



# REAL ESTATE EQUITIES

## **Affordable Resident Selection Criteria Minnesota**

Effective June 2026

AN EQUAL HOUSING OPPORTUNITY PARTNER



### **Fair Housing and Equal Opportunity**

We are a fair housing provider. We operate in accordance with federal, state, and local fair housing civil rights laws. No applicant will be discriminated against based on race, national origin, color, creed, marital status, ancestry, religion, familial status, status regarding public assistance, source of income, age, sex, sexual orientation, gender identity, status as a victim of domestic abuse, sexual assault, stalking, or disability.

### **Access to the Resident Selection Criteria and Application Process**

Management will provide meaningful access to the information in this plan and the application process for people with limited English proficiency and people with disabilities.

- LEP: Language assistance services may include oral language assistance, including interpretation in non-English languages provided in-person or remotely by a qualified interpreter, the use of qualified bilingual or staff to communicate directly with individuals with LEP, and written translation, performed by a qualified translator, of written content in paper or electronic form into languages other than English.
- People with disabilities: Management will ensure that the information in this plan and the application process itself is disseminated in a manner that is accessible to persons with disabilities such as furnishing appropriate auxiliary aids and services, interpreters, transcription or captioning services, accessible electronic materials and websites, large print, Braille and other alternative format of materials.

### **Application Requirements and Fees**

All people 18 years old or older must fill out an application. We encourage all applicants to apply online, however paper applications will be accepted if requested by the applicant. An incomplete application will be rejected. Any false information on the application is grounds for denial of the application, or termination of an existing lease if determined after you have already moved into the building. All information must be legible and verifiable. If the information on the application cannot be verified or is omitted, this is a reason for rejection. The application must be signed and dated by the applicant. Every applicant 18 years or older must provide a current government-issued photo identification document.

### **Application Fees**

An application fee must be paid online at the time of application for each person 18 years or older and will not exceed the actual cost. These application fees are non-refundable. If an applicant has a letter of guarantee for the application fees, the fees must be paid by the organization within 24 hours of application submission, or the application will be canceled.

### **Letters of Guarantee**

If an applicant has a letter of guarantee for the application fee, holding fee, security deposit and/or first month's rent, the letter of guarantee must be provided at the time of application. Letters of guarantee for the application fee(s) and holding fee must be paid with the understanding that the funds must be paid on behalf of the applicant, even if the application is rejected. We are unable to accept letters of guarantee that only provide payment based on approval of the application and a lease being signed. Guaranteed funds for the security deposit and/or first month's rent must be paid prior to keys being received and the applicant taking possession of the unit.

### **Holding Fee**

A holding fee of \$100 is required to be paid online at the time of application. The holding fee will become part of the security deposit if the application is approved, and the applicant takes possession of the unit. The holding fee will be refunded to the applicant if the applicant is denied residency, or the applicant elects to cancel within 72 hours of submitting the application. If the holding fee is not paid within 24 hours of starting the application, the application will be canceled.

### **Security Deposits**

If the applicant household's screening report is *approved without conditions*, the security deposit will total \$500. The \$100 holding fee will become part of the security deposit, and the household will be required to pay the additional amount prior to taking possession of the unit. If the applicant household's screening report is *conditionally approved*, the security deposit will total one month's rent. The \$100 Holding Fee will become part of the security deposit, and the household will

be required to pay an additional amount prior to taking possession of the unit.

Management reserves the right to change this policy as needed.

### **Online Payments and Partial Payments**

Management does not accept any form of paper payment. Payment for rent and other fees can be paid online through Rent Café via ACH from a bank account, with a debit or credit card, or can be made in person via Walk in Payment System (WIPs).

Management does not accept partial payments.

### **Lease Signing Policy**

When an application is approved for a property located in Minnesota, the applicant is required to sign the lease within four (4) business days of the approval notice. Failure or refusal to sign the lease within this timeframe will result in cancellation of the move-in, and the holding fee will be forfeited.

Management reserves the right to change this policy as needed.

### **Payment at Move In**

Management requires all fees to be paid online by the approved applicant prior to receiving keys and taking possession of the unit.

If a lease begins on the 24<sup>th</sup> through the 31<sup>st</sup> of any month, the applicant is required to pay the current month's prorated rent as well as the following month's rent to receive keys and take possession of the unit.

If you are offered a concession, your concession will be applied to your account once you have paid your security deposit and first month's rent, based on the above.

