



Statement of Lease/Rental Policy

We are glad you are interested in our Lease/Rental Property. For your convenience, we have prepared this overview of our guidelines used in processing all Lease/Rental Applications. Please feel free to ask any questions.

We are an equal opportunity housing provider: It is our policy to rent our properties in full compliance with the federal **Fair Housing Act** and all state and local fair housing laws. We do not discriminate against any person because of race, color, ethnic background, religion, sex, age, marital or family status, physical disability or sexual orientation.

Lease/Rental Property availability: Properties only become available when they are completely ready for occupancy, including cleaning, painting, and the completion of all maintenance work and planned improvements. Property availability can change as they become available during the day or are removed from the lease/rental market based on rentals, cancellations, or maintenance issues.

Valid Photo Identification and Written Authorization: You must be able to present a current photo identification such as driver's license, military or state identification card, or passport so that we can verify your identity. If your Lease/Rental Application is approved, we will require a photocopy of your identification at the time of your move-in to be kept in your tenant file. You must authorize us to verify all information provided in your lease/rental application from credit sources, credit agencies, current and prior landlords and employers and personal references, and allow us to run a criminal background check.

Occupancy Guidelines: In compliance with all applicable fair-housing laws we have established restrictions on the total number of persons that may occupy a given lease/rental property. Our guidelines allow for two persons per bedroom. These guidelines are to prevent overcrowding and are in keeping with the limitations of the property and its building systems. Occupancy will be limited to the persons indicated on the original lease/rental application and lease agreement only unless otherwise agreed to in writing. Any proposed additional tenants must complete a rental application and be processed and approved through this same tenant screening process prior to occupying the property.

Application Process: All lease/rental applications are evaluated in the same manner, and each adult applicant must voluntarily provide his or her social security number for us to obtain a consumer credit report. Every adult applicant must complete a separate lease/rental application and pay the non-refundable application fee in advance. Any false or incomplete information will result in the denial of your application. If discovered after you are approved and have moved in, we reserve the right to terminate your tenancy. We will verify all information provided on each lease/rental application through our own screening efforts and/or with the assistance of an independent screening firm. A credit report, criminal history, and employment and rental references for each and every applicant in a given property will determine whether or not our lease/rental criteria has been met. Unless we need to verify information by regular mail, we are usually able to process a lease/rental application in one or two days.

Lease/Rental Criteria

Income: The total combined monthly gross income of all lease/rental applicants in a given property must be at least three times the monthly lease/rental rate. Only income that can be verified will count. We expect lease/rental applicants to prove at least one year of continuous employment. You must provide proof of a source of income if you are unemployed. Remember: All adult tenants are joint and severally liable, which means that each one can be held responsible for the payment of all funds due regardless of ability to pay.

Credit History: You must be able to demonstrate fiscal responsibility. If you have any charge-offs, unpaid debts, or a pattern of delinquent payments, your application may be denied.

Rental History: Each lease/rental applicant must be able to demonstrate a pattern of meeting their lease/rental obligations, leaving prior lease/rental properties in good condition and not having a pattern of complaints from neighbors. We will require satisfactory lease/rental references from at least two prior landlords. If you have ever been evicted for any lease/rent violation, your application may be denied.

Criminal History: If you have ever been convicted of (or pled guilty or no contest to) a felony, or a misdemeanor involving violence, sexual misconduct or honesty, your application may be denied.

Guarantors: If you do not meet one or more of the above criteria, you may be able to qualify to lease/rent a property if you secure a third party located within the state that will guarantee your lease/rental agreement. The guarantor must pass this same application and screening process except that we will deduct the guarantor's own housing costs before comparing his or her income to our income criteria.