



Rental Requirements and Screening Criteria Qualifications

It is our policy to lease apartments to the public on a non-discriminatory basis, without regard to race, religion, creed, color, sex, disability, familial status, national origin, age, ancestry, sexual orientation, marital status or lawful source of income or any other class pursuant to federal, state, or local laws. We practice equal opportunity. Maximum occupancy guidelines vary by unit type.

Lease Holder(s) must be at least eighteen (18) years of age. Each individual must submit an application, and the listed criteria must be met by all parties in order for the application to be approved. This includes adult children over the age of 18 residing with a parent or guardian. If you do not meet all the criteria, your application to reside at our community may be denied, or you may be required to pay a higher security deposit or obtain a guarantor on the apartment.

The term "Applicant or Applicant(s)" shall mean the party whose signature and authorizations appear on a completed application form.

By applying for an apartment, you authorize us to obtain and agree to pay up to \$50 per applicant to cover the actual third-party costs for obtaining the required screening verifications for our qualifying criteria listed below. Applications are accepted on a first come first served basis and are subject to the availability of individual properties.

Screening Criteria

- Personal Identification:** All applicants must present a valid national photo ID. Validation will be required through a secure online verification system of a third-party screening provider. If, however, we are unable to retrieve a successful verification, we will reserve the right to deny the application on that basis. Applications will not be processed until all applicants have provided acceptable proof of identification.
- Credit Scoring:** Based on the information provided on the application, we will obtain information about you and your credit experiences. An automated credit scoring system through a third-party screening provider determines your accuScore and provides a recommended security deposit amount based on pre-established criteria. Payment history, account balances, collections, charge offs, open/closed bankruptcies (Chapter 7 or 13), judgements and foreclosures are all factors considered by the scoring model to determine your credit risk. Negative to No credit history may result in a higher security deposit or denial. If, however, we are unable to obtain your report, we reserve the right to deny the application.
- Criminal History:** Based on the information provided on the application, we, along with a third-party screening provider, will perform a background review of public databases with regards to criminal history. We reserve the right to deny any applicant whose tenancy we determine would constitute a direct threat to the safety of our other residents or employees or whose tenancy could result in substantial physical property damage. Other factors may be considered on a case-by-case basis. We may ask the applicant to provide mitigating information or documentation to be considered regarding any criminal conviction.
- Income:** Lease Holder(s) monthly gross income must be at minimum, three (3) times the monthly rental amount. All lawful sources of income, other than that derived from employment through (TWN) The Work Number, must be verified through RentGrow, Inc (VOI) Verification of Income platform in association with Nova Credit. VOI is a third-party provider that verifies paystubs or other documentation submitted by applicants as proof of income and assets. For any applicant(s) who do not fully meet the income criteria, a Guarantor(s) whose monthly gross income is at least six (6) times the monthly rental amount may be considered.
- Employment:** Applicant(s) must have twenty-four (24) months of verifiable employment history or confirmation of full-time student status. Qualifying students require a Guarantor. Less than (24) months of employment history may result in a higher security deposit or denial.
- Residence:** Applicant(s) must have twenty-four (24) months of verifiable residence history. Any address information obtained through the application, as well as any address information reported in the consumer credit file, is subject to review and approval. Any negative or unsatisfactory rental history including any lease violations, payment history, records of eviction filing, or judgement for money may be grounds for denial. Less than twenty-four (24) months rental history may result in a higher security deposit. No verifiable rental history may result in the requirement of a Guarantor.
- Insurance:** Renters Insurance is required for residency. As part of the policy, we require at least \$100,000 coverage for Personal liability insurance

***If after making a good faith effort, Management is unable to authenticate any of the above documentation through the third-party screening vendor or other sources that Management considers reliable, or if any of the documents appear to have been forged, altered or manufactured for the purpose of misrepresenting information, the application will be denied.*



According to the State of Wisconsin Statutes, Chapter 704 and Wisconsin Department of Agriculture, Trade & Consumer Protection, Chapter 134, the following required disclosures have been met prior to entering into a rental agreement and/or prior to accepting earnest money or a security deposit.

- Copies of the proposed lease and addenda have been made available for inspection by the applicant.
- The form of payment given for the earnest money shall serve as a receipt of payment.
- The applicant has been advised of the name and address of the person authorized to collect or receive rent, manage, and maintain premises and person who can be readily contacted by resident. The owner or agent and address within the state who is authorized to receive rent, make receipt for notices and demands, and at which service of process can be made in person.
- Been advised that there are no uncorrected building and housing code violations for which the landlord has received notice from code enforcement authorities, which affects the dwelling unit and common areas.
- Been advised that the premises contain no conditions adversely affecting habitability.
- That the applicant has been advised of utility charges not included in rent.
- That the applicant has been advised that the resident has seven (7) days after beginning tenancy to inspect the dwelling unit and notify landlord of any damages or defects existing prior to the beginning of tenancy that were not noted on the move-in condition report during the move-in inspection, and that defects not noted within the seven-day period may not be considered to have existed prior to the resident's tenancy.
- Having been advised that security deposits may be withheld for tenant damage, waste, neglect of premises, non-routine cleaning, non-payment of rent, late fees, utility services for which Landlord becomes liable, and other reasons clearly agreed upon in writing at the time the lease and addenda is entered into.

Application Approved: Upon approval, Applicant(s) will be provided with a copy of their Screening Report. Applicant(s) must sign a lease within forty-eight (48) hours of approval. Should the approved applicant(s) not sign a lease within 48 hours, applicants would be subject to the forfeiture of their earnest money payments less costs accrued for the purposes of verifying applicants screening criteria and associated costs to re-renting the apartment.

Application Denied: Management will return any earnest money payments less costs accrued for the purposes of verifying applicant's screening criteria. A copy of the Screening Report will be provided. Do you wish to receive a written explanation of a denial of tenancy? Yes ___ No ___ Management is not required to discuss any screening verification reports which includes credit reports, previous landlord references, criminal background reports or employment references with the applicant(s).

Lessee(s) Do Not Take Occupancy: Should the applicant(s) sign the lease but not take occupancy, Lessee would be liable for all rents and monies due as described in their signed lease until the said apartment is re-rented. Landlord will make all attempts to mitigate damages.

Release and Waiver:

I/We authorize Thomson Companies as well as all third parties to verify the application information provided with respect to their investigation of the suitability of the applicant for occupancy within a Thomson Community. This includes credit scores, credit bureaus, current and previous Landlords, current and previous employers, and any other sources including but not limited to the sex offender registry and law enforcement agencies.

I/We declare that all the information provided in this application is true and correct. I/we agree that if any information herein is false that my/our application will be denied. Furthermore, any Lease Agreement made subsequent to this application may, at the sole discretion of Landlord, be terminated.

By submitting this application, I hereby apply for the apartment as noted at the top of my application. I/we understand that I am required to leave an earnest money deposit with this application. The balance of any deposits or any other rents are due prior to my accepting of keys for my apartment.

Applicant's Signature

Date