

QUALIFYING CRITERIA

PURPOSE OF THIS DOCUMENT

RAM PARTNERS, LLC (“RAM” or “we”) offers the following information so that all applicants will have available to them a detailed statement of the RAM rental qualifying policies and procedures. Although we have attempted to make this document easy to read and understandable, some statements include formal language and/or legal terms. It is important that you review this document carefully before submitting a rental application, making certain that (to the best of your knowledge) you understand the rental qualifications stated herein. If you have any questions about our policies or about the information contained in this document, we encourage you to please contact any of our RAM management team. Please also note that these are RAM’s current rental criteria, but nothing contained in these requirements shall constitute a guarantee or representation by RAM concerning current or prior residents. Our ability to verify whether these requirements have been met is limited to the information we receive from the various reporting/screening services used.



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SOCIAL SECURITY NUMBER AND/OR RESIDENCY REQUIREMENT

For U.S. citizens, each applicant must have a United States government issued Social Security number in order for the verification process to begin for an application. For non-U.S. Citizens, verifiable employment history will be required as well as residence history as stated below (also required is a copy of a valid passport and/or work visa with validity dates through the term of the lease and/or the Applicant's current Green Card). All residents must be legally authorized to reside and work in the United States.

FAIR HOUSING POLICY

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and familial status. RAM supports the Fair Housing Act and RAM does not discriminate in any way based upon race, religion, color, sex, national origin, familial status, disability, age, marital status, sexual orientation, or any other classification protected by federal, state, or local law applicable in the jurisdiction where the apartment home is located.

RAM's policy is to make reasonable accommodations in rules, policies, practices, or services when necessary to provide disabled persons with equal opportunity in the use and enjoyment of an apartment. Such accommodations may include public and common areas. The Resident must request and obtain permission from RAM for any accommodation or modification PRIOR to implementing the same. In general, the expense of physical modifications to the apartment or apartment community is the responsibility of the Resident, with some exceptions. The Resident does not have an absolute right to the specific accommodation or modification requested and RAM has the right to offer a substitute or alternate accommodation or modification with conditions that will provide adequate assurance for the safety, health, and well-being of other Residents, occupants, social guests, invitees, and RAM employees. In general, the expense of returning the interior of an apartment to its original state after physical modifications is the responsibility of the Resident, with some exceptions.

It is RAM's express policy that a Resident or occupant with a disability is allowed to have an animal to assist with that person's disability, unless the animal has a history of dangerous, vicious, or unsafe behavior. If the nature of the disability is not obvious or the manner in which the animal will provide assistance is not clear, RAM has the right to request verification of need from the Resident/occupant's qualified health care provider. If applicable, animal restrictions, including breed and weight, may be waived by RAM for an approved service/assistant animal. No additional pet rent, fee or security deposit is required for an approved service/assistance animal. For approved service/assistance animal(s), Resident agrees and understands that:

- A. Pet, Service, or Assistive Animal Addendum must be executed PRIOR to keeping the animal in the Apartment;
- B. That Resident must adhere to all rules for the animal as set forth in the Pet, Service, or Assistive Animal Addendum and;
- C. That Resident is responsible for all damages exceeding normal wear and tear caused by keeping such a service/assistance animal in the Apartment.



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A person engaged in the training of a service dog or guide dog is permitted to the same reasonable accommodation for housing as a disabled person, not to exceed one dog, as outlined above.

A Resident or occupant with a disability with a vehicle that assists with his / her disability will allow that vehicle on our property. Upon request, we will designate a reserved, handicapped parking space as close to the apartment home, as possible.

RAM will provide reasonable auxiliary aids upon request where necessary to give tenants and applicants with disabilities equal opportunity to receive and/or enjoy the apartment which may include such aids as visual alarms, tactile signs, visual doorbell, large print/Braille, and/or recordings (personal aids, however, are not included such as hearing aids, computer, eyeglasses, etc).

VII. HOW TO APPLY TO RENT AN APARTMENT FROM RAM

If you wish to apply for an apartment, each adult person (18 years or older) must do the following:

- A. Submit an Application and answer all questions on the form;
- B. Provide the supporting documentation requested by RAM;
- C. Pay a non-refundable rental APPLICATION fee (see below);
- D. Pay a non-refundable rental ADMINISTRATION fee (see below).



