

Domin-8 Integrated Background Screening Profile
HUD Profile - 04/11/2013

Identity Information Verification Options	
Decline if Identity can not be verified using public data base records	Y
If applicant is under the age of [20], ignore identity failure and continue to process the rest of the screening tests	Y
SSN Required	Y

Applicants

Identity Information Verification	
Run Identification Verification Test	Y

Bankruptcies	
Decline if Applicant has had a bankruptcy within the previous number of years indicated:	N/A

Note: Granted bankruptcies under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 may not absolve debtor of many debts. Check with your attorney. Dismissed bankruptcies means the court has not relieved filer of any debts.

Collections	
Decline if number of collections outstanding exceeds value indicated:	N/A
Decline if any landlord collections within the previous number of years indicated: <i>(Ignore all collections with a zero balance)</i>	Any
Decline if any utility collections within the previous number of years indicated: <i>(Ignore all collections with a zero balance)</i>	3

Credit Score	
Decline if credit score is lower than value indicated:	N/A
Approved if Applicant has no credit history	Y

Note: some applicants may have no credit score because they have no tradelines, but do have negative credit history due to collections, judgments, etc. These applicants are treated as if they have a credit score of zero.

Foreclosures	
Decline if Applicant has had a foreclosure within the previous number of years indicated:	N/A

Outstanding Debt	
Maximum outstanding debt allowed <i>(Only include past due balances, ignore educational debt, ignore medical debt)</i>	\$5000

Note: Debt calculations include balances on outstanding civil judgments.

Felonies	
Decline for any felony records within the previous number of years indicated:	7

Misdemeanors	
Decline for any misdemeanor records within the previous number of years indicated: <i>(Exclude Misdemeanor Alcohol Related Offense (non-traffic), Exclude Misdemeanor Animal/Wildlife Offense, Exclude Misdemeanor DUI, Exclude Misdemeanor Traffic)</i>	7

Sex Offender	
Decline if current Registered Sex Offender	Y
Exclude California Sex Offender Reports	N

Ignore Criminal Classifications	
Exclude Dismissed Charges	Y
Exclude Arrest Records	Y
Exclude Not Guilty	Y

Advanced Criminal Check (Recommended Criminal Screening Service in addition to multi-state database search; additional fees apply)	
Search Counties for Last 7 Years of Addresses	N
Search County of Last Address	N
Search County of Current Address	N
Skip manual county search if additional access fee charged by the county is more than indicated price:	N/A
Do not perform manual county search if Applicant fails national criminal	N
Use Statewide Search for Kentucky in Place of Individual Counties	N
Use Statewide Search for Kentucky in Place of Individual Counties	N
Use Statewide Search for Kentucky in Place of Individual Counties	N

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Evictions	
Decline for any evictions within previous number of years indicated:	5
Rental History Factors	
Decline if Applicant has a balances on all past rentals allowed greater than indicated	N/A
Decline if Applicant has more late payments averaged over twelve months than indicated	N/A
Decline if Applicant has more landlords reporting security deposit not returned than indicated	N/A
Decline if Applicant has not received proper notice from more than the number of landlords indicated	N/A
Decline if Applicant has more prior landlord reporting 'would not rent again' than indicated	N/A
Rent to Income Calculation (using income info supplied by applicant)	
	N

Guarantors

Identity Information Verification	
Run Identification Verification Test	N
Bankruptcies	
Decline if Guarantor has had a bankruptcy within the previous number of years indicated:	N/A
Note: Granted bankruptcies under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 may not absolve debtor of many debts. Check with your attorney. Dismissed bankruptcies means the court has not relieved filer of any debts.	
Collections	
Decline if number of collections outstanding exceeds value indicated:	N/A
Decline if any landlord collections within the previous number of years indicated:	N/A
Decline if any utility collections within the previous number of years indicated:	N/A
Credit Score	
Decline if credit score is lower than value indicated:	N/A
Decline if Guarantor has no credit history	N
Note: some applicants may have no credit score because they have no tradelines, but do have negative credit history due to collections, judgments, etc. These applicants are treated as if they have a credit score of zero.	

Foreclosures	
Decline if Guarantor has had a foreclosure within the previous number of years indicated:	N/A

Rental History Factors	
Decline if Guarantor has a balances on all past rentals allowed greater than indicated	N/A
Decline if Guarantor has more late payments averaged over twelve months than indicated	N/A
Decline if Guarantor has more landlords reporting security deposit not returned than indicated	N/A
Decline if Guarantor has not received proper notice from more than the number of landlords indicated	N/A
Decline if Guarantor has more prior landlord reporting 'would not rent again' than indicated	N/A

"Other" Adult Household Members (Adults not signing or responsible for the lease)

Identity Information Verification	
Run Identification Verification Test	Y
Felonies	
Decline for any felony records within the previous number of years indicated:	7
Misdemeanors	
Decline for any misdemeanor records within the previous number of years indicated: (Exclude Misdemeanor Alcohol Related Offense (non-traffic), Exclude Misdemeanor Animal/Wildlife Offense, Exclude Misdemeanor DUI, Exclude Misdemeanor Traffic)	7
Sex Offender	
Decline if current Registered Sex Offender	Y
Exclude California Sex Offender Reports	N
Ignore Criminal Classifications	
Exclude Dismissed Charges	Y
Exclude Arrest Records	Y
Exclude Not Guilty	Y

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Advanced Criminal Check (Recommended Criminal Screening Service In addition to multi-state database search; additional fees apply)	
Search Counties for Last 7 Years of Addresses	N
Search County of Last Address	N
Search County of Current Address	N
Skip manual county search if additional access fee charged by the county is more than indicated price:	N/A
Do not perform manual county search if Other fails national criminal	N
Use Statewide Search for Kentucky In Place of Individual Counties	N
Use Statewide Search for Kentucky In Place of Individual Counties	N
Use Statewide Search for Kentucky In Place of Individual Counties	N
Evictions	
Decline for any evictions within previous number of years indicated:	N/A

*If an applicant's Credit Score is Below 525 or he/she has a Felony or Misdemeanor (excluding those mentioned above) Conviction in the last 7 years, the household will be denied tenancy