

# OJAI VILLA MOBILE ESTATES GUIDELINES FOR COMMUNITY APPROVAL

This Park is an  
Equal Housing Opportunity Provider  
We do business in accordance with  
the Federal Fair Housing Law



**It is illegal to discriminate against any person because of race, color, religion, sex, gender and gender identity, gender expression, genetic information, handicap / disability, familial status, marital status , national origin, or ancestry**

Thank you for applying to OJAI VILLA MOBILE ESTATES, ("Community") a 55 years or older community. The following is the Community's approval process. At least one occupant, who will sign the rental agreement for Resident's Homesite, must be fifty-five (55) years of age. All who apply to be a homeowner must be on title and must sign the Community's then applicable Community Residency Documents, which include, among other items, the rental/lease agreement and Community Rules and Regulations.

## **A. APPLICATION PROCESS:**

1. Every Prospective Purchaser applying for residency, which requires the Prospective Purchaser to be a signatory on the rental/lease agreement, must fill out and sign an application and come into the Park Office for an "in person" interview with the Community Manager.
2. You must present and allow Community Management to make a copy of at least one of the following forms of personal identification with your address and signature:
  - a. State issued Identification Card;
  - b. Valid Driver's License;
  - c. Passport with Photo;
  - d. Federal Government issued Military Identification and Privilege Card; and
  - e. Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) and one or more of the following: Passport number and issuing country, alien identification card number, or number and issuing country of any government issued identification, which evidences residence or nationality and bears a photo or similar safeguard, you must provide with your application for processing.
3. Applicants who are responsible for rent must provide proof of ability to pay rent. **Applicant must show net aggregate income of not less than two and one-half (2.5) times the monthly lot rent and utilities, as well as any mortgage payments for the mobilehome on the homesite. Acceptable proof of income includes:**
  - a. Prior - three (3) months' worth of banking statements including checking, savings, retirement or pension accounts which show the applicant's ability to pay monthly the amount of two and one-half (2.5) times the monthly lot rent and utilities, including

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housing costs if the mobilehome on the homesite is financed. Verifiable Pay Stubs: If you are paid bi-weekly, you must provide last six (6) most recent pay stubs. If you are paid monthly, you must provide last three (3) months' pay stubs. Commission based, you must provide past six (6) months' worth of commission statements and bank records.

- b. Self-Employed: Most recent six (6) months' worth of bank statements to determine verifiable income.
- c. Current year's award letter or prior year's tax statements, i.e., 1099's, W-2's, will be accepted for all of the following: Unemployment, Social Security, Disability, and Veteran Affairs.
- d. Family support which must also include a letter from the contributor(s) and their proof of income contribution.
- e. Most current Unemployment & Financial Aid Statement.
- f. Applicant may also provide evidence of additional financial assets to the Park and the Park may consider such evidence to determine whether the Applicant has the financial ability to pay the rent and charges of the Park over the course of Applicant's life expectancy, including, but not limited to:
  - 1) Savings accounts.
  - 2) Certificates of deposit.
  - 3) Stock portfolios.
  - 4) Trust interests of which the purchaser is a beneficiary.
  - 5) Real property.
  - 6) Similar financial assets that can be immediately liquidated or sold.
- g. Other – please discuss any other types of income with Community Management.

### **B. APPROVAL CRITERIA:**

- 1. You must also have a FICO Credit score of at least 650. If you have less than a FICO score of 650, then it demonstrates a strong inability to pay rent.
- 2. You do not have any outstanding judgments or public record or unpaid collection accounts filed within the last five (5) years.
- 3. You do not have serious delinquencies as shown in a credit report from Certified Credit Report DATACHECK, 3281 E. Guasti Road, Suite 290, Ontario, CA 91761, (800) 769-7615, within the last five (5) years.
- 4. You do not have any prior Evictions within the last seven (7) years.
- 5. You have not been involved in a Bankruptcy action within the last seven (7) years.
- 6. There are only four basis for denying tenancy:
  - a. Lack of financial ability to pay rent;
  - b. Inability to comply with the park's rules and regulations based on prior tenancies;
  - c. Inability to comply with the park's age requirements (senior housing only); or

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- d. Applicant(s) fraud, deceit, or concealment of material facts in the application process or submittals therewith.

Any acceptance or denial of tenancy will be done via written notification within fifteen (15) business days upon receipt of a *fully completed, signed and dated* application submitted to Community Management by the Prospective Purchaser, and agreeing to provide or allowing Community to run a consumer credit check. Your seller, if applicable, will also be advised whether you were approved or denied tenancy. However, none of your financial information will be provided by the Community to your seller. If the application is submitted incomplete, then the application will be denied as incomplete. Only a *fully completed, signed and dated* application can be considered by Community Management.

**C. YOUR RESULTS:**

1. If your application has been approved, you will receive *written* notification of such from a member of the Community Management Team. Please be sure to give your most current contact information so that they can reach you in a timely manner.
2. If your application has been denied, you will receive *written* notification of such from a member of the Community Management Team. The denial of your application will be based on any of the above mentioned tenant screening criteria. If you wish to correct or object to any of the reported information from your background report, you may contact the following:

Credit Report Company:

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number: (\_\_\_\_)-\_\_\_\_\_

Credit Report Company:

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number: (\_\_\_\_)-\_\_\_\_\_

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### D. ALWAYS KEEP IN MIND:

1. Upon opening an escrow on the purchase of a home in the Community, the Prospective Purchaser(s) must make an application and be pre-approved by Community Management for residency.
2. All home sales in the Community must go through an escrow.
3. The Community may take up to fifteen (15) business days to review a final application, but on average, applications can take less time. Out of State applications may be further delayed.
4. The Community may require a security deposit equal to two months' rent as allowed by the Mobilehome Residency Law.
5. No escrow on a home in the Community can close without the following: i) Prospective Purchaser's personal interview with Community Management; ii) submit into escrow: the executed Community Residency Documents; Rental Agreement, Mobilehome Park Rental Agreement Disclosure Form, Rules and Regulations, Swimming Pool Release Agreement, Exercise Equipment Release Agreement.
6. No Prospective Purchaser shall take possession and/or occupancy of the home unless and until all Community requirements are fulfilled and written proof that escrow has closed received.

OJAI VILLA MOBILE ESTATES

Community Management

By:

Print Name: \_\_\_\_\_

### Receipt and Acknowledgement.

Prospective Purchaser: _____ Signature _____ Print Name: _____ _____ Dated: _____	Prospective Purchaser: _____ Signature _____ Print Name: _____ _____ Dated: _____
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