Authentisign ID: 85E985A2-07C4-F111-BF5B-000D3A4FF82A

# Written Tenant Screening Criteria

98 Dornoch Way, Coto de Caza, CA 92679
**Housing Provider:** Yang Yu | **Brokerage:** WeTrust Realty
**Monthly rent:** $5,700 | **Security deposit:** $5,700 | **Term:** 12 months

These criteria will be disclosed before applications are solicited and applied consistently. Section 8 and other housing assistance applicants are welcome. All lawful, verifiable income sources and legally required reasonable accommodations will be considered.

**1. Income requirement**
Combined verifiable gross household monthly income, before personal income taxes, must be at least 2.5 times rent: **$14,250 per month**. For applicants receiving rental assistance, the multiplier applies only to the portion of rent payable by the applicant, rather than the full contract rent.

**2. Income documentation and employment history**
Employees: provide the most recent 3 months of pay stubs and 2 months of bank statements. A verified offer letter, employment contract or employer confirmation may substitute for unavailable pay stubs for a new job. Two years with the same employer or in the same field is **not required**.
Applicants using pensions, benefits, investment income or other lawful non-employment income may provide award letters, payment statements or other verifiable records instead of employment documents. Employment is not required when qualifying income is established.

**3. Self-employed applicants**
Provide the most recent filed tax return with relevant business schedules, a current year-to-date profit-and-loss statement, and the most recent 3 months of business bank statements. A newer business without a filed return may instead provide records for its operating period, including bank statements, invoices and documented paid contracts or accountant-prepared income records.
Qualifying income is income available to the applicant after ordinary business expenses and before personal income taxes, not gross business revenue. Use the average for the documented period; do not count transfers between the applicant's own accounts as new income. Only relevant financial information is requested; unrelated account numbers may be redacted.

**4. Residence history**
Provide addresses and available landlord or housing references covering the past 2 years, or all available history if shorter. Two years at a single address is **not required**. First-time renters and applicants with shorter histories may submit mortgage-payment records, housing references or other verifiable evidence. Lack of prior rental history alone is not a reason for denial.

**5. Cash reserves**
Document readily accessible funds of at least **3 months of rent ($17,100)**, measured before payment of the first month's rent and security deposit. For rental-assistance applicants, use 3 times their monthly out-of-pocket rent. Checking, savings and readily liquidatable non-retirement investments are accepted; contingent credit lines are not. This is proof of available funds, **not an additional deposit or prepaid rent**. The guarantor alternative below may satisfy this requirement.

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# Screening Review and Acknowledgment

98 Dornoch Way, Coto de Caza, CA 92679

**6. Credit, late payments and collections**

Minimum credit score: **700**, subject to legally required alternatives and accommodations. Assess late-payment and collection activity within the most recent **24 months**. A single isolated late payment or the mere presence of a collection does not automatically disqualify an applicant. Consider verified payment patterns, amount, age, current balance, settlement/payment arrangements and documented ability to meet current obligations.

Do not use medical debt, inaccurate records or legally prohibited information. Give applicants a reasonable opportunity to correct errors and explain relevant circumstances; disputed information must be verified before an adverse decision. Any negative determination must identify specific, verified concerns about current payment ability and be documented consistently.

Applicants receiving government rental assistance will be offered a reasonable opportunity to provide lawful, verifiable alternative evidence of ability to pay their portion of rent. When provided under applicable law, this evidence is considered **instead of credit history**, including score, late payments and collections.

**7. Guarantor alternative**

An applicant who does not meet the income or reserve requirement may qualify with a guarantor who has a credit score of at least **700**, verified gross monthly income of at least **4 times rent ($22,800)**, and liquid reserves of at least **3 months of rent ($17,100)**. For rental-assistance applicants, these multiples apply to the applicant-paid rent. The guarantor must provide identification, authorize applicable screening, provide income/reserve evidence under the same documentation rules above, and sign a written lease guaranty.

This alternative addresses an income or reserve shortfall; other published criteria and legally required alternatives/accommodations remain applicable. A guarantor will not be demanded merely because an applicant receives rental assistance or lacks employment income.

**8. Application, background review and decision order**

Submit a complete LRA, government-issued identification and the applicable supporting documents. Required screening authorization will be obtained. Rental history and references may be verified. Any criminal-history review occurs only at the legally permitted stage and uses legally permissible, relevant information with individualized assessment; no blanket criminal-record ban applies.

Complete applications are reviewed in the order received. The first applicant meeting the published criteria, including applicable alternatives or accommodations, will be approved for tenancy. No later applicant will displace that applicant merely by offering stronger qualifications. Screening fees, if any, and the applicable processing/refund rules will be disclosed with the application before collection. Required report copies and adverse-action notices will be provided.

**9. Pets and assistance animals**

No pets. Qualifying service and support animals are not pets. Reasonable accommodation requests will be considered as required by law; no pet rent or pet deposit applies to approved assistance animals.

This document is not a lease. Submitting an application or signing below acknowledges receipt and does not itself establish approval. Approval follows the published review process; final rental terms are documented in the executed lease.

Housing Provider approval: YANG YU Yang Yu Date: 10/11/26

Broker / Agent: XianPeng Tan XianPeng Tan Date: 10/09/26

Applicant acknowledgment: _____ Date: _____