
CSPI Uniform Rental Screening Criteria

Custom Seal Property Investments LLC

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Pursuant to Philadelphia Code § 9-1108(3) and the Philadelphia Renters' Access Act.

1. Income Requirement

- Minimum gross monthly household income: 3× the monthly rent
- Combined income of all applicants counted toward household total
- Acceptable income sources: employment wages, self-employment, Social Security, disability, pension, housing vouchers (Section 8/HCV), alimony, child support, and other verifiable lawful sources
- Documentation required: 2 most recent pay stubs, 2 most recent bank statements, or government award letter

2. Employment / Income Verification

- Income must be verifiable through documentation
- Self-employed applicants must provide 2 years tax returns or 3 months bank statements
- Extraordinary income claims (e.g., hours worked inconsistent with pay period) will be flagged for additional verification

3. Credit History — Individualized Review

- All credit history reviewed on an individualized, wholistic basis
- No applicant denied solely on the basis of credit score
- Collections, judgments, and derogatory marks considered in context of overall financial picture
- Medical debt given reduced weight per applicable law

4. Criminal Background — Philadelphia Fair Chance Standards

- Background screening conducted per Philadelphia Fair Chance Housing Ordinance (Phila. Code § 9-3900)
- Individualized assessment required for any criminal record
- Conviction does not automatically disqualify — nature, recency, and relevance to tenancy considered
- Arrests without conviction not considered

5. Rental History

- Positive rental history preferred
- Prior evictions reviewed on individualized basis — circumstances considered
- Landlord references may be requested

6. Move-In Date Compatibility

- Applicant's requested move-in date must be compatible with unit availability
- Unit availability is stated in the listing

7. Occupancy Standards

- Maximum occupancy per applicable Philadelphia and HUD guidelines
- All occupants 18+ must be listed on the application

8. Application Completeness

- All sections of the application must be completed
- Incomplete applications will not be processed until complete

9. Application Fee

- Screening fee: \$34.99 (covers TransUnion credit and background check via Rent Butter/TurboTenant)
- Non-refundable

10. Anti-Discrimination

- CSPI does not discriminate on the basis of race, color, national origin, religion, sex, familial status, disability, sexual orientation, gender identity, source of income, or any other protected class under federal, Pennsylvania, or Philadelphia law

11. Adverse Action

- Any denial will be accompanied by a written adverse action notice per FCRA § 615(a) and Philadelphia Code § 9-1108(4)
- Applicants have the right to request reconsideration within 48 hours and submit additional evidence within 7 business days

12. Criteria Availability

- These criteria are provided to all applicants prior to or at the time of application
- Available at: <https://customsealproperty.com>

These criteria apply uniformly to all applicants. CSPI reserves the right to update criteria with proper notice. Last updated: July 2026.