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APPLICATION REVIEW PROCESS

RAM evaluates every application in the following manner:

- A. Upon receipt of your complete application, APPLICATION fee (if applicable), RESERVATION deposit (if applicable) and ADMINISTRATION fee (if applicable), RAM will process your application by checking your credit reports, criminal history, employment and rental references to confirm that the rental criteria have been met.
- B. RAM may use an independent vendor or company to conduct credit, criminal, employment and/or rental history/references to evaluate whether you meet rental criteria.
- C. If rental criteria have been met, RAM will approve your application and notify you of the approval.
- D. If rental criteria have not been met, RAM will decline your application and notify you of the denial.
- E. RAM reserves the right to approve your application with additional conditions such as an additional security deposit.
- F. The approval/denial process can take 1-3 business days depending upon availability of references and/or reporting services.



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CREDIT HISTORY & SCORING

Information about you and your credit experiences, such as your bill-paying history, the number and type of accounts that you have, late payments, collection actions, outstanding debt, and the age of your accounts is collected from your credit report. RAM uses a third-party applicant screening service to determine whether credit criteria have been satisfied. This third-party applicant screening service uses an automated credit scoring system to determine whether an application is accepted or denied, whether further verification is needed and if an additional security deposit or guarantor is required.

The following credit score criterion applies to all applicants:

- A. There can be no judgments, tax liens, evictions, unpaid housing debt, or repossessions within a two (2) year period prior to application, unless paid, satisfied, or proof of satisfactory arrangements from the payment of same have been made.
- B. There can be no pending bankruptcy and any bankruptcy case final order must be at least two (2) years prior to the application.

Applicants with no established credit history that otherwise meet the income criteria and the rental history criteria may be approved under some circumstances, however each RAM managed property reserves the right to deny such applications due to lack of credit history. An extensive, negative credit history is grounds for the denial of an application. In keeping with our policy of confidentiality and privacy, we do not discuss individual credit reports with an applicant. If you would like to discuss or dispute anything in your credit report, you will need to contact the credit bureau that made the report. At your request, we will provide you with the name and address of that credit bureau.

EMPLOYMENT/INCOME REQUIREMENT

Your monthly income must be at least 3.00 times the market rent of the unit. Gross combined income for roommates/co-residents may be used and must equal at least 3.00 times the market rent. Each roommate/co-resident will be responsible for the entire rental payment and each must execute the lease agreement. No partial or split payments will be accepted. If unemployed or retired, proof of a source of income will be required.

Income may be verified by RAM upon request (and you must submit documents upon request by RAM) through use of one or more of the following:

- A. Records of Earned Income
 1. Paycheck Stub(s) (2 most recent and consecutive);
 2. W-2 Forms (most recent);
 3. Income Tax Return (state and/or federal);
 4. Wage Tax Receipts.
- B. Records of Other Income
 1. Pension and Annuities (latest check stub from issuing institution);
 2. Social Security (current award letter or benefit letter or proof of income letter);
 3. SSI Award Letter (proof of income letter);
 4. Workers Compensation;
 5. Alimony (certified copy of Court Order);



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6. Child Support (certified copy of Court Order);
 7. Income from Assets (credit unit/bank, S&L, statements, etc).
- C. Asset Information
1. Bank Statements;
 2. Stock/Bond Certificates;
 3. Mortgage Note;
 4. Income Tax Return;
 5. Certificate of Deposit.

RAM reserves the right to verify current salary with employer or by copies of six (6) months of current and consecutive check stubs. All additional sources of income may also be subject to verification. If you are self-employed or retired, RAM may require proof of income by furnishing copies of federal income tax returns and/or other verifiable documentation acceptable to us.

RENTAL HISTORY REQUIREMENT

Applicant must have 1.00 year(s) verifiable rental history. Documented lease violation(s) will result in denial (i.e., any negative rental history is grounds for the denial of an application). Negative rental history includes, but is not limited to, the following: NSF checks (within the last 5 years), late rental payments (within the last 2 years), noise complaints (within the last 5 years), unfulfilled lease term(s) (within the last 5 years), history of disruptive behavior (within the last 5 years), poor housekeeping practices (within the last 5 years), false or fraudulent statements (no time limitation) and/or eviction proceedings (within the last 5 years).

