

Scott Brown Properties
RESIDENT QUALIFYING CRITERIA
EFFECTIVE 1.25.2019

We are delighted that you are interested in leasing at Scott Brown Properties. In order to help you in making your decision, we have listed below the criteria for qualifying as a resident with us.

FEES AND DEPOSIT: An application fee of (\$45.00) will be charged per completed application. An application deposit is due at the time the SBP Rental Application is submitted. The application deposit will be applied toward the security deposit required for the apartment on the date of move-in, and any additional security deposit amount due must be paid before move-in. An administrative fee of (\$55.00) will be charged for each rental property on the date of move-in. We will not hold an apartment/home or process an application without an application fee for each submitted application and application deposit being paid. In the event the application is declined for reasons that do not result in an application deposit being lawfully retained, it will take up to (30) days for the deposit to be refunded.

OCCUPANCY: All persons 18 or older must: A) complete an application, and B) sign the lease- unless approved as a permitted adult occupant. Emancipated minors must show written legal proof of status.

All persons residing in the apartment must be listed on the SBP Rental Application. There are a maximum number of occupants for adult status in each floor plan that cannot be exceeded at any time during your residency.

OCCUPANCY LIMITS

UNIT TYPE	ADULT STATUS	FAMILIAL STATUS*
One Bedroom	2	2
Two Bedroom	3	4
Three Bedroom	4	6

* Newborns don't count towards occupancy limit until they reach the age of 24 months.

PERMITTED ADULT OCCUPANT: We generally require that all persons 18 or older residing in an apartment meet our rental criteria and be a lease signer on the lease. However, we recognize that in some situations, it may be appropriate to approve an adult as a permitted occupant only. Consequently, adult permitted occupants will be approved in the following situations, provided those applicants for occupancy meet our criteria for rental history (if applicable) and criminal history:

- A spouse who does not work outside the home, provided the working spouse' income satisfies the income requirements specified in this criteria.
- A member of resident's household who is over the age of 65 and does not have a regular source of income such as pension or Social Security benefits.
- A member of the resident's household who is unable to work due to a total and permanent disability.
- An adult child who is a member of the resident's household and is unable to work due to a developmental or other disability.
- A live-in aide, who is permitted by way of a reasonable accommodation request, due to disability. *Live-in aid is required to pass a criminal background check (rental and employment verifications are not necessary).
- An adult child between the ages of 18 and 26 who is a full-time student at a high school, college, university, junior college, technical school or other institution of higher learning.
- Person that will occupy a unit leased by a pre-approved corporation.



INCOME: Income must be verified by one of the following options: 1) 4 most recent, consecutive check stubs, 2) Employment Verification form completed by employer, or 3) Statement of income from a third-party such as Social Security, retirement account service, etc. Self-employed applicants must provide their 2 most recent personal bank account statements and one of the following: 1) Two most recent tax returns, or IRS transcripts, 2) If tax returns have not been filed, or if applicant has been self-employed less than two years, the applicant may provide an estimated Profit and Loss Statement from their accountant or attorney. Income must be verifiable and effective on or before the proposed move-in date. Total monthly gross income of all applicants must be (3) times the monthly market rent.

RENTAL HISTORY: We will review the most recent 12 months of rental history. Rental history must be verifiable, family/friends, or landlords without a valid business address or contact information are not acceptable sources of verification. Verified rental history will determine additional deposit requirements or denial. Reasons for additional deposit or denial include: Failure to pay rent timely over the prior 12 months: a) 4-6 late payments results in double deposit required; or b) 7+ late payments will result in denial of application. Applicants will also be denied if prior management reports 4 or more disturbances, eviction, unpaid balance due (rent, damages, etc), drug dealing/use/manufacturing, violence to persons or animals, damage to property, gambling, prostitution, or reports that applicant is not eligible for re-occupancy. Applicants with less than 12 months verifiable rental history will be accepted with an additional deposit of one month's rent.

GUARANTOR: If the applicants are first-time renters or do not have sufficient income they may qualify by having a lease contract guarantor. The guarantor must have a gross monthly income of at least (5) times the monthly market rent and must meet all other qualifying criteria. The guarantor must complete and sign a lease contract guaranty. The lease may be guaranteed only by a relative. Guarantors may be held responsible for the entire rent and other costs, such as damages, as long as you live at this property, even if you have roommates.

CREDIT HISTORY: Credit history for each applicant is screened through a third party service for approval recommendation. The recommendation is determined by analyzing credit over the prior (2) years for timely payment history, age of open accounts, types of open accounts, amount of credit inquiries, as well as percentage of open credit available. Depending on the results of this analysis, an applicant may be required to pay an additional deposit or the application may be denied.

Factors that can result in an automatic denial include:

- False Social Security Number
- Eviction Judgment
- Unpaid Housing Debt
- FACTA Fraud Alert
- Open Bankruptcy

Applicant must have a check verification code of "accepted" as provided by "Telecheck" in order to enjoy the privilege of paying rent and other charges with a personal check. If the applicant fails to meet this requirement, but is otherwise approved for residency, they will be required to pay by cashier's check or by electronic means available at this property.

In accordance with the Fair and Accurate Credit Transaction Act of 2003 (FACTA), all applicants must provide a government issued ID during the application process. Identification provided must match information provided in the rental application. If applicant has a "fraud alert" noted on their credit report the application will be denied until identity can be confirmed by our screening contractor using the contact method provided on the credit report.