### **Eligibility Requirements**

Applicants and residents must meet the criteria outlined in this plan. Management will run a background check on each applicant aged 18 or older and will be reviewing the following:

- Rental history - we require the name and last known phone number of each landlord, property manager or mortgage payee for each address you have had in the last 2 years. Undisclosed addresses may be cause for denial. Roommate references are not acceptable.
- Credit history - your credit history will be checked, however a poor credit score or history will not necessarily be grounds for automatic denial. An adverse bank or credit reference, high debt, or past due or dishonored debt may be grounds for rejection. Outstanding debt owed to a previous landlord, property management companies or mortgage companies, or utility companies will be denied unless the applicant can provide proof the amount has been paid off within 24 hours of notification. Open bankruptcy proceedings and government tax liens are grounds for automatic denial.
- Criminal history - We reserve the right to deny any application based on any report that does not meet set criteria. All applicants will undergo screening to ensure they meet the standards established by Real Estate Equities. This includes assessing prior convictions; however, arrests without convictions or convictions that were later vacated or expunged will not be considered.

Applicants may provide information with their completed application to explain, justify or negate potentially negative information that may be revealed during the application process and the applicant believes to be relevant to performance as a resident. The additional information will be evaluated prior to the final determination of eligibility. Management will consider the nature and severity of the incident, the number and type of incidents, time elapsed, age at which the incident occurred and the extent to which reasonable steps have been taken to mitigate negative history.

If your application is denied based on the above, the applicant must work with the screening company to dispute information listed in the screening report. The dispute will not be conducted with management. Management will not accept different credit scores from other sources.

### **Income**

At minimum, applicants must have gross (pre-tax) income two (2x) the rent. A Section 8 voucher or funding from a comparable third-party subsidy source may also be acceptable. Please note, if you receive rental assistance, your organization's budgeted rent for your household must meet the quoted rent plus utilities for the unit you are applying for. If the budgeted rent is lower than the quoted rent, your application will be denied. Please be sure you know your budgeted rent prior to completing your application. Management does not negotiate rental rates.

Affordable units have income restrictions in which the total gross income for applicants cannot exceed anywhere from 30%-80% Multifamily Tax Subsidy Program (MTSP) Income Limits, depending on availability and household size. The current income limits are included as an attachment to this document.

Applicants must provide income documentation to our third-party screening company to validate the validity of the documentation. If an applicant refuses to or fails to provide income documentation to Screening Company, their application will be canceled.

### **Student Eligibility Requirements**

If a household is applying for a Housing Tax Credit and/or HOME unit, applicants must meet the student eligibility requirements. This eligibility requirement prohibits any household residing in a tax credit unit to be comprised entirely of full-time students as defined by the educational institution, unless one person in the household meets one of the following five exceptions. Applicant must provide verification of the exception.

1. Receiving Temporary Assistance to Needy Families (TANF); or
2. Participates in a program receiving assistance under the Job Training Partnership Act, Workforce Investment Act, or under other similar, federal, state or local laws; or
3. Single parent with children and this parent is not a dependent of someone else, and the child(ren) is /are not dependent(s) of someone other than a parent; or
4. Married and entitled to file a joint tax return; or
5. Under the care and placement responsibility of the state agency responsible for administering foster care.

Any applicant for units with HOME funds may not be full or part time students at a post-secondary institution unless the student is:

1. Over age 23 OR
2. A veteran of the United States military OR
3. Married OR
4. Has dependent children OR
5. Is a person with disabilities OR
6. Has parents, who individually or jointly, are income eligible for the HOME Program.

Applicant must provide verification of the exception.

Please note, the student eligibility requirements do not apply to Humboldt, Technology Park and Technology Park II, or any market rate units within an affordable housing property.

## **Occupancy Standards**

| <b>Bedroom Count</b> | <b>Minimum # of Occupants</b> | <b>Maximum # of Occupants</b> |
|----------------------|-------------------------------|-------------------------------|
| 0                    | 1                             | 2                             |
| 1                    | 1                             | 2                             |
| 2                    | 1                             | 4                             |
| 3                    | 2                             | 6                             |
| 4                    | 3                             | 8                             |

If you do not meet the occupancy standards listed above, your application will be denied.

## **Unit Hold Policy**

Management requires that the applicant household must be able to start their lease for the unit they apply for within 30 days of approval or 30 days from the unit is vacant. If the applicant household cannot start their lease within the required timeframe, the application will be denied, and their holding fee forfeited.