CRIMINAL HISTORY SCREENING POLICY

RAM hereby expresses that it has the goal of protecting its employees, community residents and guests in our apartment community from crime as part of our applicant screening process. Specifically, criminal conduct directly impacts the health and safety of community residents, guests, and employees as well as the safety of personal property which constitutes significant concerns for a housing provider.

Accordingly, depending on the nature of the crime committed, how long ago that crime occurred, the specific facts involved, likelihood of someone committing another crime, and other factors, an applicant for residency may not be able to live on our property.

RAM has the right to perform a criminal history/background search for each person who will be a resident and/or occupant of our apartment community. Criminal history is one (1) factor that we will consider when making a decision on whether or not to lease an apartment to an otherwise qualified individual. We do not allow persons who have a criminal history as identified below because data on recidivism rates demonstrates the potential risk that such criminal history might impact ability to pay rent, our liability if that person was to commit another crime against someone in our community, and/or fear or unhappiness of other residents and occupants who may be impacted by a recurrence of criminal activity.

RAM's criminal history screening policy reflects that certain types of crimes, like violent and sexual offenses against persons, are legitimate concerns to a housing provider. Our policy further reflects our evaluation that other types of crimes may independently represent bad judgment, but not be of a major



concern to a housing provider with respect to its legitimate interests in protecting residents and/or private property.

As set forth below, therefore, RAM's screening policy reflects the weighted concern posed by different types of offenses and there has been greater weight placed on convictions that reflect the heightened risks to other persons within the community. It is the express intent of this policy with regard to criminal convictions to distinguish between criminal conduct that indicates a demonstrable risk to resident and property safety, and criminal conduct that does not. The written protocols/policies set forth herein are drafted to ensure that procedures and standards are applied consistently and that applicant decisions are based on accurate and pertinent information.

- A. CRIMINAL ARREST(S) POLICY: RAM does NOT decline rental applications based *solely* on an *arrest* record in accordance with governing federal standards. An arrest is only an accusation that a crime was supposedly committed. It is our policy to consider only actual criminal *conviction(s)*. A conviction means that there is a finding or adjudication of guilt to a criminal charge by a competent court of law (which includes a plea of guilty to a criminal charge). However, arrest records may trigger an inquiry into the facts underlying the alleged criminal conduct which could be used to disqualify the applicant. Specifically, if the arrest is recent and for serious crime(s), then we reserve the right to investigate *the facts pertaining to the criminal charge* and ask you or others to provide us with a statement regarding what occurred. Therefore, we have the right to decline a rental application if you decline to provide information as to the arrest matter and/or based on the actual underlying facts related to the arrest if the facts have a bearing on whether you are qualified to live in this community even if the arrest has not resulted in a conviction.

- B. CRIMINAL SCREENING PROCEDURE: It is RAM's general policy to first run, through a third-party applicant screening service, a credit background check on you to evaluate whether your application qualifies under our credit/financial requirements as set forth herein. If your application meets our credit/financial requirements, then it is RAM's general policy to run, again through a third-party applicant screening service, a criminal background screening using the criteria set forth herein. Due to potential administrative and technical burdens associated with running a credit check before a criminal history screening, however, RAM may run, in its sole discretion, a criminal history screening before, at the same time or after a credit screening check (and RAM reserves the right to do so herein). A criminal history check will be run on any applicant and/or anyone 18 years or older who will live in the apartment. Your application will not be approved unless you are qualified as to all of the rental criteria and all residents/occupants of the apartment over the age of 18 pass the criminal background check as set forth below.

- C. THIRD PARTY SCREENING/BACKGROUND CHECKS: RAM does not possess the resources or knowledge to perform a criminal history screening/background check. Accordingly, your application will be submitted to an independent "third party" company which has the requisite resources and experience to conduct a criminal background check (commonly referred to as a "third-party background check"). Such criminal history screenings normally involve review of public record databases but will solely be conducted by the third-party company.



