



RESIDENT SELECTION CRITERIA

OVERALL STANDARDS

Fair Housing

The Community does not discriminate on the basis of race, color, sex, religion, familial status, national origin, disability, or any other class protected by applicable law. We will make reasonable accommodations and rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. We will permit, at the expense of the person with the disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises.

Occupancy Standards

No more than two persons per bedroom, plus one additional person may occupy the apartment, unless otherwise mandated by state or local government entity. Efficiency and studio apartments are considered one (1) bedrooms, for occupancy purposes.

Identification

All visitors must present a valid driver's license, valid passport or other U.S. or Government issued photo identification in order to view the Community and sign an application or Lease Contract.

Pet Policy

Maximum of two (2) pets per apartment. A non-refundable \$400 pet fee and \$25 per month pet rent, are due for each animal, per apartment. The total pet fee may be paid in two installments – 50% at time of move in and 50% with the second's month's rent.

If you have pets, please see your leasing representative for more information. If you have pets, please see your leasing representative for more information. The Community will not accept any animals that exhibit any type of aggressive behavior. A pet interview will be conducted prior to move in. Either a bird cage or a fish tank not to exceed 20-gallons will be allowed in each apartment. Only domesticated, common household pets will be allowed. The Community does not guarantee or represent those pets currently residing at the Community qualify under the criteria stated herein. Number and size limitations and pet rent requirements do not apply to assistance animals.

Renters Insurance Requirement

Our community does not require all lease holders to purchase renters insurance. While we do not require you to purchase renters insurance policy, we highly encourage you to purchase a policy that covers your personal belongings/contents and any liability you may incur as a result of your actions. You will be automatically enrolled in our renter's insurance program and the monthly cost is billed in the amount of \$15.00.

APPLICATION

Agreement

An application must be completed for each individual who will be living in the apartment and who has reached the age of majority under state laws, which in most states is 18 years or older. Additionally, all applicants who have reached the age of majority must be listed as a leaseholder. An application fee of \$75 and an administrative fee of \$200 will be collected before an application is processed. If you fail to answer any question or give false information, the Community may reject your application and retain all fees as liquidated damages for its time and expense.

Process

1. Complete the application. Read the application carefully as this is a legal document. Falsifying or leaving out information can result in retention of the fees paid and denial of the Application.
2. Turn in the application, and proof of income, and pay the application fee and administrative fee, if applicable.
3. Applicant will be notified of Approval, Approval with Conditions or Denial within 72 hours. If Approved with Conditions, and Applicant is unable to meet the conditions required, the Community must be notified within 24 hours.
4. Applicant will have three days to complete and execute the Lease Contract upon approval unless a longer period of time is allowed in the application.
5. Prorated rents will need to be paid before move-in. Prorated rents plus the following calendar month's rent will need to be paid before move-in, if the move-in day is after the 25th of the month.

Security Deposit

RPM Living, LLC offers a security deposit alternative option for residents based on the final screening decision. If you choose not to participate in the security deposit alternative program, you will be required to pay a traditional security deposit prior to move in. See the table below for the non-refundable monthly fee and security deposit level based on screening decision.

Screening Decision	Traditional Security Deposit	Alternative Monthly Fee
Approved	\$500	\$19
Approved with Conditions	\$1500	\$38

Once all parties have signed a Lease Contract, it is a valid, binding legal contract. Unless we consent in writing, if you fail to occupy the rental premises by the date specified in the Lease Contract, you will be liable to us for damages pursuant to the Lease Contract.

ELIGIBILITY

Final approval of all applications for tenancy will be contingent on full consideration of the results of Income and Rental History verification, Credit and Criminal background screening, and full and prompt payment of all required fees.

Income History

Applicants must have a gross income source that can be verified and that meets the minimum income requirements for the apartment being leased of three (3) times the amount of rent and have at least six weeks of verifiable income. Applicants will be required to provide income verification, including six weeks

of pay stubs, proof of retirement income, social security, disability or other government income, the most recent tax return, six consecutive bank/financial statements that would show ten (10) times the monthly rental amount to be paid by Applicant, or a current offer letter for employment. In instances where sufficient income requirements cannot be met, the Community may elect to accept a qualified Guarantor. Applicants that receive voucher assistance or other subsidies will be qualified based on their voucher amount and their portion of rent. The amount of the voucher will be verified with the granting agency. If the Applicant is responsible for a portion of the rent, they will be required to provide income verification of at least three (3) times their portion of rent.

