

STATEMENT OF RENTAL CRITERIA

CRITERIA DESCRIPTION:

- Score only previous 3 years of credit problems (collections, charge-offs, judgments, open bankruptcies)
- Score only previous 3 years of late payments
- Score only previous 3 years of closed (discharged) bankruptcies
- Do not score any credit problems with a balance under \$0
- Do not score medical or student loan debts against an applicant
- To determine group score, take the lowest individual score and apply it to the entire group

CREDIT RISK	ACTION
Limited Established Credit	Accept Applicant – Normal Deposit
No established Credit	Accept with Conditions – (EXTRA SECURITY DEPOSIT)
Minor	Accept Applicant – Normal Deposit
Moderate	Accept Applicant – Normal Deposit
High	Accept with Conditions (Guarantor or Last Month's Rent)
Severe	Reject Applicant

NON-CREDIT FACTORS	APPLICANT HAS . . .	ACTION
Rent-to-Income Ratio % of applicant's income dedicated to rental amount	<ul style="list-style-type: none"> • Less than 35% • 36% - 38% • Over 38% 	<ul style="list-style-type: none"> • Accept Applicant – Normal Deposit • Accept with Conditions (EXTRA DEPOSIT) • Reject Applicant
Rental History Applicant's cumulative Rental/Ownership history	<ul style="list-style-type: none"> • More than 12 months • Less than 12 months • A negative housing history 	<ul style="list-style-type: none"> • Accept Applicant – Normal Deposit • Accept with Conditions (EXTRA DEPOSIT) • Reject Applicant
Employment History Applicant's cumulative Employment History	<ul style="list-style-type: none"> • More than 12 months • Less than 12 months • A negative employment history 	<ul style="list-style-type: none"> • Accept Applicant – Normal Deposit • Accept with Conditions (EXTRA DEPOSIT) • Reject Applicant
Other	<ul style="list-style-type: none"> • Applicant has rejectable criminal history (see below) • Applicant knowingly provided false information on application 	<ul style="list-style-type: none"> • Reject Applicant • Reject Applicant

QUALIFIED GUARANTORS MUST MEET THE FOLLOWING REQUIREMENTS:

- An immediate family member
- Rent-to-Income ratio of 20% or better using only his/her income
- Credit history of minor risk or better
- Cannot qualify for an applicant that has been rejected

OCCUPANCY GUIDELINES

1 Bedroom/1 Bath	2 persons
2 Bedroom/2 Bath	4 persons
3 Bedroom/2 Bath	6 persons

CRIMINAL SCREENING CRITERIA

Any of the following items appearing in an applicant's Criminal Background Check will result in a rejection based on the standards set in place by Heritage Properties, Inc.

- Any felony conviction within the last seven (7) years
- Any incarceration within the last five (5) years, including for misdemeanors. Incarceration means being jailed pursuant to a conviction, not a mere arrest.
- All convictions involving sexual assaults within the last seven (7) years
- Any misdemeanor conviction with the following classification status: Assault Related (declined 7 years or less), homicide (99 years or less), sex related (7 years or less), arson (7 years or less), robbery (7 years or less), burglary/ breaking and entering (7 years or less), sex offender registrant (99 years or less)
- Any Registered Sex Offender or felony violent crime conviction.

Applicant

Date

Applicant

Date

Management

Date

Rental Application for Residents and Occupants

Each co-applicant and each occupant over 18 years old must submit a separate application.

Spouses may submit a single application.

Date when filled out: _____

ABOUT YOU:
 Full name (exactly as on driver's license or govt. ID card) _____
 Your street address (as shown on your driver's license or govt. ID card) _____
 Driver's License # and state: _____
 Or govt. photo ID card #: _____
 Former last names (maiden and married): _____
 Your Social Security #: _____
 Birthdate: _____ Height: _____ Weight: _____
 Sex: _____ Eye Color: _____ Hair Color: _____
 Marital Status: (circle one) single married divorced widowed separated
 Are you a U.S. citizen? (circle one) yes no
 Do you or any occupants smoke? (circle one) yes no
 Will you or any occupant have an animal? (circle one) yes no
 Kind, Weight, breed, age: _____

