



Rental and Occupancy Criteria Guidelines

This community uses a statistically sound credit scoring system 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, rental history and the age of your accounts. Using a statistical program, your information is compared to the credit performance of other applicants with similar profiles which allows us to predict how likely it is that you will pay your rent on time. ConAm's credit service provider also checks related 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 either accepted, receive a low acceptance, conditional acceptance or be declined. If your application is denied or accepted with conditions, you will be given the name, address and telephone number of the consumer reporting agencies, which provided your consumer information to us.

- Occupancy Guidelines: Studio – maximum 2
- One Bedroom – maximum 3
- Two Bedroom – maximum 5
- Three Bedroom – maximum 7

If the results of the screening are returned as "Low Accept", "Conditional Accept" or "Refer", applicants must comply with the following income requirements:

Prior to move-in, income must be verified by providing documents such as: Pay stubs covering 2 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.

Income received annually will be averaged over 12 months. Gross annual income for all leaseholders is combined and entered into the credit-scoring model for each applicant. Gross monthly income of combined applicants must be 2.5 times the scheduled rent of the apartment being leased.

If unemployed or retired, proof of income / assets must be provided, and must be equal to or greater than 3 times the contractual amount of the lease term.

"Low Accept" will pay equal to one month's rent as the security deposit.

"Conditional Accept" will pay two times the monthly rent as the security deposit.

Applicants with no prior credit history, no social security number and those returned with a "Refer" recommendation from ConAm's credit service provider must qualify for rental based on ConAm's Rental Criteria for "Refer" Applicants. Calling for verification required for qualifying under the "Refer" criteria is limited to calls within the United States and its territories. A copy of the alternate qualifying criteria will be provided to the applicant, when applicable.

Co-signers/Guarantors are accepted for the disabled. At some selected communities, co-signers/guarantors are accepted for full-time students, per apartment community policies. When a co-signer/guarantor is accepted, the co-signer/guarantor must apply and be qualified as a resident. Guarantors and co-signers have full financial responsibility under the lease.

A criminal background check will will not be conducted for each applicant. The criminal search will be run for all addresses at which the applicant(s) has resided over the previous 48 months. The application will be rejected for any of the following reported criminal related reasons that have occurred within the ten (10) years prior to the application date:

- Any terrorist related conviction
- Any sale or manufacture of an illegal drug conviction
- Evidence of theft, felony, fraud, firearms violations, or crimes resulting in personal injury, including sexual offenses, per state regulation.

Reasons for not approving an application include, but are not limited to: bankruptcy, insufficient income, unpaid judgments, eviction, outstanding rent debt, household size exceeding occupancy limits, and falsification of the application information. The application to rent will not be approved if the reservation deposit check is returned NSF.

Applicant Consent

The undersigned applicant(s) and co-signer(s) hereby consent to allow the 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 or home to me/us. We also agree and understand that owner and its agents and associates may obtain additional consumer reports on each of us in the future to update or review our account. Upon my/our request, owner will tell me/us whether consumer reports were requested and the names and addresses of any consumer-reporting agency that provided such reports.

_____	_____
Applicant	Date
_____	_____
Applicant	Date
_____	_____
Applicant	Date
_____	_____
Applicant	Date