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D. **LOOKBACK PERIOD DEFINED:** It is the intent of this policy that criminal activity must have occurred during a reasonable time before the criminal history screening takes place. Accordingly, if a housing applicant has a criminal conviction on his or her record and the date of the conviction falls outside of the enumerated “lookback” period defined below, then the applicant should NOT be denied housing based on the criminal background screening. The “lookback” period for criminal background screening is defined as ***starting from the date of the rental application going back in time to either of the following (1) the date of the “lookback” period for the particular crime conviction date set forth below OR (2) one year after release from a felony criminal conviction incarceration, whichever period occurs later in time.*** The lookback periods are as follows:

1. **Alcohol related** – Not factored into screening decision.
2. **Arson** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
3. **Assault and Battery** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
4. **Assault and Battery II** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
5. **Bad Checks** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
6. **Burglary I** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
7. **Burglary II** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
8. **Crimes Against Animals** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
9. **Crimes Against Children** – Lookback period is ten (10) years for a felony and seven (7) years for a misdemeanor.
10. **Crimes Against Gov't** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
11. **Cyber Crimes** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor
12. **Destruction of Property** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
13. **Disturbance of Peace** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
14. **Domestic Crimes** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
15. **Drug Offenses I** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
16. **Drug Offenses II** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
17. **Drug Offenses III** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
18. **Drug Offenses IV** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
19. **Drug Offenses V** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.



20. **Drug Offenses VI** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
21. **Drug Offenses VII** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
22. **Embezzlement** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
23. **Fraud I** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
24. **Fraud II** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
25. **Gambling** – Not factored into screening decision.
26. **Harassment** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
27. **Homicide I** – Felony and misdemeanor convictions are grounds for application denial.
28. **Homicide II** – Felony and misdemeanor convictions are grounds for application denial.
29. **Homicide III** – Felony and misdemeanor convictions are grounds for application denial.
30. **Homicide IV** – Felony and misdemeanor convictions are grounds for application denial.
31. **Kidnapping I** – Felony and misdemeanor convictions are grounds for application denial.
32. **Kidnapping II** – Felony and misdemeanor convictions are grounds for application denial.
33. **Organized Crime** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
34. **OUI, OVI, DWI** – Not factored into screening decision.
35. **Petit Theft** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
36. **Purposely Obstructs the Law** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
37. **Robbery** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
38. **Sex Crimes - Other** – Felony and misdemeanor convictions are grounds for application denial.
39. **Sex Crimes Against a Person** – Felony and misdemeanor convictions are grounds for application denial.
40. **Sex Crimes Against a Child** – Felony and misdemeanor convictions are grounds for application denial.
41. **Theft/Larceny** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
42. **General Traffic Violations** – Not factored into screening decision.
43. **Trespassing** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
44. **Weapons Related I** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
45. **Weapons Related II** – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.

RAM will NOT consider any conviction that has been expunged (i.e., erased) OR as part of any “First Offender” Act pursuant to governing state law (such as O.C.G.A. § 42-8-62) when screening for criminal background. Further, in the event that the applicant has multiple convictions, the lookback period is calculated from the date of the last conviction.



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- E. ADOPTED FEDERAL SCREENING POLICY: RAM's policy is to adopt and follow federal criminal screening requirements for public housing as an example of types of crimes that United States Department of Housing and Urban Development ("HUD") has acknowledged to be sufficiently serious to warrant exclusion. Specifically, Public Housing Authorities (PHAs) are required by law to screen and exclude applicants with certain convictions on their record. These statutory and regulatory exclusions demonstrate that both HUD and Congress acknowledge legitimate concerns faced by housing providers in determining whether an applicant is suitable to live in its facilities amongst other residents.
- F. INDIVIDUALIZED FURTHER REVIEW ("IFR") PROCESS: In the event that an applicant has a conviction which would exclude them from renting, or in the event that there is evidence of criminal conduct other than a conviction which would exclude an applicant from renting, the applicant should be advised of the basis of the disqualification and which third party company provided that information to us from the criminal background search.

It is the policy of RAM that an applicant has the right to request an Individualized Further Review ("IFR") of any decision to deny an application due to a criminal history. Therefore, upon a written request by the applicant, we will afford the denied applicant with an opportunity to dispute/explain the following:

1. That you are not the person identified in the search;
2. That the records are inaccurate; or
3. That you intend to provide us with your own statement and explanation of what occurred and why we should reconsider the decision to decline your application as further set forth below.

When requesting an IFR, the applicant should submit a signed, dated, and notarized statement along with any other evidence that provides us a factual basis for the review (as further discussed below).

If you dispute the denial because your name has been confused with another person who committed the crime or your name was used for identity theft, it will be your responsibility to contact the consumer reporting agency that provided the information and take appropriate steps to correct your credit file.