Management reserves the right to change this policy as needed.

## **Waiting Lists**

Management does not keep a waiting list. Units are available on a first come, first serve basis.

## **Move Out Restrictions (Winter Clause)**

Our lease does not allow for move outs in November, December, or January.

## **Lease Terms**

Management does not offer lease terms shorter than 7 months, nor do we offer month-to-month leases.

If a household fails to respond to lease renewal notices after they have moved in, their lease will be terminated upon notice from management. Exception: HOME units require one year lease.

## **Unit Transfer Policy**

Management does not allow unit transfers to or from the same bedroom size, unless in the instance of a reasonable accommodations or Violence Against Women Act (VAWA) request. Unit transfers will be considered for changes in household size, reasonable accommodation and for VAWA requests. The household must also meet the property's unit transfer criteria and qualify for the new unit & approved by the Regional Property Manager.

Properties in the initial lease up phase will not allow unit transfers for the first 12 months of occupancy. Unit transfers at these properties will only be considered when related to Reasonable Accommodations and Violence Against Women Act requests.

## **Verification Requirements**

Applicants are required to provide current verification documentation as they relate to their household composition, income, assets, and student status when requested. If an applicant refuses to provide requested documents, their application will be canceled, and their holding fee forfeited. Acceptable Forms of Verification are attached to this document.

- Management requires that employed applicants verify and validate their employment with our screening company, Better NOI. If an applicant fails to verify and validate their employment with Better NOI, their application will be canceled and fees forfeited. If an applicant is not employed or just started a new job, this requirement does not apply.

- Please note that the following properties have age restrictions, and the household must meet these age requirements. If the household applies and does not meet these requirements, their application will be rejected, and their holding fee forfeited.
  - Sonder Point – Head of Household must be 50 or older and provide age verification.
  - The Fern – All Household members must be 55 or older and provide age verification.
  - The Winslow – Head of Household must be 62 or older and provide age verification. All household members must also be able to provide verification of their relationship to head of household.
  - The Quill – Head of Household must be 55 or older and provide age verification.
  - Humboldt - Head of Household must be 55 or older and provide age verification.

### **Affordable Housing Application Process**

#### **Timing**

We are committed to processing your application as swiftly as possible. Please keep in mind that the processing time typically ranges from 1 to 2 weeks. During this process, we will be taking several steps to ensure a smooth experience for you. Please respond to requests from the management and compliance teams promptly to avoid cancelation of your application. If we cancel your application for failure to respond, your fees will be forfeited.

#### **Step by Step Process**

1. Submit the application and pay all fees online.
2. Management will conduct a screening report for all adult household members. If an applicant is employed, the applicant is required to verify and validate their employment with Better NOI. Management will notify you as soon as possible about the results of your screening report.
3. If your screening is approved or conditionally approved, our compliance team will conduct the eligibility review process to ensure your verified income falls below the limit for your household size. The compliance team will ensure that your gross monthly verified income meets our requirements. If you are uncertain about the income limit for your household, please consult our website, the resident selection criteria, or reach out to our management team.
  - a. During this step, management or the compliance team may contact you for additional household information, income, assets, or student status documentation. Failure to respond within 24 hours with the requested documentation may result in the cancelation of your application and your fees forfeited.
4. Once we have completed the application screening and review, the management team will communicate the approval or denial status of your application. If you receive rental assistance, your RTA will also need to be approved by your caseworker.
5. If your application is approved, our management or compliance team will reach out to you to discuss next steps. For voucher holders, please note that the unit inspection must pass before scheduling the lease signing.

#### **Application Cancellation Policy**

If an applicant wishes to cancel their application within 72 hours of applying, the holding fee will be refunded. If an applicant wishes to cancel their application after 72 hours of applying, the holding fee will be forfeited. If the application is canceled by management for one of the following reasons, the holding fee will be forfeited:

- The household fails to provide requested documents and verifications related to household eligibility by deadlines given.
- The household fails to provide income documentation to Screening Company.

- The household cannot start their lease within 30 days of approval or 30 days from the unit is vacant.
- The household fails to meet the Business Relationship terms listed at the end of this document.
- Household fails to sign lease within 48 hours business hours of notification of application approval.

