

## ATS SCREENING POLICY

6. American Tenant Services will notify the manager and the prospective tenant within 48 hours whether the tenant has been approved or denied.
7. All denied applicants will be notified by ATS in writing of the reason for their denial. The denial will be sent within 48 hours provided the applicant has given the proper address and information. The written denial will contain addresses and phone numbers for ATS, TRW, and the Unlawful Detainer Registry in case the applicant disputes material reported.
8. ATS will reconsider the applicant if additional information can be provided to prove credit worthiness. For example:
  - A. Applicants whose income is less than approximately three times the amount of the rent may be considered on a combination of the following factors: (1) their income is stable and verifiable (for example, Social Security or Pension Income), (2) they have few or no debts, (3) they have an established, long-term credit history, which is good (4) they have excellent rental references for the past three years.
  - B. If an applicant has a good, verifiable rental history and a good, verifiable income, ICI will consider applicants who have filed a bankruptcy provided proof of discharge is supplied.
  - C. Where other qualifications are strong, ICI will review evictions more than five years old.

Provides Equal Housing Opportunity