Applicants who request an IFR should provide sufficient information to allow RAM to consider any circumstances which would serve to mitigate the criminal convictions within the applicant's criminal history. However, applicant bears the burden of providing verified or verifiable information to negate or minimize the criminal convictions in their criminal history. RAM reserves the right to contact the source of any document submitted by applicant in order to verify document authenticity. As part of an IFR process, we may consider whether there were multiple convictions that stemmed from the same incident, or whether the multiple convictions stemmed from multiple incidences.

If you were convicted but believe other factors show you are not a risk to the community, then you should submit a written statement outlining those considerations, including, but not limited to the following:



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1. The circumstances surrounding the crime;
2. The age of the individual at the time that the crime was committed;
3. The time which has elapsed since the crime or crimes which were the reason or the initial denial;
4. The number of total convictions which are part of the applicant's criminal history;
5. Evidence of good tenant history or references since commission of the crime;
6. Evidence of rehabilitation efforts or treatment;
7. Evidence of community ties and support, references, and other supporting recommendations,
8. Further explanation of the criminal offense;
9. Evidence of good employment history, stability, or vocational training; and,
10. Requests for accommodation.

Applicant(s) requesting an IFR should, but are not required, include relevant documents in support of the IFR request. Examples of relevant supporting documentation include, but are not limited to the following:

1. Counseling Records;
2. Probation and Parole Records;
3. Employment Documentation;
4. School and Technical Training Records;
5. Documents Evidencing Work with Social and Nonprofit Organizations;
6. Police Reports;
7. Probable Cause Documents;
8. Charging Documents;
9. Character Reference Letters; and,
10. Letters of Explanation from a Criminal Defense Attorney.

Once a written IFR as outlined above is submitted, RAM will consider the IFR and the Area Vice President should inform the applicant in writing of the results (or any reason for delay such as further document investigation) as soon as practical.

- G. CRIMINAL SCREENING IS NOT A GUARANTEE: The criminal screening criteria set forth herein does not constitute a guarantee or representation that residents or occupants currently residing in one of our apartment homes have not been convicted of, or subject to, deferred adjudication for a felony, certain misdemeanors, or sex offenses requiring registration under applicable law. Residents or occupants may have resided in one of our apartment homes prior to implementation of this policy, and our ability to verify this information is limited to the information made available to us by the applicant(s) and criminal background reporting services. Residents or occupants who are convicted of any of the above listed crimes after a Lease Application or signed Lease Agreement, may be subject to forfeiture of Lease Application Fees and/or eviction.

APPLICATION DENIAL POLICY

All applications are subject to RAM criteria for qualification. If an applicant is rejected for poor credit, the Applicant will be informed of the reason for the rejection and the name, address and telephone



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number of the screening service RAM utilizes from whom the information was obtained. The Applicant will not be told of the content of the credit report. An Applicant rejected for unsatisfactory credit is encouraged to obtain a copy of his/her credit from the credit reporting agency, correct any erroneous information that may be on the report, and resubmit an application to RAM.

APARTMENT LEASE AND MOVE-IN REQUIREMENT

If your application has been approved, you are required to pay the applicable security deposit and/or bond, if applicable, and sign a rental/lease agreement in which you will agree to abide by the rules of the rental unit or complex and/or neighborhood within thirty (30) days of approval, unless a different agreement is specifically authorized by RAM in writing. Prior to submitting your application, a complete copy of our rental/lease agreement is available for anyone who would like to view it. If the apartment of your choice is unavailable for any reason for a period exceeding thirty (30) days past your lease start date, you will have the choice of terminating your lease agreement without penalty, take possession of the apartment at a later date, or terminate your lease agreement and be placed on a waiting list.

In addition to other important requirements, please note that your rental/lease agreement will:

- A. Require you to report any maintenance problems that occur during your tenancy. Failure to notify management can result in you being held responsible for any damages.
- B. Require you to prevent all household members, guests, and visitors from engaging in illegal drug use, manufacturing, and distribution or any other criminal activity on or near the property.
- C. Limit your guests to stay for periods longer than seven (7) days without the advance permission of the landlord.
- D. Provide that serious and/or repeated minor violations of the lease requirements will result in termination of your rental agreement.
- E. Require you to provide Property Damage Liability Insurance naming "RAM Communities, LLC" as a party of interest.

