Equal Housing

It is our expressed policy that we do not discriminate against anyone because of race, color, religion, sex, handicap, familial status, or national origin.

We do not lease to:

• Applicants that falsify information on their rental application nor Applicants that cannot prove their legal residence status.

Occupancy

Applications

All prospective tenants 18 years old or older (including spouse if married) must provide a signed and completed application. Together with the application provide a copy of a government picture ID, Social Security card (for credit verification), 4 recent paystubs, 4 months of full bank statements for preliminary approval. If approved, we will do a background check using the National Tenant Network (NTN). Application fee is \$50/per adult 18+ applicant (non-refundable).

All information in the rental application(s) regarding employment, criminal, credit, and landlord history must be verified before a decision on the application can be made. A decision on an application may be delayed due to delays in the verification process. This could result in the home being offered to another applicant who submitted their application later, but the information was readily verifiable, which concluded in being able to make a decision of approval or disapproval and offer of home prior to another earlier dated rental application.

Information to be verified for each adult applicant 18 years of age or older:

Income*

- The combined household Gross income must be a minimum of 3 times the monthly rent.
- Prospective tenants must have a minimum of two years' stable, verifiable employment.
- The applicant must be: (a) currently employed full time and must have been employed for at least 18 months out of the 24 months preceding the date of the application(s); or (b) elderly or disabled. Full-time employment shall mean at least 30 hours of paid employment per week.
- Applicants starting a new job may be required to provide an Offer Letter on employer letterhead confirming start date and compensation terms.
- Employers who refuse to verify Applicant(s) income or length of employment may cause rejection.
- Self employed applicant(s) whose income is necessary to qualify to rent must provide copies of six months of bank statements and the last two years of complete IRS tax filings to show stable income.
- Other income shall be verified by third party documentation or by documentation submitted by the applicant who in management's sole determination is deemed necessary.
- Low debt to income ratio.

Residence History *

The applicant(s) should have verifiable third-party rental history with non-related family/friends for at least 2 years preceding the date of application(s). Applicants may be disapproved if landlord references, credit report, or court records indicate, but not limited to, any of the following:

- Failure to pay rent, damages or other sums when due.
- Repeated late payment of rent.
- Disturbances, loud noise, fighting, physical violence and/or threats of physical violence against persons and/or property, drug related activity, gang related activity, and/or other conduct, which violates the right of quiet enjoyment by applicant, occupants, household members, guests, visitors or invitees.
- Allowing unauthorized persons to live/stay in the unit in violation of the lease.
- Poor housekeeping habits or unauthorized pets.
- Lease termination by the landlord; request to move by landlord; eviction actions or proceedings filed on the applicant(s); and/or non-renewal of lease for non-payment of rent, damages in amounts exceeding \$1000.00, substantial or material violation of lease agreement, material non-compliance of the lease agreement, other good cause or for a violation of a lease.
- Damages to the current or previous place of residence, common areas, or other units beyond normal wear and tear.
- Lease violations or unwillingness or inability to abide by lease provisions and/or house rules.
- Evictions.

Credit*

A complete investigation of the credit history of each applicant will be made and will require a satisfactory rating (700+).

• Cannot have any recent re-possessions.

The applicant(s) credit history must show the ability to pay rent on time. The applicant(s) may be disapproved if an applicant(s) credit report, landlord references, or court records show that the applicant or the co-applicant(s), if any, owe outstanding collections, judgments or contain evidence that a debt or sum of money is owed to any of the following:

- Current or prior landlord
- Utility provider
- A provider of telephone, cable, gas, or other service is generally provided to a residence.

Criminal, Sex Offense, and Terrorist Database Check:

We will check these databases for all occupants over 18. We do not rent to any person convicted of violent crimes against persons or property; prostitution; domestic violence; involving the possession of weapons; or the manufacture or distribution of illegal substances. All are grounds for denial of an application. Criminal offenses will be evaluated based on type of offence, how long ago you were convicted, your age at the time of offense, evidence of rehabilitation, and any other information you would like us to consider. Please provide details in writing along with any other supporting documentation you would like us to consider.

<u>Animals</u>

Animals may be accepted or declined at the owners' discretion and insurance company requirements. Animals under one year of age will not be considered. All animals must be properly licensed, have shots required by statute, and be spayed or neutered. Please be prepared to show documentation. Breeding of any animals is not allowed. A non-refundable animal fee (\$350) and a refundable animal deposit (\$200) will be charged for each animal. There will also be a monthly animal rent of \$30 per animal. All animal fees, deposits and rent to be paid in full prior to moving in. A maximum of **2 animals** are permitted on the property. Dogs whose breed or dominant breed weight exceed (**50**) **pounds** at maturity are not accepted. The following breeds or partial breeds are example of not permitted breeds: Rottweilers, Pit Bulls, American Staffordshire Terriers, Akitas, Malamute, American Bulldogs, American Bull Terrier, Staffordshire Bull Terriers, Beaucerons, Caucasian Mountain Dogs, Dobermans, Chows, German Shepherds, Great Danes, Wolf hybrids, Australian Shepherds, Coyotes, Wild Dogs, Korean Jindo, and Presa Canario.

