credit report or credit score, you will be notified.

Occupants over the age of 18 years who are not named as tenants on the Lease must complete the full tenant screening process. If the parties of the lease wish to not have that occupant's credit history or income considered as part of this application, that must be noted on the application.

1. **Criminal History:** Landlord will perform a criminal history check on you to verify the information provided by you on the Lease Application. Landlord's decision to lease the Property to you may be influenced by the information contained in the report. Landlord reserves the right to refuse leasing based on an applicant's criminal history.
2. **Previous Rental History:** Landlord will verify your previous rental history using the information provided by you on the Lease Application. Your failure to provide the requested information, provision of inaccurate information, or information learned upon contacting previous landlords may influence Landlord's decision to lease the Property to you. If you do not have a recent mortgage or landlord reference (for example, you have been living with a relative), we will consider your application. However, you must have either strong credit or a qualified cosigner, and pay a double deposit.
3. **Current Income:** Landlord will require you to verify your income as stated on your Lease Application. Depending upon the rental amount being asked for the Property, the sufficiency of your income along with the ability to verify the stated income, may influence Landlord's decision to lease the Property to you. The verified combined monthly gross income must be equal to or above three times the rent amount.
  - a. Applicant(s) must provide three of the most-recent pay stubs for income verification.
  - b. If an application is starting a new job, an offer letter with compensation terms and start date of employment must accompany the application. Landlord may reject any applicants whose new job start date is after the lease start date.
  - c. For self employed, seasonally employed, retired, or unemployed applications, the previous year's income tax return and the previous two month's bank statements must accompany this application.
  - d. Landlord may contact the applicant's employer to verify employment and income.
4. **Credit History:** Landlord will obtain a Credit Reporting Agency (CRA) report, commonly referred to as a credit report, in order to verify your credit history. We may ask you to explain any negative items on your report. Landlord's decision to



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lease the Property to you may be based upon information obtained from this report.

Applications will not automatically be denied if you have a recent foreclosure or credit incident. You must document the cause and show that it is not likely to reoccur (for example, a recent divorce, adjustable rate mortgage with a large payment increase, taking a job with a lower income, etc.)

- 5. Failure to Provide Accurate information in Application:** Your failure to provide accurate information in your application or your provision of information that is unverifiable will be considered by Landlord when making the decision to lease the Property to you.
- 6. We may require a co-signer or a larger deposit if you:**
- a. Have a job-gap but can provide a good explanation (e.g. Divorce, Family illness, etc.)
  - b. Do NOT have a landlord reference
  - c. Do not make enough income to qualify for the property

A co-signor will have excellent credit (FICO credit score of 680 or above); excellent job stability and have the capacity to make the rental payments in the event applicant does not make the lease payments.

All applications must include:

- Written TAR Lease application
- Copy of drivers license of each applicant
- Three most-recent pay stubs

A separate application will need to be processed digitally for the criminal history and credit history check. There is a non-refundable fee for this digital application.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW CARWIN PROPERTIES' TENANT SELECTION CRITERIA. I UNDERSTAND THAT IF I DO NOT MEET THE CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION, PROVIDE CERTAIN DOCUMENTATION, OR GIVE FALSE INFORMATION, CARWIN PROPERTIES MAY REJECT THE APPLICATION AND RETAIN ALL APPLICATION FEES AND TERMINATE MY RIGHT OF OCCUPANCY.



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