

RESIDENT SELECTION CRITERIA

Western National Group supports The Fair Housing Act as amended, prohibiting discrimination in housing based on race, religion, sex, national origin, handicap, or familial status. The following qualification standards will be required from every prospective resident. They include, but are not limited to:

Identification

All visitors must present a valid driver's license or other photo identification in order to view the community. Other acceptable forms of identification are: Valid state issued ID card, valid Military ID card or a valid passport.

Qualifying Standards

Rental History: Up to 24 months of rental history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected.

Credit History: An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is rejected for poor credit history, the applicant will be given the name, address, and telephone number of First American Registry, who provided the credit report (but not told the content of the credit report). An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report from First American Registry, correct any erroneous information that may be on the report, and resubmit an application to this community.

Income: Written verification of income is required (ie. Current original pay stubs, most recent tax return, bank statements, employment contract, etc.) Applicant must make a minimum of 2.7 times the rent amount.

Evaluation

The above information is evaluated with a scoring method that weighs the indicators of future rent payment performance. For further explanation of the type of method, please refer to "Rental Scoring and your Rental Application."

Guarantors

In the event a guarantor is required, he/she must complete an Application for Residency and meet all of the Resident Selection Criteria. A guarantor will be fully responsible for the Lease Agreement if the occupying resident(s) default. Guarantors/Co-Signers must make a minimum of 4 times the rent amount to qualify.

Applicant Signature

Management Representative Signature

Date