### **Application Denial Policy**

If an applicant is denied for one of the following reasons, the holding fee will be refunded:

- The household's verified income is over the applicable income limit.
- The household's verified income is under management's income to rent requirement.
- The household's background report is denied due to credit score, credit history, or frozen credit.
- The household's rental assistance budgeted rent plus utilities is lower than the quoted rent for the unit.
- The household's background report is denied to criminal record.
- The household's background report is denied due to monies owed to a prior landlord or utility company.
- The household is a full-time student household and does not meet program requirements.

If your application is denied, your holding fee will be refunded within 7 days and management will e-mail the denial letter to the applicant, which shall include the reason for denial and the process to appeal.

### **Application Denial Appeals Process**

If an application is canceled or denied for any of the items listed above, the applicant will have seven (7) days to respond in writing to request a meeting to discuss the rejection. Within seven (7) working days after the receipt of the request, management will contact the applicant to arrange a meeting to resolve the situation. This meeting will allow the applicant to provide information about mitigating circumstances or correct inaccurate background check results. Management will review all information provided to determine if the grounds for denial are a reliable indication of future tenancy performance. Management will notify the applicant in writing with the outcome of the appeal. Persons with disabilities have the right to request reasonable accommodation to participate in this informal hearing process to appeal the rejection decision made by management.

All appeals must be mailed to Real Estate Equities, 579 Selby Avenue, St. Paul, MN 55102.

### **Re-Application**

Applicants that wish to re-apply may do so 45 days after the date of denial or cancelation. If a household is canceled for failure to meet the Business Relationship terms laid out in this document, you will be ineligible to re-apply at any REE properties indefinitely.

### **Applicants with Disabilities**

If an applicant has a disability, they may request reasonable accommodation to assist with them in the admission process or to meet the requirements for acceptance of their application. Applicants may make a reasonable accommodation or reasonable modification request by putting the request in writing to management. Assistance will be provided as needed to document the request if the applicant is unable to put the request in writing.

Management will verify the presence of disability and will verify the nexus between the presence of the disability and the reasonable accommodation/modification request. The final decision will be made by the management and the applicant will be notified in writing.

If you are disabled and would like to request a reasonable accommodation or if you have difficulty understanding English, please request our assistance and we will ensure you are provided with meaningful access based on your individual needs.

### **Violence Against Women Act (VAWA) Policy**

The Violence Against Women Act, or VAWA, provides legal protections to victims of domestic violence, dating violence, sexual assault, or stalking, as well as their immediate family members. These legal protections prohibit management from denying assistance and from evicting or terminating assistance from individuals and their affiliates if the asserted grounds for such actions are an instance of domestic violence, dating violence, sexual assault, or stalking. Management also has a VAWA Emergency Transfer Policy in place.

Admission to an apartment home shall not be denied on the basis that the applicant and/or affiliates is or has been a victim of domestic violence, dating violence, sexual assault or stalking in the event the applicant otherwise qualifies for admission. All applicants and/or affiliates admitted sign the form HUD-91067, the VAWA Lease Addendum, which informs residents of their protections under this act. In addition, all applicants and/or affiliates will be provided with the Notification of Occupancy Rights, form HUD-5380 and Certification Form HUD-5382 upon acceptance or denial from housing.

If an applicant or resident requests protection provided under VAWA, management will provide the applicant or resident or affiliates with HUD Form 5382, where the request for protection shall be certified. Management will be mindful that the delivery of the certification to the applicant or resident via may place the victim at risk and will work with the applicant or resident for an acceptable delivery arrangement. In lieu of HUD Form 5382 or in addition to it, management may accept a federal, state, tribal, territorial, or local police record or court record or documentation signed and attested to by a professional (employee, agent, or volunteer of a victim service provider, an attorney, medical personnel, etc.). from which the victim has sought assistance in addressing domestic violence, dating violence, sexual assault or stalking or the effects of the abuse.

All documents related to an individuals' domestic violence, dating violence, sexual assault or stalking will be retained in a separate, secure location apart from other resident files. In addition, the identity of the victim and all information relating to the incident(s) of domestic violence, dating violence, sexual assault or stalking shall be retained in confidence, except to the extent that the disclosure is:

1. Requested or consented to by the individual in writing.
2. Required for use in an eviction proceeding or termination or assistance OR
3. Otherwise required by applicable law. The HUD-approved certification form provides notice to the resident of the confidentiality of the form and the limits thereof.

This VAWA policy does not apply to market rate units or units not funded by a state or local program.

