



APPLICANT SCREENING CRITERIA

PURPOSE OF THIS DOCUMENT

This document describes the screening and admission criteria used by Horseshoe Grove LLC when evaluating applications for tenancy.

These criteria are provided so applicants understand the qualifications that will be considered before completing the formal application and screening process.

Horseshoe Grove LLC will apply these criteria consistently and in accordance with applicable federal, state, and local laws.

This document does not constitute an offer to rent a space and does not guarantee approval. An application will be evaluated based upon the information provided by the applicant and information obtained through the screening process.

1. CREDIT REQUIREMENTS

Minimum Credit Score

Horseshoe Grove LLC requires a **minimum credit score of 600**.

Credit history may also be reviewed for other relevant information, including:

- Payment history
- Outstanding debts
- Collections
- Delinquent accounts
- Judgments
- Bankruptcies
- Foreclosures
- Repossessions
- Other information contained in the applicant's consumer credit or tenant screening report

Meeting the minimum credit score does not, by itself, guarantee approval. Other applicable screening criteria must also be satisfied.

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2. INCOME REQUIREMENTS

Minimum Household Income

Applicants must demonstrate **gross household income of at least three (3) times the monthly rent** for the space being rented.

The current monthly rent at Horseshoe Grove is **\$700**.

Therefore, the current minimum gross household income requirement is:

$\$700 \times 3 = \$2,100$ per month

or

\$25,200 per year in gross household income.

When more than one adult will reside in the home, qualifying income from household members may be considered as part of the household income evaluation.

Income may be verified through employment information, income documentation, tenant screening information, or other appropriate verification.

Applicants may be required to provide documentation necessary to verify reported income.

3. EMPLOYMENT AND OTHER SOURCES OF INCOME

Horseshoe Grove LLC may verify current and/or previous employment and other sources of income provided by the applicant.

Applicants may be asked to provide:

- Current employer information
- Employment history
- Position/title
- Length of employment
- Employer contact information
- Income amount and frequency
- Information necessary to verify other reported sources of household income

The purpose of this review is to determine whether the applicant has sufficient verified income to meet the rental and other financial obligations associated with the tenancy.

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4. RENTAL HISTORY

Horseshoe Grove LLC may review the applicant's rental history, including rental history for the previous **five years**.

Rental history may include:

- Current and previous landlords
- Length of previous tenancies
- Payment history
- Compliance with rental agreements
- Lease violations
- Property damage
- Unpaid rent or other charges
- Evictions
- Notices related to tenancy
- Whether the applicant provided appropriate notice when vacating
- Other relevant information obtained from current or previous landlords

Horseshoe Grove LLC may contact current and former landlords as part of the screening process.

5. RENTAL REFERENCES

Applicants may be required to provide accurate contact information for current and/or former landlords or other rental references.

References may be contacted to verify information provided by the applicant and to obtain relevant information regarding the applicant's rental history.

False, incomplete, or misleading information may affect the application.

6. PERSONAL AND OTHER REFERENCES

Horseshoe Grove LLC may consider references provided by the applicant when appropriate. References may be contacted to verify information or obtain additional information relevant to the application. Applicants are responsible for providing accurate and current contact information for references.





7. CRIMINAL HISTORY

Horseshoe Grove LLC may review criminal history as part of the application process, subject to applicable Oregon and federal law.

Criminal history will not be evaluated solely on the existence of a criminal record. Applicable law requires consideration of the nature and circumstances of the conduct and other relevant information.

Applicants may have the opportunity to provide supplemental information concerning criminal history, including information regarding:

- The circumstances surrounding the conduct
- Rehabilitation
- The passage of time
- Employment history
- Rental history
- References
- Other relevant circumstances

Horseshoe Grove LLC will follow the requirements and limitations contained in applicable Oregon law and the current MHCO application forms when evaluating criminal history.

8. PUBLIC RECORDS

Horseshoe Grove LLC may review relevant information contained in public records as part of the screening process.

Public records may include information relevant to the applicant's ability to comply with the rental agreement and community requirements.



9. NUMBER OF OCCUPANTS

All persons who will reside in the home must be disclosed during the application process.

Every person age 18 or older who will reside in the home must complete the required application and screening process.

Applicants must provide accurate information regarding:

- All intended occupants
- Relationship to the applicant
- Age of occupants
- Any additional persons who will regularly reside in the home

The number of occupants must comply with applicable occupancy requirements and the terms of the rental agreement.

10. PET REQUIREMENTS

Horseshoe Grove permits up to **two (2) ordinary household pets**, subject to community rules and management approval.

Applicants must disclose all pets that will reside at the property, including:

- Type of animal
- Breed
- Approximate weight
- Approximate height/size
- Age
- Number of animals

Pets must comply with the Horseshoe Grove Community Rules and any applicable pet agreement.

