

RENTAL CRITERIA

INCOME

Gross income must meet or exceed three times the monthly rent for the home you are applying to. You must provide one month's worth of paystubs from your employer and/or (6) months of bank statements. Applicant must sign an Authorization form that allows landlord to verify bank statements directly with your banker. These documents must be uploaded into the VOI system through the application screening process.

SELFEMPLOYED

If you are self-employed or retired, consecutive bank statements from the past six (6) months to verify your income. Applicant must sign an Authorization form that allows landlord to verify with bank all income forms that have been submitted. Bank must be connected in

CREDIT HISTORY

Your credit score must meet or exceed six hundred fifty (650). Your application can be conditionally approved with a credit score between 600-649. You will automatically be denied rental if any monies are owed to a previous landlord or management company. If you owned a home and it has been foreclosed upon, you will be denied rental. If you have been sued in an attempt to obtain a monetary judgment against you within the last five (5) years you will be denied rental. If you have a monetary judgment against you that is older than five (5) years you must have legally satisfied that judgment or you will be denied rental.

PREVIOUS HOUSING

A verifiable history of apartment rental or mortgage payments. If there is no verifiable housing and you are a first-time renter, a Guarantor will be required, along with a security deposit of one (1) month's rent. Any previous eviction judgment is an automatic basis for rejection of an application. Any negative reference from a prior landlord will cause you to be denied rental.

GUARANTOR(S)

Should an applicant not qualify in terms of credit history, the applicant, at the discretion of the landlord, may have the lease guaranteed by another party. Guarantor(s) must meet or exceed the rental criteria as stated above.

Each Guarantor must provide sufficient income verification equal to three (3) times the amount of the rent to guarantee the apartment rental.

CRIMINAL BACKGROUND

If applicant has been convicted of illegally manufacturing or distributing a controlled substance as defined in sec. 102 of the Controlled Substances Act (21 U.S.C. 802) their application will be denied.

If applicant is subject to a state lifetime sex offender registration program their application will be denied.

If applicant has not been otherwise disqualified based on the above factors, and the applicant has been convicted of a felony or released from custody or supervision for a felony conviction, whichever occurred later, within the last six years, or a misdemeanor within the last three years, and the crime shows a demonstrable risk to tenant safety and/or property, their application may be denied after consideration of the nature and severity of the crime, the applicant's age at the time of the conduct, and the amount of time that has passed since the criminal conduct occurred. Other factors may be considered on a case by case basis. Applicant shall provide any mitigating information or documentation that he or she would like to be considered regarding any criminal convictions.

**If management is unable to verify any information on your rental application, including but not limited to your prior rental history and employment, you will be denied rental. If you misrepresent your application information, you will be denied rental.*

