



**JAMICO PROPERTIES**  
**OKLAHOMA CREDIT SCREENING POLICY**  
**As of 2026**

Property Address: \_\_\_\_\_

Jamico Properties is an Equal Opportunity Housing provider. Each person over 18 years of age will be charged a non-refundable application fee of \$55.00. It is the policy of this Company to screen all applicants for an apartment on these premises according to the guidelines below:

- 1. Complete Rental Application:** Applicant must provide accurate and honest answers for all fields. Applications must be completed within 48–72 hours. All required documentation must be submitted within 48 hours or the application will be denied.
- 2. Falsification:** Any falsification of information automatically disqualifies the applicant and results in forfeiture of all deposits and fees.
- 3. Legal Age:** Applicants must be 18 years or older or an emancipated minor.
- 4. Identification:** A current government issued photo ID is required. A second form of ID is required at lease signing.
- 5. Non-Citizens:** Must provide passport and proof of employment or offer letter.
- 6. Positive Rental History:**
  - A. 12 months verifiable rental or ownership history required
  - B. No more than 2 late payments in a 12 month period
  - C. No evictions in last 3 years
  - D. Landlord balances cannot exceed \$150
  - E. Evictions outside 3 years must be paid off with 18-months positive history following the eviction
  - F. If an applicant does not have 12 months of verifiable rental or ownership history, a deposit equal to one-months rent may be applied provided the applicant meets all other criteria.
- 7. Income Requirements:**
  - A. Must earn 2.5x rent
  - B. Automated Income Verification (AIV) preferred
  - C. Paystubs, bank statements, or offer letters accepted
  - D. Minimum 6 months employment

E. Guarantor must earn 5x rent

**8. Co-signer/Guarantor Acceptance:** Must meet full criteria and submit application. Cannot be used due to credit denial.

**9. Credit Record:**

- A. Must have fair to good credit.
- B. No open bankruptcies. Previous bankruptcies must be closed for 24 months with positive credit history following.
- C. Collections ≤ \$3,000
- D. Majority accounts in good standing.
- E. Liens will be reviewed by management.

**10. Occupancy Limit:** Two persons per bedroom plus one.

**11. Vehicle Regulations:** Maximum of 2 vehicles per unit.

**12. Pet Regulations:** Maximum of 2 pets. Pet screening required.

**13. Service Animals:** Permitted with proper documentation.

**14. Criminal Background Check:** All applicants 18+ are subject to screening. Individualized assessment will be conducted based on severity, recency, and risk. Criminal background screenings will be conducted in compliance with Fair Housing laws and applicable state and local regulations.

- A. Most convictions will be reviewed within a **7-year lookback period**.
- B. Older convictions may be considered if relevant to safety risk.

All criminal background evaluations will be applied consistently across applicants.

**15. Renter's Liability Insurance:** \$100,000 liability coverage required prior to move-in.

X \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_