CRIMINAL HISTORY: A criminal background report for each applicant is screened through a third party service for approval recommendation. Criminal history which indicates that an applicant's tenancy would constitute a direct



threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of owner or others will result in rejection of the application.

1. Recommend Denial for felony or misdemeanor offenses, regardless of the date of conviction or other adjudication of the offense for: murder, assault, sexual offenses (including sex offenders subject to a lifetime registration requirement) or other crimes against persons or animals.
2. Recommended Approval for felony offenses, involving theft of property, damage to property, illegal drug violation (sale or manufacture), prostitution or weapons if occurred prior to **(10) years from the completion of the sentence.**
3. Recommended Approval for misdemeanor offenses involving theft of property, damage to property, illegal drug violation (sale or manufacture), prostitution or weapons if occurred prior to **(7) years from the completion of the sentence.**

Applicants who are denied may submit, within fourteen (14) days of the denial, verifiable evidence of mitigating factors for additional assessment including (by way of example, with no single factor being determinative): the facts or circumstances surrounding the criminal conduct; the age of the individual at the time of the conduct; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; evidence of rehabilitation efforts and/or any other factors related to whether a specific person poses any threat to safety.

ANIMALS: Pets are welcomed at **certain** communities. For the properties specific pet policy please ask the leasing manager on staff. We allow maximum of (2) animals per home. With a (\$400) deposit and some properties have non-refundable pet fees. Pet rent is charged on certain SBP properties monthly per pet. The animal(s) full grown must weigh no more than (35) lbs. each. See the Scott Brown Properties Prohibited Animal List. Management has the right to meet and approve the animal prior to executing an Animal Addendum. The Prohibited Animal List, pet deposits and fees do not apply to households with a service/assistance animal. Verification may be required for deposit/fee waiver and we may require a Verification of Disability form be completed by your care provider and returned to us by fax, mail, or email directly from your care provider's office.

RENTERS INSURANCE: Renter's Insurance is not required at our properties but highly recommended. As per your lease our insurance does not cover any of your personal belongings for any reason.

INTERNATIONAL RENTAL CRITERIA: Non-U.S. Citizens are welcome to apply. A Supplemental Rental Application for Non-U.S. Citizens must be completed and one of the following must be provided for identity verification purposes only: 1) Form I-551 Permanent Resident Card, 2) Form I-485 Application for Adjustment of Status, 3) Form I-94 Arrival-Departure Record, 4) Other official U.S. Citizenship and Immigration Services document, or 5) If you are waiting for replacement of one of the aforementioned forms, an official receipt from U.S. Citizenship and Immigration Services of your entitlement to a required form. If the form of documentation required does not include a photograph, additional identification is required in the form of a passport or other official identification from your country.

EQUAL HOUSING: Scott Brown Properties is an Equal Housing Opportunity provider. We do business in accordance with state and federal fair housing and antidiscrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. We provide housing in accordance with all other local laws if those laws provide greater protection than the Federal Fair Housing Act.

MOVE-IN DELAY POLICY: If management accepts the application, but is unable to allow me to occupy the premises on the date agreed because of delay caused by construction or other unforeseen circumstances, then I agree that my sole remedy shall be the return and refund of the application deposit and application fee (if applicable).



REASONABLE ACCOMMODATION AND MODIFICATIONS: It is our policy to provide reasonable accommodations and modifications upon request to all applicants/residents with disabilities. Accommodations may include changes in the method of administering policies, procedures, services or allowing a live-in aide. Modifications include structural changes to an apartment or common area. Requests must be made in writing or in any other equally effective method to the management office. A response to requests for accommodation and/or modification will be made in writing not more than (7) business days after the request is received.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE RESIDENT QUALIFYING CRITERIA, WHICH 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 RESIDENT QUALIFYING CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION (OMISSION) OR GIVE FALSE INFORMATION, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES, AND DEPOSITS AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY.

I ACKNOWLEDGE IT WILL TAKE UP TO 30 DAYS TO RECEIVE A REFUND IF MY APPLICATION IS DECLINED FOR REASONS THAT DO NOT RESULT IN MY APPLICATION DEPOSIT BEING LAWFULLY RETAINED.

Applicant Signature

Date

Applicant Signature

Date

Owner Representative Signature

Date



Prohibited SBP Animal List

Properties may also implement weight limits or other restrictions. Be sure to inquire prior to assuming your pet is allowed just because they are not on this list. Management has the right to meet all animals prior to assuming approval. This list is not all inclusive of all breeds and Management has final approval.

Prohibited pets include the following:

Breeds of Dogs - Any hybrid or mixed breed of one of the following: Akita American Bull Dog Boxer Chow Chow Doberman German Shepherd Great Dane Husky Malamute Pit Bull Presa Canario Rottweiler St. Bernard Terrier Staffordshire Other Prohibited

Animals/Reptiles: Birds (parrots, cockatiels, macaws) Ferrets other farm or exotic animals Pot Belly Pig Raccoons Reptiles (snakes, iguana, etc.) Rodents (rats, rabbits, mice) Skunks Squirrels Tarantulas Fish Tanks may not be larger than 35 gallons. Renters Insurance may be required.

