



Applicant Screening Criteria

The Applicant Screening Criteria below sets forth both the minimum requirements that must be met in order for your rental application to be accepted and what may cause your application to be denied. Screening criteria is used to assist in the evaluation of each rental application. Applications are only valid for thirty (30) days. Management reserves the right to require any/all applications that are over thirty (30) days from the original submission date to be re-submitted and processed prior to final approval. If the application needs to be re-processed any/all additional application fees will need to be paid in full by the applicant(s) and applicable guarantor(s).

Each adult eighteen (18) years of age or older must complete a rental application in its entirety. Your application will be denied if all portions are not fully completed. If you misrepresent any information on the rental application your application will be denied.

REQUIREMENTS:

Income Eligibility

Gross monthly income must be at least three (3) times the monthly rent. All sources of income included on your application will be considered and verified. We seek to verify a minimum two (2) years of employment history.

Credit

A credit report will be completed on all applicants to verify credit ratings. Income plus verified credit history will be entered into a credit scoring model to determine rental eligibility and security deposit levels. Additional Application Deposits and/or Co-Signer will be required for all credit recommendations below an Accept Level, not including a Deny recommendation.

Financial Background

Your application will be denied if a money judgement has been entered against you within the last five (5) years and you have not satisfied the judgement by paying all monies owed. Your application will also be denied if your credit report indicates that you have an account that is past due more than sixty (60) days. If you have only one minimally past due account your application may still be considered if a reasonable explanation for the delinquency is provided.

Prior Evictions

If an eviction has been filed against you in the last 10 years, regardless of the outcome, you will be denied rental.

Landlord References

Current and previous landlords will be contacted to verify your residency, timeliness of rental payments and other residency related issues. Public records are reviewed for any recorded landlord complaints. We seek to verify a minimum of three (3) years residential history.

Criminal History

A criminal background check will be conducted for each applicant and occupant age 18 years or more. The application will be denied for any of the following reported criminal related reasons that have occurred within the timeline identified below prior to the application date regardless of the applicants age at the time the offense was committed. You will also be denied if you have more than one of any of the Felonies or Misdemeanors mentioned below regardless of when offenses occurred. All records are evaluated from the date of the disposition.

| Offense | Felony | Misdemeanor |
|---|----------------------------------|-------------|
| Crimes Against a Person or Property | 10 Years | 5 Years |
| Drug Related Offenses | Declined | 3 Years |
| Theft By Check Related Offenses | Declined | 5 Years |
| Worthless Check and/or Bogus Check Related Offenses | Declined | 5 Years |
| Sex Related Offenses and Terrorism Related Offenses | Declined regardless of time | |
| Prostitution Related Offenses | Declined | 5 Years |
| Weapons Related Offenses | Declined | 5 Years |
| Cruelty To Animals Related Offenses | Declined | 5 Years |
| Any Other Felony Offenses | Declined if within last 10 years | |

Please Remember that this requirement does not constitute a guarantee or representations that residents or occupants currently residing in our community have not been convicted of or subjected to deferred adjudication for a felony, certain misdemeanors or sex offenses requiring registration under applicable law; there may be residents or occupants that have resided in the community prior to this requirement going into effect; additionally, our ability to verify this information is limited to the information made available to us by the resident credit reporting services used.

CO-SIGNER/GUARANTOR: A cosigner/guarantor and/or additional security deposit may be required in the case of one of the following: 1.) Unsatisfactory credit rating. 2.) Unsatisfactory income requirements. If you do not meet one or more of the above criteria, you may be able to qualify for an apartment with a third party guarantor. The guarantor must pass the same application and credit screening process that you must pass, except the gross monthly income of the guarantor must equal four (4) times the rental amount of the apartment.

Applicant Signature _____ Date _____ Applicant Signature _____ Date _____

We encourage and support the Nation's Affirmative Housing Program in which there are no barriers to obtaining housing due to Race, Color, Religion, Sex, National Origin, Handicap, or Familial Status.

