Indigo

Rental Application Criteria

NON-DISCRIMINATION

Lunara ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

Applications

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied. The application fee is non-refundable unless otherwise provided by state or local law.

We do not accept reusable tenant screening reports.

As part of your rental application process, Screening Works will create a rental report that accesses up to three types of information about you: 1) credit/financial records; 2) court records; and 3) personal references. Any negative, misleading, or unverifiable information may result in the denial of your application. In the event of a denial or other adverse action, you have the right to obtain a free copy of your rental report from the consumer relations team at www.rentgrow.com or by phone at 800-898-1351.

Identity Verification

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- Age of majority card
- Birth certificate

Rental Score

CREDIT HISTORY We obtain a credit report on each applicant. Our credit reporting agency evaluates credit (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in the requirement of an additional deposit, guarantor, or denial. Applicants are responsible for ensuring their credit history is accurate.

Lunara does not accept Comprehensive Reusable Tenant Screening Reports.

ALTERNATIVE APPROVAL – THEGUARANTORS

Select properties within our portfolio may partner with TheGuarantors, an independent third-party lease guarantee provider that offers an alternative path to rental qualification.

Applicants who do not meet the community's established credit or income screening requirements may be eligible to apply through TheGuarantors. A member of the leasing team will advise applicants if their community participates in the program and whether they are eligible to apply.

Participation in TheGuarantors program is optional and subject to separate application, eligibility, underwriting, approval, fees, and documentation requirements. Approval is determined solely by TheGuarantors and is not guaranteed by Management.

If approved, applicants must pay the required non-refundable program fee directly to TheGuarantors and sign all required agreements. This fee is not a security deposit and does not count toward rent or other move-in charges.

Once payment and all required documentation are completed, TheGuarantors will provide Management with confirmation of the lease guarantee. This process must be completed before the lease can be signed.

Participation in TheGuarantors program does not waive or replace any other applicable rental qualification requirements established by Management.

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Income Verification
Written verification of income with a Rent-to-Income Ratio of 33% of the monthly rent per household will be required (40% for ARCH where applicable), along with any necessary supporting documents.

Residence Verification
Management reserves the right to verify the applicant's residence history.

Criminal Charges and Convictions
We do not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g., applicant was released from prison, probation or parole). We limit consideration to those convictions, the dates of final disposition of which pre-date the report by no more than seven years. Note that convictions and/or pending cases for the following offenses may result in denial:

Murder (all counts)	Kidnapping (All counts)
Manslaughter (all counts)	Theft (1st & 2nd degree)
Assault 1st, 2nd & 3rd degree)	Burglary (1st, 2nd degree & vehicle prowling 1st degree & Residential)
Robbery (1st & 2nd degree)	Malicious Mischief (1st degree)
Rape (All counts)	Arson (1st, 2nd degree & Reckless Burning 1st degree)
Rape of a child (All counts)	Possession with intent to Deliver illegal substance(s) (All counts)
Child molestation (All counts)	Delivery or Sale of illegal substance(s) (All counts)
Any sexually motivated crime	Any felony weapons crime
Prostitution	Organized crime
Any Terror Related Activity	Outstanding Criminal Warrant for those offenses listed above

Criminal conviction which results in a registered sex offender requirement and/or any sex offender registry requirement.

A criminal records search will be performed for felony and misdemeanor offenses. All felony and misdemeanor offenses must be disclosed on the rental application.

Evictions
Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

Denial Policy
If your application is denied due to unfavorable information received on your screening report you may:
- Contact RentGrow to discuss your application and identify any unfavorable information.
- Supply RentGrow with proof of any incorrect or incomplete information.
- Initiate a dispute with RentGrow to adjust or remove any inaccurate information. A successful dispute may result in an update to your application result.

How you can improve your rental score
Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent or use a guarantor or co-signer if permitted by Management.

How you can remove incorrect information
RentGrow is committed to accuracy and will investigate any information you dispute. Contact the consumer relations team at www.rentgrow.com or by phone at 800-898-1351. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.