#### **Business Relationship**

The relationship between Real Estate Equities and a prospective resident is a business relationship. A courteous and businesslike attitude is required from both parties. Real Estate Equities reserves the right to refuse rental to anyone who is verbally abusive, disrespectful, makes threats, is argumentative, is under the influence, or in general displays an attitude at the time of showing a unit or applying for a unit that causes us to believe we would not have a positive business relationship.

#### **Applicant(s) sign and date:**

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Applicant Signature

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Date

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Applicant Signature

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Date

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Applicant Signature

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Date

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Applicant Signature

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Date



## Attachment 1: Current Income Limits

### Ames Green, Barclay Terrace, Hazelwood Terrace, Idaho Ridge, and Rose Hill Neighborhood: HERA 2026

| Household Size        | 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8         |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>Tax Credit 40%</b> | \$37,080 | \$42,400 | \$47,680 | \$52,960 | \$57,200 | \$61,440 | \$65,680 | \$69,920  |
| <b>Tax Credit 60%</b> | \$55,620 | \$63,600 | \$71,520 | \$79,440 | \$85,800 | \$92,160 | \$98,520 | \$104,880 |
| <b>MARIF</b>          | N/A      | \$34,000 | \$42,640 | \$51,440 | \$60,240 | \$69,040 | \$77,840 | \$86,640  |

### Arbor Court, Aster House, Decatur Landing Phase I and Phase II, The Fern, Fountain Terrace, The Landings at Amber Fields, London Crossing, Press House, The Quill, Reserve at Settler's Ridge, Sonder House, Sonder Point, Spring House, The Winslow, Vista Point: HERA 2026

| Household Size        | 1        | 2        | 3        | 4         | 5         | 6         | 7         | 8         |
|-----------------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| <b>Tax Credit 30%</b> | \$27,810 | \$31,800 | \$35,760 | \$39,720  | \$42,900  | \$46,080  | \$49,250  | \$54,150  |
| <b>Tax Credit 50%</b> | \$46,350 | \$53,000 | \$59,600 | \$66,200  | \$71,500  | \$76,800  | \$82,100  | \$87,400  |
| <b>Tax Credit 60%</b> | \$55,620 | \$63,600 | \$71,520 | \$79,440  | \$85,800  | \$92,160  | \$98,520  | \$104,880 |
| <b>Tax Credit 70%</b> | \$64,890 | \$74,200 | \$83,440 | \$92,680  | \$100,100 | \$107,520 | \$114,940 | \$122,360 |
| <b>Tax Credit 80%</b> | \$74,160 | \$84,800 | \$95,360 | \$105,920 | \$114,400 | \$122,880 | \$131,360 | \$139,840 |

### Reserve at Settler's Ridge II ONLY: 2026

| Household Size        | 1        | 2        | 3        | 4        | 5        | 6         | 7         | 8         |
|-----------------------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| <b>Tax Credit 30%</b> | \$27,630 | \$31,560 | \$35,520 | \$39,450 | \$42,630 | \$45,780  | \$48,930  | \$52,080  |
| <b>Tax Credit 50%</b> | \$46,050 | \$52,600 | \$59,200 | \$65,750 | \$71,050 | \$76,300  | \$81,550  | \$86,800  |
| <b>Tax Credit 60%</b> | \$55,260 | \$63,120 | \$71,040 | \$78,900 | \$85,260 | \$91,560  | \$97,860  | \$104,160 |
| <b>Tax Credit 70%</b> | \$64,470 | \$73,640 | \$82,880 | \$92,050 | \$99,470 | \$106,820 | \$114,170 | \$121,520 |

### Columbia Court Only: TC 2026 HERA; HOME 2026

| Household Size        | 1   | 2        | 3        | 4        | 5        | 6        | 7        | 8         |
|-----------------------|-----|----------|----------|----------|----------|----------|----------|-----------|
| <b>Tax Credit 60%</b> | N/A | \$63,600 | \$71,520 | \$79,440 | \$85,800 | \$92,160 | \$98,520 | \$104,880 |
| <b>Low HOME 50%</b>   | N/A | \$52,600 | \$59,200 | \$65,750 | \$71,050 | \$76,300 | \$81,550 | \$86,800  |

### Eastgate Apartments Only: 2026

| Household Size        | 1        | 2        | 3        | 4        |
|-----------------------|----------|----------|----------|----------|
| <b>Tax Credit 50%</b> | \$47,550 | \$54,350 | \$61,150 | \$67,900 |
| <b>Tax Credit 60%</b> | \$57,060 | \$65,220 | \$73,380 | \$81,480 |
| <b>Tax Credit 70%</b> | \$66,570 | \$76,090 | \$85,610 | \$95,060 |