Current home address (where you live now): _____
 City/State/Zip: _____
 Home/Cell Phone: () _____
 Current Rent \$ _____ Email Address: _____
 Name of apartment where you live now: _____
 Current owner or manager's name: _____
 Their phone #: _____ Date moved in: _____
 Why are you leaving your current residence? _____

Your previous home address: _____
 City/State/Zip: _____
 Apartment name: _____
 Name of owner or manager: _____
 Their phone #: _____ Monthly Rent \$ _____
 Date you moved in: _____ Date you moved out: _____

YOUR WORK
 Present employer: _____
 Address: _____
 City/State/Zip: _____
 Work phone: () _____ ext.# _____
 Position: _____
 Gross monthly income \$ _____
 Dates you began and ended this job: _____
 Supervisor's name and phone: _____

Previous employer: _____
 Address: _____
 City/State/Zip: _____
 Work phone: () _____ ext # _____
 Position: _____
 Gross monthly \$ _____
 Dates you began and ended this job: _____
 Previous supervisor's name and phone: _____

YOUR SPOUSE
 Full name: _____
 Former last names (maiden and married): _____
 Spouse's Social Security #: _____
 Driver's license # and state: _____
 Or govt. photo ID card #: _____
 Birthdate: _____ Height: _____ Weight: _____
 Sex: _____ Eye Color: _____ Hair Color: _____
 Are you a U.S. citizen? (circle one) yes no
 Present employer: _____
 Address: _____
 City/State/Zip: _____
 Work phone: () _____ ext # _____
 Position: _____
 Date you began this job: _____
 Gross monthly \$ _____
 Supervisor's name and phone: _____

OTHER OCCUPANTS *Names of all persons under 18 and other adults who will occupy the unit without signing the lease. Continue on separate page if more than three.*
 1. Name: _____ Relationship: _____
 Sex: _____ DL or govt. ID card # and state: _____
 Birthdate: _____ Social Security #: _____
 2. Name: _____ Relationship: _____
 Sex: _____ DL or govt. ID card # and state: _____
 Birthdate: _____ Social Security #: _____
 3. Name: _____ Relationship: _____
 Sex: _____ DL or govt. ID card # and state: _____
 Birthdate: _____ Social Security #: _____
 4. Name: _____ Relationship: _____
 Sex: _____ DL or govt. ID card # and state: _____
 Birthdate: _____ Social Security #: _____

YOUR VEHICLES *List all vehicles owned or operated by you, your spouse, or any occupants (including cars, trucks, motorcycles, trailers, etc.). Continue on separate page if more than three.*
 Make and color of vehicle: _____
 Year: _____ License # _____ State: _____
 Make and color of vehicle: _____
 Year: _____ License # _____ State: _____
 Make and color of vehicle: _____
 Year: _____ License # _____ State: _____

WHY YOU RENTED HERE:
 Were you referred? (circle one) Yes No If yes, by whom: _____
 Name of locator or rental agency: _____
 Name of individual locator or agent: _____
 Name of friend or other person: _____
 Did you find us on your own? (circle one) Yes No If yes, fill in information below:
 (check one) Internet Billboard Newspaper (name): _____
 Rental Publication: _____
 Other: _____

YOUR RENTAL/CRIMINAL HISTORY *Check only if applicable.*
 Have you, your spouse, or any occupant listed in this Application ever:
 been evicted or asked to move out? moved out of a dwelling before the end of the lease term without the owner's consent? declared bankruptcy? been sued for rent? been sued for property damage? been charged, detained, or arrested for a felony or sex crime that was resolved by conviction, probation, deferred adjudication, court-ordered community supervision, or pretrial diversion? been charged, detained, or arrested for a felony or sex-related crime that has not been resolved by any method? Please indicate below the year, location and type of each felony and sex crime other than those resolved by dismissal or acquittal.
 We may need to discuss more facts before making a decision. *You represent the answer is "no" to any item not checked above.*

