

TENANT SELECTION CRITERIA

Dear Prospective Tenant:

Thank you for your interest in a rental home managed by HomeRiver Group®. We require that all prospective residents meet the following qualifying criteria when completing the rental application:

Income and Employment: Gross income must be at least three times the amount of rent of the property you are applying for and must be fully verified. For most applicant situations, we verify income using paystubs and a written employment reference. For self-employed applicants, we require the last 60 days of bank statements and a prior year tax return showing required income amounts. Applicants receiving social security or other federal assistance must provide documentation thereof, including a statement of benefits and bank statements showing the income being received. Court-ordered spousal or child support may be considered with consistent payment history for the prior 12 months. Longevity of employment may influence the Landlord's decision to lease the Property to you. Income documents should be uploaded to this online application.

Photo I.D.: All applicants must provide a legible copy of their driver's license or other approved photo I.D. Photo I.D. should be uploaded to this online application.

Rental History: A minimum of two years of verifiable rental history is required. (Living in a property that is owned by a relative does not constitute a tenant/Landlord relationship for rental verification purposes) Owning your previous residence can take place of rental history. Failure to provide the requested information, inaccurate information or information reporting negatively by a Landlord may influence the Landlord's decision to lease the Property to you.

Criminal History: Landlord will perform a criminal history check on you to verify the information provided by you on the lease application. we will conduct individualized assessments that take into account mitigating factors, such as facts & circumstances surrounding the criminal conduct, age at time of conduct, evidence of good tenancy before and after conduct, nature & severity of conviction and the amount of time that has passed since the conviction. Criminal history which indicates that an applicant's tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of the owner or others may influence Landlord's decision to the lease the property to you.

Applicant must physically reside in the property for which they are applying. Applicant must live in the rental unit and must disclose all persons that will be occupying the unit. All persons residing in the property are subject to background checks prior to occupancy. All persons 18 years of age or older must be a leaseholder and qualify for the unit with the applicant.

If a prospect is declined based on the criteria listed, landlord reserves the right to take adverse action. This may include denial of the application, the requirement to pay a higher security deposit, or the requirement to obtain a qualified co-signer.

Occupancy limits have been established by the size of the unit. Maximum number of persons allowed is as follows (unless otherwise defined by statute or local ordinance): No more than 2 occupants per bedroom plus one. (adjusted to 3 for Texas)



Other Qualifying Factors: Landlord will take into consideration the lease term length (minimum one year), the amount of expense needed to make the property acceptable to you and the amount of time the property will remain vacant until you occupy.

Automatic Decline: Applicants will be automatically declined for the following: Anyone having been evicted by a prior landlord for cause, Falsification of application, Invalid Social Security number, Failure to pay Application Fee, Any Application that has not been fully completed - incomplete applications will not be processed.

Property Acceptance: Prospective tenant(s) are accepting the property in an as is condition. Requests for changes to the property must be submitted in writing with the application. Applicant must submit security deposit and signed lease within 48 hours of acceptance of application. Failure to do so will result in cancellation of the application.

Al Screening Score	Recommendation	Explanation
0-499	Decline	Fails to meet the credit decision settings above.
500-649	Maybe	Below ideal requirements but may be considered with an additional security deposit. Lower scores in this range may have higher deposits or require other adverse action to be taken.
650-1000	Accept	Meets or exceeds credit decision settings above.

The credit decision settings below are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate the AI Score, a score between 0 and 1000 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described above.

