

## Rental and Occupancy Criteria Guideline

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, the number and type of 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. Our credit service provider also checks related data sources which include FBI and U.S. Treasury lists of individuals wanted for direct involvement or support of terrorist activities. Bases on your credit score and related data source information, your information, your application will either be accepted, receive a low 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 provide your consumer information to us:

Occupancy Guidelines: 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 2 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 1 year rental history and 1 year employment history. Gross income for all for all lease holders is combined applicants must be 3 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 twice the standard 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 for Vista Ridge credit service provider must qualify for rental based on Vista Ridge criteria for “refer” applicants. Calling for verification required for qualifying under “refer” criteria is limited to calls within the United States and its territories. A copy of the e alternate qualifying criteria will be provided to the applicant, when applicable.

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

A criminal background will 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 with the last (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.

Reason’s 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 as NSF.

### Applicant Consent

The undersigned applicant(s) and guarantor hereby consent to allow Vista Ridge Apartment community though is designated agents or associated, 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 the 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-reporting agency that provided such reports.

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

**Applicant Information**

Name: First Middle Last		Social Security #	Date of Birth
Driver License No.	State	Home Phone	Cell Phone

**Co-Applicant Information**

Name: First Middle Last			
Name: First Middle Last			
Occupants (under 18 years of age)			
Name		Name	
Name		Name	

**Residential History**

Current Address: Street Number and Name		City	State	Zip Code
How long at this address?	Landlord Name	Landlord Telephone		
Reason for Moving				
Previous Address: Street Number and Name		City	State	Zip Code
How long at this address?	Landlord Name	Landlord Telephone		
Reason for Moving				

**Employment History**

Current Employer		Position		
Address		Supervisor		
How long at this employer?	Monthly Income	Phone		
Second or Previous Employer		Position		
Address		Supervisor		
How long at this employer?	Monthly Income	Phone		

**Vehicle Information**

Vehicle Make	Model	Color	Year	License Plate
Vehicle Make	Model	Color	Year	License Plate

**Bank Information**

Bank Name	Branch	Account Type

**Other Information**

How did you hear about us?
What interested you in our community?
Do you have pets?: Yes / No If yes, describe
Have you ever been evicted from tenancy: Yes / No If yes, describe:
Do you own any liquid furniture: Yes No If yes, describe
Emergency Contact:

This information in this application is true and correct. I hereby authorize owner of its agent to verify the above information and to obtain either a consumer or investigative credit report. I further authorize the verification of all the above items, including, but not limited to, rental history employment, and the obtaining of additional credit reports and references upon request.

**Signature:****Date:**