AUTHORIZATION
 I or We authorize (owner's name) _____
 to obtain reports from consumer reporting agencies before, during, and after tenancy on matters relating to a lease by the above owner to me and to verify, by all available means, the information in the application, including income history and other information reported by employer(s) to any state employment security agency. Work history information may be used only for this Rental Application. Authority to obtain work history information expires 365 days from the date of this Application.
 Applicant's signature _____
 Spouse's signature _____

EMERGENCY *Emergency contact person over 18, who will not be living with you:*
 Name: _____
 Address: _____
 City/State/Zip: _____
 Work phone: () _____ Home phone: () _____
 Relationship: _____
 If you die or are seriously ill, missing, or in a jail or penitentiary according to an affidavit of (check one or more) the above person, your spouse, or your parent or child, we may allow such person(s) to enter your dwelling to remove all contents, as well as your property in the mailbox, storerooms, and common areas. If no box is checked, any of the above are authorized at our option. If you are seriously ill or injured, you authorize us to call EMS or send for an ambulance at your expense. We're not legally obligated to do so.

Contemplated Lease Contract Information

To be filled in only if the Lease Contract is not signed by resident(s) at time of application for rental.

- Names of all residents who will sign the Lease Contract:

- Name of Owner/Lessor: _____
- Property name and type of dwelling (bedrooms and baths):

- Complete street address: _____
City/State/Zip: _____
- Names of all other occupants not signing Lease Contract (persons under age 18, relatives, friends, etc.)

- Total number of residents and occupants _____;
- Our consent necessary for guests staying longer than _____ days;
- Beginning date and ending date of Lease Contract _____
- Total security deposit \$ _____; Animal deposit \$ _____;
- # of keys/access devices for unit _____; mailbox _____; other _____;
- Total monthly rent for dwelling unit \$ _____; Rent is to be paid at on-site manager's office.
- Prorated rent for: (check one) 1st month or 2nd month \$ _____
- Monthly rental due date _____; Late charges due if rent is not paid on or before the _____;
- Initial late charge \$ _____; Daily late charge \$ _____; Returned check charge \$ _____;
- Animal violation charges: Initial \$ _____; Daily \$ _____;
- (check one) Furnished Unfurnished
- Utilities paid by owner (check all that apply) Electricity Gas Water Wastewater Trash Cable TV Other (please list) _____
- You will (check one) not buy insurance buy insurance
- Agreed reletting charge \$ _____;
- Your move-out notice will terminate Lease Contract on (check one): last day of month, or exact day designated in move-out notice;
- If dwelling unit is house or duplex, owner will be responsible for (check all that apply) lawn/plant maintenance, lawn/plant fertilization, picking up trash from grounds, and/or trash receptacles. If not checked, applicant will be responsible. The applicant will be responsible for the first \$ _____ of each repair. This special provision and any others will be contained in paragraph 10 of the Lease Contract or in a lease addendum.
- Special provisions regarding parking, storage, et.: (see attached page if necessary): _____

1. Lease Contract Information. The Lease Contract contemplated by the parties is attached or, if no Lease Contract is attached, the Lease Contract will be the current Lease Contract noted above. Special information and conditions must be explicitly noted on an attached Lease Contract or in the Contemplated Lease Contract Information above.

2. Application Fee (nonrefundable). You have delivered to our representative an application fee in the amount indicated below, and this payment partially defrays the cost of administrative paperwork. It's nonrefundable.

3. Application Deposit (may or may not be refundable). In addition to any application fee, you have delivered to our representative an application deposit in the amount indicated below. The application deposit is not a security deposit. However, it will be credited toward the required security deposit when the Lease Contract has been signed by all parties; OR it will be refunded under paragraph 10 if you are not approved; OR it will be retained by us as liquidated damages if you fail to sign or attempt to withdraw under paragraph 6 or 7.

4. Approval When Lease Contract is Signed in Advance. If you and all co-applicants have already signed the Lease Contract when we approve the Application, our representative will notify you (or one of you if there are co-applicants) of our approval, sign the Lease Contract, and then credit the application deposit of all applicants toward the required security deposit.

5. Approval When Lease Contract Isn't Yet Signed. If you and all co-applicants have not signed the Lease Contract when we approve the Application, our representative will notify you (or one of you if there are co-applicants) of the approval, sign the Lease Contract when you and all co-applicants have signed, and then credit the application deposit of all applicants toward the required security deposit.