Guarantors

Guarantors may be used for Applicants with insufficient credit or income. In the event that a Guarantor is required he/she must complete an application, pay an application fee, and meet all Resident Selection Criteria, including income at least five (5) times the rental amount. Guarantors may also qualify with verifiable proof of financial worth at least twenty five (25) times the monthly rent amount. Guarantors will not be required to sign the lease and have no right to possession of the apartment, but will be required to sign the Lease Contract Guaranty. Guarantors will not have access to the apartment. A Guarantor will be fully responsible for the rent obligations of the Lease Contract if the occupying Resident(s) defaults on the Lease Contract.

Credit History

All Applicants are subject to approval through the Community's third-party Applicant screening agency. Screening criteria will be applied uniformly and, in a manner consistent with all applicable laws, including state and federal housing laws, federal fair credit reporting laws, program guidelines and administrative rules. Approvals of all Applicants are based on an empirical system that incorporates multiple credit factors along with other non-statistical factors, including the Applicant's income and credit score, to determine overall Applicant qualification. Applicants with less than two (2) years of established credit or a credit score less than 550 will be conditionally approved.

Applicants with utility debt less than \$250 will be Conditionally Approved. Applicants with utility debt more than \$250 will be Denied.

Criminal History

Applicants will not be accepted if they have a Criminal History. "Criminal History" is defined as follows:

- (i) Criminal conviction or adjudication for felony violent crimes such as murder or injury to a child, felony and misdemeanor sex crimes, such as indecency with a child, sexual assault, compelling prostitution and crimes requiring registration as a sex offender, felony property crimes such as burglary and arson, or felony drug crimes such as the illegal manufacturer or distribution of a controlled substance under the Federal Controlled Substances Act;
- (ii) Criminal convictions or adjudications for other felonies (that are not listed above), if the incarceration, probation, or adjudication was completed within 10 years of application.

(iii) Criminal convictions or adjudications for misdemeanors involving theft of property (excluding misdemeanors for theft by check) or misdemeanor violent crimes, if the incarceration, probation, or adjudication was completed within 5 years from the date of application.

The Community operates in accordance with the Violence against Women Act (VAWA) and the Justice Department Reauthorization Act of 2005. Applicants cannot be rejected based on the Applicant being a victim of domestic violence, dating violence, sexual assault or stalking.

The Community does not guarantee or represent those residents or occupants currently residing at the Community qualify under the criteria stated herein. There may be residents and occupants that have resided in our Community prior to the current criteria being in place. Our ability to confirm the background of residents and occupants is limited to the various credit reporting services used.

Our decisions are based on the information provided by the screening agency at the time of application. We are not responsible for inaccurate information obtained.

Rental History

Information regarding payment and rental history for each Applicant will be collected via our screening service. If an Applicant has landlord debt less than \$250 within the last five (5) years, they will be Conditionally Approved. Applicants with Eviction records within the past five (5) years will be Denied. Applicants with a history of two (2) initial Eviction filings within the past two (2) years will be Denied.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S RENTAL SELECTION CRITERIA AND ATTACHED PRIVACY POLICY FOR PERSONAL INFORMATION. THE PROPERTY'S RENTAL SELECTION CRITERIA INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE PROPERTY'S RENTAL SELECTION CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION OR GIVE FALSE INFORMATION, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES AND ADMINISTRATIVE FEES AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY.

Applicant Signature

Date

Applicant Signature

Date

Guarantor Signature

Date

Guarantor Signature

Date

Management Representative

Date

PRIVACY POLICY FOR PERSONAL INFORMATION OF RENTAL APPLICATION AND RESIDENTS

We are dedicated to following all federal and state laws regarding the protection of your personal information. The purpose of this policy is to outline some of our procedures relating to the confidentiality and security of personal information, including social security information, disclosed to us by existing and prospective residents. If you ever have concerns about this issue, please feel free to share them with us.

How personal information is collected

You will be asked to furnish some of your personal information when you apply to rent from us. This information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper or electronically.

How and when information is used

We use this information only for our business purposes involved in leasing a dwelling to you. Examples of these uses include, but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for money you may owe us in the future).

How the information is protected and who has access

We allow only authorized persons to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.

How the information is disposed of

After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.

Locator services

If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees or agents. You should require any locator services you use to furnish you with their own privacy policies.