Category	Importance	
Ability to Pay Rent		
Minimum monthly gross income-to-rent ratio greater than or equal to 3.0	Pass/Fail*	
Credit History		
Maximum balance of unpaid collections (including past due accounts): \$200.00	Pass/Conditional**	
Residency History		
No landlord tenant court records or unpaid landlord collections of any amount in the last 7 years	Pass/Fail	



Criminal History			
 None in Last Seven (7) Years: Drug Manufacturing or Distribution Physical Offenses Against Persons (Violent-Fatal, Violent-Non-Fatal, Kidnapping, Sex Offenses) 	Pass/Fail		
Items Considered/Reviewed Individually Property Offenses (Theft-Related, Destruction Related) Financial Offenses (Fraud, Bad Check) Drug Use Offenses (Marijuana, Other) Other Felony Offenses (Motor Vehicle & License, Prostitution, Alcohol, Wildlife, Government Obstruction)	Reviewed individually, taking into account mitigating factors, such as facts & circumstances surrounding the criminal conduct, age at time of conduct, evidence of good tenancy before & after conduct, nature & severity of conviction, and the amount of time that has passed since the conviction. Criminal history which indicates that an applicant's tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of the owner or others may result in denial of application.		

^{*}Assets may not contribute to qualifying income.

Pet Policy

Pets may be permitted case by case, depending on the property and community. The following breeds may be prohibited which may result in denial of application:

- Akita
- Chow
- Pit Bull
- Bull Terrier
- Pit Bull Terrier
- Alaskan Malamutes
- Doberman
- Staffordshire Terrier
- Rottweiler
- Bullmastiff or Mastiff
- Presa Canario
- Wolf/Dog Hybrids
- Cane Corso

Barnyard animals, reptiles, rodents, fish/fish tank, and misc. mammals are prohibited. Baby-sitting or care taking of any other person(s) animals or pets is also prohibited. Unapproved animals on premises are considered a lease violation and could result in penalties up to and including eviction.

All pets and Service Animal Requests are subject to required Pet Screening.

^{**}Credit factors, such as delinquency, percentage credit usage to limit, bankruptcy, etc. may influence Landlord's decision to the lease the property to you.



TERMS AND CONDITIONS

Fair Housing Laws prohibit discrimination based on various criteria including but not necessarily limited to race, religion, color national origin, gender, sexual orientation, age, ancestry, marital status, veterans status, familial status lawful source of income and disability.

Date of birth information is requested solely for the purposes of verifying identity in connection with background searches that may be performed and will not be considered for any other purpose.

By completing the application, Applicant(s) consents to have a background check done by On-Site provided by Realpage Inc. as a condition to their application to rent. Processing of your application to rent the vacancy you have selected is dependent upon the rental owner and On-Site receiving your consent to screen your background.

The background check may include but not limited to a credit report, OFACA terrorist search, criminal background check and previous eviction screening. By disclosing the rental application details and completing the application, you are providing your consent to proceed as required by the Fair Credit Reporting Act. By completing the rental application I give my permission:

- To my current and former employers to release any information about my employment history and income history.
- To my current and former landlords to release any information about my rental history.
- To my current and former mortgage lenders on property that I own or have owned to release any information about my mortgage payment history.
- To my bank, savings and loan, or credit union to provide a verification of funds that I have on deposit.
- to obtain a copy of my credit report from any consumer reporting agency.

The applicant(s) also consents to HomeRiver Group and its agents providing and giving copies of all information obtained by On-Site to Landlords and their agents in connection with properties the applicant(s) makes rental application for.

Applicant authorizes Landlord and Landlord's agent, at any time before, during, or after any tenancy, to:

- Obtain a copy of Applicant(s) credit report.
- Obtain a criminal background check related to Applicant and any occupant.
- Verify any rental or employment history or verify any other information related to this application with persons knowledgeable of such information.

The applicant(s) understands that the rental move in- move out information may be maintained in the On-Site National system for up to seven (7) years.

Applicant(s) warrants and represents that all of the information contained herein is true and accurate. Applicant(s) expressly understands and agrees that the Landlord shall have the right to terminate any lease agreement that may be entered into between landlord and Applicant(s) (assuming that landlord accepts Applicant(s) as a tenant) if any information contained herein is false, incomplete or misleading.

Notice of Landlord's Right to Continue to Show the Property: Unless Landlord and Applicant enter into a separate written agreement otherwise, the Property remains on the market until a lease is signed by all parties and Landlord may continue to show the Property to other prospective tenants and accept another offer.