



Evergreen Club Rental and Occupancy Criteria Guidelines November 16, 2016

We lease to any qualified person in accordance with all federal, state and local fair housing laws. Each rental application will be evaluated using criteria, which includes occupancy limits, household income, credit history, rental history and criminal background.

Identification

A valid government issued photo ID is required for all applicants and occupants 18 years of age and older.

Occupancy Limits

Applications will only be approved for apartments that meet the maximum occupancy guidelines of two persons per bedroom plus one additional person. The maximum occupancy for a studio apartment is two persons.

Household Income

Total household gross monthly income of combined applicants must be a minimum of 3 times the monthly apartment rent, not including households receiving government housing assistance.

Credit Screening

This apartment community uses a credit screening service to evaluate your consumer credit report. Credit scoring is based on real data and statistics so all applicants are treated objectively. Your credit report contains information about you and your credit experiences including your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt, bankruptcy and the age of your accounts. Our credit screening provider also checks data sources, which include the FBI and U.S. Treasury lists of individuals wanted for direct involvement or support of terrorist activities. Based on your credit score and related data source information, your application will be compared to our predetermined acceptable ranges, which are the same for all applications.

Individual credit reports will not be discussed with applicants. If your application results in a decision less than an "Accept," you will be given the name, address and telephone number of the consumer reporting agencies which provided your consumer information to us.

Prior to move-in

Income must be verified by providing documents such as: Pay stubs covering 2 recent pay periods, court ordered spousal or child support, prior year's W-2, Social Security, GI benefits, pensions, disability income, trust income, dividend income, or other sources of regular income. **Rental history will be verified for all applicants that receive a conditional or low conditional. Rental history will be verified for 12 months and must be positive.**

Foreign applicants must present documentation allowing them to reside in the United States. Foreign applicants must meet the income qualifications of 3 times the amount of the monthly rent

Rental History

Landlord tenant court records may be checked. Records of a previous eviction will result in a denial.

Criminal Background

A criminal background check will be conducted for each applicant. The criminal search will be processed for all addresses at which the applicant(s) has resided over the previous 24 months including a national search. The application will be rejected for any of the following reported criminal background:

- Violent or potentially violent felony convictions within seven (7) years of the application date
- Drug manufacture, sale and distribution related felony convictions within ten (10) years of the application date and drug possession related felony convictions within seven (7) years
- Use of deadly weapons felony convictions within seven (7) years of the application date
- Active Status on Probation or Parole resulting from any of the above within seven (7) years of the application date
- Cruelty to animals related felony convictions within five (5) years of the application date

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- Terrorism related felony convictions within ten (10) years of the application date
- Sex related felony convictions within ten (10) years of the application date
- Any person identified on the OFAC SDN/Terrorist Watch List

Applicants declined because of criminal background may appeal the screening results through ConAm Management’s appeal process. Instructions for the appeal process may be obtained from the Community Manager.

Additional Requirements

- Each applicant over the age of 18 must complete a rental application and pay a non-refundable application fee
- False information in any area of the application process will result in a denial of the rental application
- Application fees or holding deposit payments that are returned as NSF (non-sufficient fund) will result in the application being declined
- Applicants for an apartment home that is subsidized by a government funded affordable housing program will be required to meet additional guidelines or may be exempt from certain rental criteria.

Screening Results

Your application will be evaluated per the above screening criteria and result in one of the following decisions:

- “Accept” will pay the standard security deposit
- “Low Accept” will pay a security deposit of twice the standard deposit
- “Conditional” will pay a security deposit equal to one month’s rent
- “Refer” will pay a security deposit equal to one month’s rent
- “Decline” will not be qualified to lease an apartment

If the screening results return a fraud alert or warning additional documentation may be required such as proof of identify, address or social security number. This is required per the federal FACT Red Flag Regulation and to help protect your identity.

Co-Signer

The Co-signer must apply and be qualified using the same criteria as a resident including the criminal background check. The Co-signer’s income must be equal to or greater than four (4) times the scheduled rent on the apartment. Co-signer will sign the lease agreement and be listed as a leaseholder. Occupancy guidelines must include the co-signer and comply with no more than two individuals per bedroom plus one additional person. If co-signer cannot be present in the office to sign the lease, then the signature must be notarized.

Applicant Consent

The undersigned applicant(s) hereby consent to allow this Apartment Community, through its designated agents or associates, to obtain a consumer report and/or criminal record information on each of us and to obtain and verify each of our credit and employment information for the purpose of determining whether to lease an apartment to me/us.

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

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