### Technology Park and Technology Park II: 2026

| Household Size | 1        | 2        | 3        | 4         |
|----------------|----------|----------|----------|-----------|
| <b>60% AMI</b> | \$57,060 | \$65,220 | \$73,380 | \$81,480  |
| <b>80% AMI</b> | \$76,080 | \$86,960 | \$97,840 | \$108,640 |

## **Attachment 2: Acceptable Forms of Verification**

\*Current = document dated within 120 days of move-in date

| Type of Income                                                                                                    | Acceptable Documentation                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employment                                                                                                        | 4-6 current, consecutive paycheck stubs, offer letter from employer, payroll summary                                                                                                               |
| Self-Employment                                                                                                   | Most recent federal income tax return 1040 including Schedule C, Schedule E or Schedule F, trip sheets, financial statements, contracts, profit, and loss statement. Proof of submission required. |
| Social Security or SSI (includes minor children)                                                                  | Current social security benefit letter printed from myssa.gov or received through the mail. Cannot accept yearly benefit letter sent out in November                                               |
| Pensions, annuities, insurance policies, retirement funds, disability/death benefits, and other periodic payments | Current benefit letter / statement from provider                                                                                                                                                   |
| Public Assistance (MFIP, MSA, GA, etc.)                                                                           | Current printout of benefits received. Obtain from county caseworker                                                                                                                               |
| Child Support                                                                                                     | Current printout (total of 12 months) from state website or custody agreement with income listed                                                                                                   |
| Unemployment                                                                                                      | Current printout of unemployment benefits received from state website                                                                                                                              |
| Regular Contributions/Gifts                                                                                       | Contact information for contributor for property to verify                                                                                                                                         |
| Alimony                                                                                                           | Divorce Decree and copy of alimony agreement                                                                                                                                                       |
| Student Financial Aid                                                                                             | Printout of assistance from school                                                                                                                                                                 |
| Miscellaneous Items                                                                                               | Acceptable Documentation                                                                                                                                                                           |
| Identity Verification – required for all adults                                                                   | Current government issued photo ID                                                                                                                                                                 |
| Identity Verification – required for minors                                                                       | Birth certificates                                                                                                                                                                                 |
| Age Verification                                                                                                  | Current government issued photo ID, Birth Certificate, Military Discharge Papers, Census document showing age, Naturalization Certificate                                                          |
| Proof of Custody – if applicable                                                                                  | Custody agreement or divorce decree                                                                                                                                                                |

## **Attachment 2: Acceptable Forms of Verification (cont.)**

| <b>Type of Asset (only required if household's assets total over \$5,000 in MN or \$51,600 in AZ)</b> | <b>Acceptable Documentation</b>                                                                                           |
|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Checking Account                                                                                      | Current bank statements listing interest earned                                                                           |
| Savings account                                                                                       | Current bank statement listing interest earned                                                                            |
| Benefit Card (ex. EBT), Pre-paid Debit Card, ReliaCard, Direct Express Card                           | Current statement or current receipt from ATM listing balance                                                             |
| Money Market accounts, stocks, bonds, certificates of deposits, mutual funds                          | Current bank statement listing interest earned                                                                            |
| Real Estate                                                                                           | Current market value of real estate, current tax bill, current mortgage information, information about sale if applicable |
| Life Insurance (whole life or universal life, do not include term)                                    | Current statement listing cash value available to individual before death and dividends earned                            |
| <b>Type of Student (only required if household consists of all full-time students)</b>                | <b>Acceptable Documentation</b>                                                                                           |
| Part-Time Student                                                                                     | Current Printout from school showing part-time student status                                                             |
| Full-Time Student                                                                                     | Current Printout from school showing full-time student status                                                             |
| Full-Time Student Household (exemption – MFIP)                                                        | Current printout showing member is receiving MFIP                                                                         |
| Full-Time Student Household (exemption – Workforce Investment Act)                                    | Current documentation showing student participates in Workforce Investment Act Program (or similar)                       |
| Full- Time Student Household (exemption – single parent with children)                                | Divorce/custody decree or other parent's most recent tax return and proof of submission                                   |
| Full-Time Student Household (exemption – married)                                                     | Marriage certificate or current joint tax return with proof of submission                                                 |
| Full-Time Student Household (exemption – current/past foster child)                                   | Verification of participation in the foster care program                                                                  |