

RENTAL APPLICATION POLICY & PROCEDURES

WHEN FILLING OUT THE APPLICATION

- All information must be complete and signed by each applicant, including all supporting documentation of employment and income.
- The non-refundable application is \$55.00 per adult 18 years and older. This fee will include the cost of credit, criminal report (where allowed by municipality) processing and income verification. Processing will not begin until the application fee is received and all applicants in the group have submitted completed application.
- Picture I.D. is required with the application (Driver's License, etc., with signature).

APPLICATION ACCEPTANCE CRITERIA

INCOME REQUIREMENTS

- Applicants must have an income that equals or exceeds 2.5 X the amount of rent.
- Debt balances will also be a factor.
- Income must be obtained from a permanent position or reliable and verifiable guaranteed source.
- Income must be considered legal by federal, state and local laws.
- Self-employed individuals must submit last 2 years federal income tax returns, complete with all schedules signed by you and filed with the IRS.

EMPLOYMENT REQUIREMENTS

- Employer must have a licensed business or file income tax with government agencies.
- Employment must be verifiable for a one-year period. Income must be verifiable through employer contract, current paycheck stubs, or tax records. Employment through school doctorate studies, federal, military, state grants, and internships will be considered.

IDENTIFICATION

- Applicant(s) must provide unmistakable identification. A driver's license or other picture I.D. is required.

PUBLIC RECORDS

- Criminal, civil, state and federal records, which indicate crimes against persons or property will be evaluated on a case-by-case basis outside of the City of Seattle. We consider how long ago the act(s) occurred, nature of the offense and evidence of rehabilitation. Within the City of Seattle only sex offender registries can be searched.

RENTAL INFORMATION

- Current and previous verifiable landlord references covering two years of rental history shall be listed on the rental application together with the phone number and email.
- Applicant shall provide current and previous reliable rental history, mortgage history, private contracts, or school dormitory reference.
- Any derogatory current or previous rental history may result in denial.

APPLICANT, SPOUSE OR ROOMMATE INFORMATION

- All landlord, rental, employment, and additional information requested on the rental application must be completed.
- Inability to produce, or refusal to produce information will result in denial.
- False information will result in denial.
- Picture I.D. with signature is required.

CREDIT REQUIREMENTS -

- A credit report will be run. Current and previous credit will be evaluated. You must authorize a credit report.
- Any recorded unlawful detainer action, unpaid collection, unpaid rental judgements, or negative rental trade accounts on the credit bureau report may result in denial.
- Any past negative credit accounts on the credit bureau report will be reviewed and evaluated and taken into consideration with the applicant's current economic situation.
- Any open bankruptcy will result in denial.

PET SCREENING REQUIREMENTS

- Everyone must complete the screening process. This is not only for pet and animal owners but also for residents and applicants that DO NOT own a pet or animal.
- We use a third-party service, PetScreening, to ensure all applicants understand how to adhere to the property's pet and animal policies, even if you do not have a pet or animal. All applicants should complete a Pet, No Pet, or Animal Profile.
- Applicants with pets will need to pay an annual screening fee. See property manager for current fee detail.

LIABILITY INSURANCE REQUIREMENTS

- All financially responsible tenants must provide proof of accidental liability coverage upon execution of a rental agreement contract.
- The minimum amount of accidental liability coverage required is \$100,000 if there are no pets OR \$200,000 if there are pets.
- Failure to provide proof of coverage will result in automatic landlord liability insurance (LLI) at a rate of \$10.50 per month (total for the unit). This insurance is provided by a third-party carrier and is subject to change.

RESIDENT BENEFITS PROGRAM

- As part of rent, MacPherson's charges \$35 per month (total for the unit) to facilitate its resident benefits program and technology services.
- Tenants are entitled to full use of the benefits offered once tenancy begins.
- Benefits are subject to change at any time with or without notice. To learn more about the benefits available visit: <https://macphersonsipm.com/resident-benefits/>

INABILITY TO MEET ANY OF THE ABOVE CRITERIA MAY RESULT IN THE FOLLOWING



- Denial of application for tenancy.
- Approval of application with the last month rent paid in advance, increased security deposit, requirement for a co-signer, or all of the above stipulations.

POLICY REGARDING THE CO-SIGNERS

- Co-signers may be considered in the instance of no credit history or no rental history.
- Co-signers may be considered in the instance of a lack of verifiable rental history.
- Any applicant with less than 12 months of verifiable rental history and/or less than 12 months of verifiable employment history may be required to have a qualified co-signer.
- Co-signers must, at the minimum, have an income level that is 5 times the rent, pay \$50.00 application fee, fill out an application form, and have no negative credit history or criminal record.
- Co-signers must reside in the State of Washington.
- Co-signers must live in and own real property in the State of Washington.
- No landlord is required to consider a co-signer.

WHAT'S NEXT? NOW THAT YOU HAVE SUBMITTED YOUR APPLICATION...

The screening process will take anywhere from one to three days depending upon:

- The completeness of information provided on the application.
- Response time of the references
- Documentation you may be asked to provide.