RESIDENT SELECTION CRITERIA

Any mixed breed made up of one or more of the breeds listed above is also considered a prohibited breed of dog. Exotic animals, reptiles and cats are not accepted. Animals will be subject to visual inspection. Domestic animals only. Additional restrictions may apply.

- Support animals are not considered pets and are allowed to reasonably accommodate a handicapped leaseholder or occupant. All animals must be photographed by management before their approval.
- Service Animals are allowed. Service animals are animals that are individually trained to perform tasks for people with disabilities such as
 guiding people who are blind, alerting people who are deaf, pulling wheelchairs, alerting and protecting a person who is having a seizure, or
 performing other special tasks. A disabled person who has an emotional support animal (ESA) will need to produce a letter from a licensed
 mental health professional that prescribes the need for the animal.

All applicants with and without animals are required to complete a pet screening verification. There is a fee that is waived for all service animals, ESA's and applicants without animals. Pet screenings are \$25.00 per pet. These application fees are paid directly to our 3rd party vendor conducting the pet screening.

Renter's insurance

We require \$300,000 of renter's liability insurance on the property. Landlord's name must be included on the policy as an additional insured or as an "additional interest" (dependent on the insurance company). All residents must be included in the policy. If you have an approved animal living with you must be covered under your renter's liability insurance policy and include coverage for dog bites. You will be required to submit proof of such coverage prior to moving in and upon renewal of your policy.

Exceptions

At the property owner's sole discretion, the requirements followed by (*) may be waived if the prospective tenant pays a significantly higher security deposit and/or a special situation exists regarding a requirement that is not met. The amount and/or final determination will be made by the owner and will depend on each individual situation.

Procedures for Notifying Applicant(s) of Approval or Disapproval

Applicant(s) shall be disapproved if we are unable to verify income, rental, credit, or criminal history. False, incomplete, or misleading statements or omissions on the application(s) will result in disapproval of the rental applications(s). Falsifying information to obtain property or credit is a Class A misdemeanor.

We will notify you by email or phone listed in your application whether you've been approved within seven (7) days after we have received a completed application. Your application will be considered "disapproved" if we fail to notify you of your approval within seven (7) days after we have received a completed application. You must not assume approval until you receive actual notice of approval.

The first Applicant who: 1) meets all the requirements above, 2) agrees to the deposit and rental terms within two business days of notification, 3) provides the appropriate deposit, plus applicable pet deposit and fee, plus first month's rent, all paid in cash, money order, or cashier's check within 2 days of agreement, and 4) signs the lease agreement will be accepted as the Renter. Upon move-in, Renter will sign the one blank Inventory and Condition form and have 7 days to complete, sign and return a second Inventory and Condition Form to Lessor. If the second form is not returned within 7 days, the first signed blank form will go into the Renter file. Renter pays for any maintenance and/or damage to the property. Refundable deposit(s) will be refunded at the end of the lease, minus expenses for damaged or missing items. Early termination of the lease may cause loss of deposit(s).

Co-signer or Guarantor

A cosigner/guarantor may be required in the case of ONE of the following:

- No rental history or home ownership in the past five years, or
- No Employment (Students Only)

Landlord allows only one Guarantor per household.

A Guarantor:

- Must submit an application and pay a non-refundable application fee, if applicable.
- Is subject to the same qualification requirements as Applicants but must have an income of four (4.0) times the monthly rent.

• Will be required to sign the lease.

Privacy Policy for Personal Information of Rental Applicant and Residents – We are dedicated to protecting the privacy of your personal information, including your Social Security Number and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you have concerns about this issue, please feel free to share them with us.

- How Personal Information is collected: You will be asked to provide some personal information when you apply to rent from us. This information will be on the rental application form or other documents that you provide to us or to an apartment locator service, either on paper or electronically.
- How and When Information is used: We use this information for business purposes only as it relates to leasing a dwelling to you. Examples of these uses include but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as obtaining payment for money you may owe us in the future).
- How the Information is Protected and Who has Access: We allow only authorized people to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.
- How the Information is Disposed of: After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized people from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.

I understand and accept these qualifying standards and have truthfully answered all questions. I understand that falsification of Rental Application information will lead to denial of rental. I understand your ability to verify this information is limited to the information made available by the agencies and services used.

You declare that you have read and had explained to you the information in this RESIDENT SELECTION CRITERIA document.

| Applicant's Signature: | Date: |
|------------------------|-------|
| Applicant's Signature: | Date: |
| Applicant's Signature: | Date: |
| Signature of Owner: | Date: |