6. If You Fail to Sign Lease Contract After Approval. Unless we authorize otherwise in writing, you and all co-applicants must sign the Lease Contract within 3 days after we give you our approval in person or by telephone or within 5 days after we mail you our approval. If you or any co-applicant fails to sign as required, we may keep the application deposit as liquidated damages, and terminate all further obligations under this Agreement.

7. If you Withdraw Before Approval. You and any co-applicant may not withdraw your application or the application deposit. If you or any co-applicant withdraws an Application or notifies us that you've changed your mind about renting the dwelling unit, we'll be entitled to retain all application deposits as liquidated damages, and the parties will then have no further obligation to each other.

8. Completed Application. An Application will not be considered "completed" and will not be processed until all of the following have been provided to us (unless checked); 0 a separate Application has been fully filled out and signed by you and each co-applicant; 0 an application fee has been paid to us; 0 an application deposit has been paid to us. If no item is checked, all are necessary for the Application to be considered completed.

9. Non-approval. We will notify you whether you've been approved within 10 days after the date we receive a completed Application. Your Application will be considered "disapproved" if we fail to notify you of your approval within 10 days after we have received a completed Application. Notification may be in person or by mail or telephone unless you have requested that notification be by mail. You must not assume approval until you receive actual notice of approval. The 10-day time period may be changed only by separate written agreement.

10. Refund after Non-approval. If you or any co-applicant is disapproved or deemed disapproved under paragraph 9, we'll refund all application deposits within 30-45 days of such disapproval. Refund checks may be made payable to all co-applicants and mailed to one applicant.

11. Extension of Deadlines. If the deadline for signing, approving, or refunding under paragraph 6, 9, or 10 falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.

12. Notice to or from Co-applicants. Any notice we give you or your co-applicant is considered notice to all co-applicants; and any notice from you or your co-applicant is considered notice from all co-applicants.

13. Keys or Access Devices. We'll furnish keys and/or access devices only after: (1) all parties have signed the contemplated Lease Contract and other rental documents referred to in the Lease Contract; and (2) all applicable rents and security deposits have been paid in full.

14. Receipt. Application fee (nonrefundable): \$ _____; Application deposit (may or may not be refundable): \$ _____; Total of above application fee and deposit: \$ _____; Total amount of money we've received to this date _____, \$ _____.

15. Signature. Our representative's signature is consent only to this Application Agreement. It does not bind us to accept applicant or to sign the proposed Lease Contract.

Acknowledgment. You declare that all your statements on the first page of this Application are true and complete. You authorize us to verify same through any means. If you fail to answer any question or give false information, we may reject the application, retain all application fees and deposits as liquidated damages for our time and expense, and terminate your right of occupancy. Giving false information is a serious criminal offense. In lawsuits relating to the application or Lease Contract, the prevailing party may recover all attorney's fees and litigation costs from the losing party. We may at any time furnish information to consumer reporting agencies and other rental housing owners regarding your performance of your legal obligations, including both favorable and unfavorable information about your compliance with the Lease Contract, the rules, and financial obligations.

If you're seriously ill or injured, what doctor may we notify? (We're not responsible for providing medical information to or calling doctors or emergency personnel.) Doctor's Name: _____ Doctor's Phone: () _____
Important medical information about you in an emergency: _____

Applicant's Signature: _____ **Date:** _____

Signature of Spouse: _____ **Date:** _____

Signature of Owner's Representative: _____ **Date:** _____

FOR OFFICE USE ONLY

1. Apt. name or dwelling address (street, city) _____ Unit # or Type: _____

2. Person accepting application: _____ Phone: () _____

3. Person processing application: _____ Phone: () _____

4. Date that applicant or co-applicant was notified by Telephone, Letter, in Person of acceptance or non-acceptance: _____ (Deadline for applicant and all co-applicants to sign lease is three days after notification of acceptance in person or by telephone, five days if by mail.)

5. Name of person(s) who were notified (at least one applicant must be notified if multiple applicants): _____

6. Name of owner's representative who notified above person(s): _____