Once the screening process is complete, all the information provided will be evaluated. At that time a decision will be made based on the application acceptance criteria, provided herein.

AFTER ACCEPTANCE:

- A lease agreement will be drafted, and arrangements made for signing via online portal. All persons named on the lease as financially responsible, or co-signer must sign the lease agreement via the online portal, unless special arrangements are made.
- The deposit is due at this time. Please arrange for payments through the online portal. If paying in person be sure payments are in the form of a CASHIER'S CHECK or MONEY ORDER **payable to MacPherson's Property Management.**
- When the lease has been signed by all parties, and the deposit is received, you will receive a copy of the lease.
- An appointment will be set for move-in of the property, and the balance of the move-in funds must be paid at this time, as previously outlined.
- The agent will share a detailed move-in inspection report, which must be signed by at least one tenant for keys to be released the property. Tenants will have an additional 7 days to add photos and notes the move-in inspection.
- Upon move-in you will be responsible for contacting the appropriate utility companies for service, to commence on the beginning date of the Lease/Rental Agreement. MacPherson's Property Management will provide you with a list of utility phone numbers.

PRIVACY POLICY

MacPherson's Real Estate Services

Effective Date: 8.1.2023

Last Updated: 05.29.25

OUR COMMITMENT TO YOUR PRIVACY

MacPherson's Real Estate Services is committed to protecting the privacy and confidentiality of all personal information collected from our clients, including property owners, tenants, prospective tenants, and other parties we serve. This Privacy Policy explains how we collect, use, protect, and share your personal information in connection with our property management services.

INFORMATION WE COLLECT

We may collect the following types of personal information:

From Property Owners:

- Contact information (name, address, phone number, email)
- Financial information (bank account details, tax identification numbers)
- Property ownership documentation
- Insurance information
- Emergency contact details

From Tenants and Prospective Tenants:

- Personal identification information (name, date of birth, Social Security number, and Driver License)
- Personal identification of minors living with you (name and date of birth)
- Contact information (current and previous addresses, phone numbers, email)
- Employment and income verification
- Credit history and background check information
- References from previous landlords or employers
- Emergency contact information
- Pet information (if applicable)
- Vehicle information (make, model, year of car and license plate number)
- Insurance information

From All Parties:

- Communications with our staff
- Service requests and maintenance records
- Payment history and financial transactions
- Any other information voluntarily provided

HOW WE USE YOUR INFORMATION

We use your personal information solely for legitimate business purposes related to our property management services, including:

- Processing rental applications and lease agreements
- Conducting background and credit checks (with your consent)
- Managing rental payments and financial transactions
- Coordinating property maintenance and repairs
- Communicating about property-related matters
- Complying with legal and regulatory requirements
- Protecting our rights and interests and those of our clients

INFORMATION SHARING AND DISCLOSURE

MacPherson's Real Estate Services does not sell, rent, or trade your personal information to third parties for marketing purposes. We may share your information only in the following circumstances:

- With Property Owners: Tenant information may be shared with property owners as necessary for property management purposes
- With Service Providers: We may share information with trusted third-party vendors who assist us in providing services (maintenance contractors, legal counsel, accounting services)
- Legal Requirements: When required by law, court order, or government regulation
- Emergency Situations: To protect the safety and security of individuals or property
- Business Transfers: In the event of a merger, acquisition, or sale of our business

All third parties who receive your information are contractually obligated to maintain its confidentiality and use it only for the specified purposes.

DATA SECURITY AND PROTECTION

We implement appropriate physical, electronic, and administrative safeguards to protect your personal information against unauthorized access, alteration, disclosure, or destruction. These measures include:

- Secure storage of physical documents in locked facilities
- Password-protected computer systems and encrypted digital files
- Limited access to personal information on a need-to-know basis
- Regular security assessments and updates to our protection measures
- Secure disposal of documents containing personal information

DATA RETENTION

We retain your personal information only for as long as necessary to fulfill the purposes outlined in this policy or as required by law. Tenant records are typically maintained for the duration of the tenancy and for a period thereafter as required by applicable laws and regulations.

YOUR RIGHTS AND CHOICES

You have the right to:

- Request access to the personal information we hold about you
- Request corrections to any inaccurate or incomplete information
- Request deletion of your information (subject to legal retention requirements)
- Opt out of certain communications from us
- File a complaint if you believe your privacy rights have been violated

To exercise these rights or if you have questions about your personal information, please contact us using the information provided below.

COOKIES AND WEBSITE PRIVACY

If we maintain a website, we may use cookies and similar technologies to enhance your online experience. Any website privacy practices will be clearly disclosed on our website.

CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. We will notify you of any material changes by posting the updated policy and indicating the date of the last revision.

CONTACT INFORMATION

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us:

MacPherson's Real Estate Services

19105 36th Ave W, Suite 106

Lynnwood, WA 98036

(206) 546-6235

Acknowledgment: By engaging our services, you acknowledge that you have read, understood, and agree to the terms of this Privacy Policy.