PHOTO IDENTIFICATION POLICY

At the time of the application submission (if done in person) or at the time of the move-in (if the application was submitted on-line), all Applicant(s) will need to show valid photo identification. This identification can be state or federally issued and acceptable identification includes a driver's license, passport, and/or a state-issued photo identification card. For Applicant(s) who are not U.S. citizens, a copy of a valid passport and/or work visa with validity dates through the term of the lease and/or the Applicant's current Green Card is required. The request for a photo ID is solely for the purpose of verifying identification.

APARTMENT AVAILABILITY POLICY

In the event of multiple and equally qualified applications, we will rent the property to the first applicant that meets our criteria. Applicants are subject to the availability of the apartment floor plan requested.



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APPLICANT/TENANT/OCCUPANT REQUIREMENTS

All adults (defined as 18 years of age or older) occupying an Apartment must submit an application for rental and, if approved, sign the lease agreement. All occupants of any age must be listed on the rental application. An application must be submitted by a person eighteen (18) years of age or older, even if living with a parent or guardian, unless that person has been recognized as an emancipated adult by a proper state or federal authority. All persons signing a Lease Agreement must be eighteen (18) years or older, unless that person has been recognized as an emancipated adult by a proper state or federal authority.

FALSE INFORMATION

False information provided on a rental application immediately disqualifies an application for approval and, if discovered after occupancy, will be grounds to terminate your apartment lease agreement.

OCCUPANCY STANDARDS

RAM's general occupancy policy is that there is a "2 person per bedroom" limitation on the amount of persons who may occupy an apartment home. This policy generally means as follows:

- A. For a one bedroom apartment home - up to two persons;
- B. For a two bedroom apartment home - up to four persons;
- C. For a three bedroom apartment home - up to six persons.

A child or infant who is under the age of twelve (12) months at the time of leasing or renewing an existing lease will not be counted as a person when determining the maximum number of persons who may occupy an apartment. Residents who have exceeded the occupancy restriction during residency are not required to "upgrade" (move to a larger apartment) until the end of their current lease or renewal term. On a case by case basis, RAM will consider certain exceptions to this general occupancy policy if the applicant(s) and/or tenant(s) provide a written request and rationale/factors for such an exception to the occupancy standard. RAM may consider factors such as the number and size of bedrooms, age of the children, configuration of the particular apartment unit, physical limitations (i.e., septic, sewer and other building system capacities) and the overall size of the dwelling unit.

GUARANTOR POLICY

Each RAM property will determine whether Guarantors are accepted for applicants who do not meet income requirements. If accepted, Guarantors must meet the following requirements:

- A. Guarantors must complete an application;
- B. Guarantors must pay an additional APPLICATION fee;
- C. Guarantors must qualify showing income of 5.00 times the monthly rent, or three consecutive savings statements of 5.00 times the annual rent;
- D. Guarantors must sign the guarantor addendum prior to move in;
- E. Guarantors must reside in the United States;
- F. Guarantors must submit an acceptable photo ID.

This property does accept guarantors.



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AUTOMATIC DENIAL OF APPLICATION

An Applicant will be denied if any of the following is determined:

- A. False Social Security Number (SSN);
- B. Housing Debt;
- C. Unpaid Eviction;
- D. Bankruptcy (Past 24 months);
- E. Foreclosure (Past 24 months);
- F. Failure to Meet Criminal History Criteria.

APPROVAL OF APPLICATION PERIOD

Approved applications remain in good standing for a period of ninety (90) days from the approval date. If the Lease is not signed and/or the applicant fails to occupy an apartment within the viable time period, the application must be resubmitted for verification and approval and a new application fee(s) must be paid.

PERSONS WITH LIMITED ENGLISH PROFICIENCY (“LEP”) POLICY

It is the policy of RAM not to discriminate against those persons who have Limited English Proficiency (LEP) and to take reasonable steps, upon request, to ensure that persons with LEP have meaningful access to our housing. Accordingly, any Applicant/Resident shall be permitted to bring a translator if they cannot fully understand the leasing documents (and/or if they need assistance during the application/rental process). Further, any Applicant/Resident who has limited ability to read, write, speak or understand English shall not be automatically prohibited from the application/rental process.



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