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Ordinary-Pet Breed Restrictions

The following dog breeds are **not permitted as ordinary household pets** at Horseshoe Grove:

- American Pit Bull Terrier
- American Staffordshire Terrier
- Rottweiler
- Chow Chow
- Akita
- Wolf or wolf mix

This breed restriction applies to **ordinary household pets**.

Assistance Animals

Assistance animals are handled separately from ordinary household pets under applicable fair housing requirements.

An applicant or resident who requests to keep an assistance animal may be required to provide **reliable documentation supporting the disability-related need for the animal when the disability or the need for the animal is not apparent or otherwise known to management.**

Because Horseshoe Grove's application process is generally conducted remotely, management may not personally observe the applicant, the animal, or the disability-related need for the animal. When the disability or disability-related need is not apparent or otherwise known, Horseshoe Grove LLC may request reliable information supporting the request.

The requested information should establish:

1. That the applicant has a disability that qualifies for protection under applicable fair housing law; and
2. That there is a **disability-related need for the animal.**

Reliable documentation may include a statement or letter from an appropriate healthcare or other professional who has personal knowledge of the applicant. The documentation should provide sufficient information to establish the disability-related need for the animal.

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Horseshoe Grove LLC will **not require medical records, a detailed diagnosis, detailed medical history, or detailed information about the applicant's impairment.** Horseshoe Grove LLC will also not require an applicant to use a specific form solely because management prefers that form.

Horseshoe Grove LLC will not require:

- An online service-animal registration
- An online emotional-support-animal registration
- A purchased service-animal or ESA certificate
- A special vest or identification card
- Proof of formal service-animal certification
- Medical records
- A specific diagnosis
- Detailed medical history

A request for an assistance animal will be evaluated separately from Horseshoe Grove's ordinary-pet policy.

The ordinary-pet breed restrictions do not automatically determine the outcome of an assistance-animal accommodation request. If an applicant requests an assistance-animal accommodation for an animal that would otherwise be restricted under the ordinary-pet policy, the request will be evaluated through the applicable reasonable-accommodation process rather than automatically denied based on the animal's breed.

An assistance-animal request does not necessarily mean that every animal must be approved. Horseshoe Grove LLC will evaluate the specific request and animal in accordance with applicable fair housing requirements, including any legally relevant concerns regarding the particular animal.

11. VEHICLES AND PARKING

Applicants must disclose vehicles, trailers, RVs, boats, motorcycles, or other items that will be parked or stored at the community.

Generally, each space is permitted **two vehicles**.



Additional vehicles or utility trailers require prior management review and approval and may be subject to an additional monthly fee.

Vehicles must comply with the Horseshoe Grove Community Rules & Regulations, including requirements concerning:

- Operability
- Current registration
- Condition
- Designated parking areas
- Parking on grass or yards
- Common areas
- Fire lanes
- Other applicable community parking requirements

Unauthorized or non-compliant vehicles may be subject to enforcement under the Community Rules & Regulations.

12. MANUFACTURED HOME / RV REQUIREMENTS

Any manufactured home, mobile home, trailer, RV, or motor home proposed for placement or occupancy at Horseshoe Grove must meet the community's applicable requirements.

Unless otherwise approved by management, **trailers, RVs, and motor homes must be 20 years old or newer.**

The proposed home must also comply with applicable community requirements concerning:

- Size
- Condition
- Appearance
- Installation
- Title/ownership
- Insurance
- Utilities
- Applicable community rules

Management may inspect or review the proposed home before approving its placement.

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13. COMPLIANCE WITH COMMUNITY RULES

Applicants must agree to comply with the Horseshoe Grove Community Rules & Regulations and the Rental/Lease Agreement.

The screening process may consider information relevant to an applicant's ability and willingness to comply with applicable community requirements.

14. ACCURACY OF APPLICATION INFORMATION

All information provided during the prequalification and application process must be truthful, complete, and accurate.

Applicants are responsible for promptly notifying Horseshoe Grove LLC if information changes during the application process.

False, materially incomplete, or misleading information may affect the application and may be grounds for denial.

The formal MHCO Rental Application requires applicants to certify that the information provided is correct and complete and authorizes management to conduct the necessary credit, criminal, and other inquiries.

15. SCREENING PROCESS

Horseshoe Grove LLC conducts applicant background and tenant screening through **RentRedi**.

The RentRedi screening process includes:

- **Credit Report:** Powered by TransUnion's ResidentScore® to predict rental payment and eviction risk.
- **Eviction Report:** Searches a nationwide FCRA-compliant database with more than 27 million records.
- **Criminal Report:** Screens more than 370 million records across state and national criminal databases.
- **Income & Asset Verification:** RentRedi offers an optional Plaid-certified income and asset verification report showing earnings, income sources, and account overviews.

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Horseshoe Grove LLC may use information obtained through the screening process, together with the other screening criteria described in this document, to evaluate an applicant's application.

The applicant is responsible for completing the required RentRedi screening and paying the screening charge **directly through the RentRedi portal**.

The current screening charge is **\$49.99 per applicant**, which is the actual cost of the RentRedi screening.

Horseshoe Grove LLC does not add a separate markup to the \$49.99 screening charge.

Each person age 18 or older who will reside in the home must complete the required screening process.

16. FORMAL APPLICATION REQUIREMENTS

After an applicant successfully completes the Horseshoe Grove prequalification process, the applicant will receive instructions for completing the formal application and screening process.

The formal process includes:

1. Creating or completing the required **RentRedi account**.
2. Completing the **RentRedi background/tenant screening**.
3. Paying the **\$49.99 screening charge directly to RentRedi through the RentRedi portal**.
4. Completing the formal rental application.
5. Providing required income and employment information.
6. Providing rental history and reference information.
7. Providing information concerning all occupants, vehicles, and pets.
8. Providing any additional documentation reasonably required to complete the screening process.

Important Application Requirement

Everyone age 18 or older who will live in the home must complete the required application and screening steps.

Each applicant must use their own RentRedi account and email address. Applicants should not share a RentRedi account with another applicant.



Once the formal application and screening instructions are sent, the applicant will generally have **five (5) days to complete all required application and screening steps**.

If the required steps are not completed within that period, Horseshoe Grove LLC may stop holding the application in consideration for the available space.

17. SCREENING CHARGE

The current Horseshoe Grove applicant screening charge is **\$49.99 per applicant**.

The applicant pays the screening charge **directly through the RentRedi portal** when completing the required tenant screening.

The **\$49.99 charge is the actual cost of the RentRedi screening**. Horseshoe Grove LLC does not add a markup or separate processing fee to this amount.

The \$49.99 RentRedi screening includes:

- Credit Report powered by TransUnion's ResidentScore®
- Eviction Report
- Criminal Report
- Income & Asset Verification report through Plaid.

The required MHCO Notice to Applicant will be provided **before the applicant pays the screening charge**. The notice identifies the screening/admission criteria, screening process, applicant rights, and other required information.

The applicant will receive the applicable screening receipt and screening confirmation as required.

Screening charges are subject to applicable Oregon requirements, including applicable limitations concerning the frequency of screening charges and circumstances requiring a refund.

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18. APPLICANT RIGHTS

Applicants have rights concerning the accuracy of information obtained through consumer reporting and tenant screening processes.

If an application is negatively determined based on information contained in a consumer report, the applicant may have rights under the Fair Credit Reporting Act to obtain and dispute the information.

The current MHCO Form 1B also provides a process for an applicant to submit relevant, current, reliable, accurate, and verifiable supplemental information following a negative determination, subject to the limitations stated in the form.

19. NONDISCRIMINATION

Horseshoe Grove LLC will comply with applicable federal, state, and local fair housing and nondiscrimination requirements.

Screening criteria will be applied consistently to applicants subject to applicable legal requirements.

20. APPROVAL IS BASED ON THE COMPLETE APPLICATION

Meeting one individual screening requirement does not guarantee approval.

The application will be evaluated based on the applicant's complete information and the applicable screening and admission criteria.

For example, an applicant may satisfy the minimum income requirement and minimum credit score but still be unable to qualify if another applicable screening or community requirement is not satisfied.

Likewise, information that requires individual assessment under applicable law will be evaluated in accordance with those legal requirements.

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CURRENT BASIC QUALIFICATION REQUIREMENTS

Requirement	Horseshoe Grove Standard
Monthly Rent	\$700
Minimum Gross Household Income	3× monthly rent
Current Minimum Income	\$2,100/month
Minimum Credit Score	600
Applicant Screening Charge	\$49.99 per applicant
Screening Provider	RentRedi
Who Pays Screening Charge	Applicant pays RentRedi directly
Ordinary Household Pets	Up to 2, subject to requirements
Restricted Ordinary-Pet Dog Breeds	American Pit Bull Terrier, American Staffordshire Terrier, Rottweiler, Chow Chow, Akita, Wolf/Wolf Mix
Vehicles	2 per space
Additional Vehicles/Trailers	Management approval required; additional fee may apply
Home/RV Age Requirement	Trailers/RVs/motor homes generally 20 years or newer
Adult Occupants	Everyone 18+ must complete required screening
Formal Application Completion	Required steps generally due within 5 days of application being sent

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This document is intended to describe Horseshoe Grove LLC's screening and admission criteria. It should be used together with the applicable MHCO forms, Community Rules & Regulations, Rental/Lease Agreement, and other required notices. If any provision conflicts with applicable law, the applicable law controls.

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