



HOBAN MANAGEMENT, INC.
215 W. Lexington Ave., El Cajon, CA 92020

Rental Screening Criteria

In Order To Rent You Must Supply:

- A completed rental application
- Government identification
- Copy of recent pay stubs -Credit Check Charge
- \$25 per person 18 years old and over
- Deposit & first month rent must be in cashiers check or money order

Criterion 1: INCOME

You must have verifiable and legal income that is two and a half times the amount of the rent. In lieu of pay-stubs: tax return, bank statement, W2's and assistance award letters may be used for verification. If using assets as proof of income, savings should be at least 10 times rent amount.

Criterion 2: CREDIT

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 applications are treated objectively. Your credit report contains information about you and your credit experience including your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt, rental history, criminal history and the age of your accounts.

Based on your credit score and related data source information, your application will be either accepted, low acceptance, conditional acceptance or be declined. If your application is denied, low accepted or accepted with conditions, you will be given the name, address and telephone number of the consumer reporting agencies, which provided your consumer information to us.

- If FICO score is 620 or higher and all other criteria are approved then this is an accept score.
- If FICO score is 580 to 619 but all other criteria are approved, this would be considered accept with conditions and must have a supervisors approval. In this case a higher security deposit will be required.

Co-signer/Guarantors are accepted for the disabled. At some communities, co-signers/guarantors are accepted per community policies. When a co-signer/guarantor is accepted, the co-signer/guarantor must apply and be qualified under the criteria for guarantors. Guarantors and co-signers have financial responsibility under the lease and may not be used in lieu of an additional deposit.

Criterion 3: RENTAL/MORTGAGE PAYMENT HISTORY

The rental/mortgage payment history of the past two (2) years will be reviewed for all household members age 18 and over. There may be no late payments or NSF's in the past six months; there may be no more than three late payments or three NSF's in the past two (2) years. If there is no rental/mortgage history, the apartment can be rented if security deposit paid is equal to one (1) months rent.

Rental payment history is also reviewed in RentBureau provided by Experian.

Criterion 4: RESIDENCE HISTORY

All household members age eighteen (18) and over must have satisfactory residence history; there may not be any instances of noncompliance with the terms and conditions of a rental agreement/lease in the past two (2) years.

Criterion 5: OCCUPANCY REQUIREMENTS

If a minor is brought into household during tenancy that exceeds occupancy, you may stay through the lease term and no longer than 4 months when tenancy is month to month.

- | | |
|-----------------------|------------------------|
| Studio – 2 Persons | 2 Bedroom – 5 Persons |
| 1 Bedroom – 3 Persons | 3 Bedrooms – 7 Persons |

Reasons for not approving an application include, but are not limited to: bankruptcy, insufficient income, unpaid judgments, evictions, outstanding rent debt, household size exceeding occupancy limits, and falsification of the application information.

CRIMINAL RECORD CHECK- Your name and identity will be checked against records of law enforcement agencies and state/national criminal records search. We reserve the right to refuse rental of our properties to persons who have been convicted of the manufacture and/or distribution of controlled substances.



215 W. Lexington Ave., El Cajon, CA 92020
Phone (619) 442-1665 Fax (619) 442-7636

DATE _____

COMPLEX NAME & CITY _____

1. APPLICANT

Name (Please Print) Birth Date Social Sec. No. Driver's License No. & State

First MI Last

2. INCOME INFORMATION:

A. CURRENT EMPLOYER HOW LONG SUPVR PHONE ADDRESS ZIP CODE SALARY (MO.)
B. PREVIOUS EMPLOYER HOW LONG SUPVR PHONE ADDRESS ZIP CODE SALARY (MO.)

3. RESIDENCE INFORMATION:

A. PRESENT ADDRESS HOW LONG RENT AMOUNT CITY, STATE, ZIP TOTAL MONTHLY INCOME \$

(Manager Name) (Phone #)

B. PREVIOUS ADDRESS HOW LONG RENT AMOUNT CITY, STATE, ZIP

C. PREVIOUS ADDRESS HOW LONG RENT AMOUNT CITY, STATE, ZIP

4. PERSONAL REFERENCES: (NOT RELATED)

Table with 4 columns: FULL NAME, RELATIONSHIP, ADDRESS, PHONE

5. ADDITIONAL OCCUPANTS: (List any and all other proposed occupants)

Table with 4 columns: FULL NAME, BIRTH DATE, FULL NAME, BIRTH DATE

6. OTHER INFORMATION:

- A. HOME PHONE NO. MOBILE/CELL PHONE NO.
B. E-MAIL ADDRESS
C. AUTOMOBILE YEAR LICENSE PLATE#
D. AUTOMOBILE YEAR LICENSE PLATE#
E. OTHER MOTOR VEHICLES
F. WILL YOU HAVE PETS? (Describe)
G. WILL YOU HAVE A WATERBED? (Describe)
H. HAVE YOU EVER BEEN CONVICTED OF SELLING, DISTRIBUTING OR MANUFACTURING ILLEGAL DRUGS?
I. HAS AN UNLAWFUL DETAINER EVER BEEN FILED AGAINST YOU?
J. HAVE YOU EVER FILED FOR BANKRUPTCY?
K. IN CASE OF EMERGENCY, NOTIFY
L. IN CASE OF EMERGENCY, NOTIFY

The undersigned Applicant hereby offers to rent/lease real property described herein as THE PROPERTY.

Applicant has no rights to said property until a Rental Agreement/ Lease is duly executed after the approval of this Application. I understand that the fee for verifying this application is not a deposit or rent and may not be applied to rent or refunded even if this application is declined. Applicant represents all information in this Application to be true and accurate and authorizes owner/manager, his/hers/its employees and agents verify said information in person, by mail phone, fax, and email or otherwise, to help determine Applicant's rental, credit, financial and character standing. Applicant hereby releases owner, his/hers/its employees and agents, Hoban Management, Inc., its employees and agents and any and all other firms or personal investigating or supplying information are hereby authorized to release, without reservation or limitation, any and all such information they have concerning applicant and in so doing, will be acting on Applicant's behalf at Applicant's request and will be held blameless and without any liability whatsoever. A copy, fax, or other reproduction of this Authorization shall be as effective as the original.

Signature of Applicant _____

RECEIPT FOR TENANT SCREENING AND/OR CREDIT CHECKING FEES

On (Date), Owner/Agent received \$ from the undersigned, hereinafter called "Applicant," who offers to rent from Owner/Agent the

premises located at: (Street Address), Unit # (if applicable), (City), CA (Zip).

Actual Cost of Credit Report and/or other screening reports \$

Cost to obtain, process and verify screening information \$ (May include staff time and other soft costs)

Total fee charged \$

Date Applicant Date Owner/Agent



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Tenant Screening Report Authorization and Notice

As part of Hoban Management screening procedure for residency, Landlord/Agent will obtain the following report (s) about you:

- Rental History
- Eviction Report
- Credit History
- Criminal History Records
- Financial History (other than credit check)

The report(s) may contain information about your character, general reputation, personal characteristics and/or mode of living, and will be used, in part to verify information contained in your application for residency. The report(s) will be obtained from the following company:

Experian –Rent Bureau
475 Anton Boulevard
Costa Mesa, CA 92626
Phone 1 714-830-7000

A summary of consumer rights under the California Investigative Consumer Reporting Agencies Act, California Civil Code § 1786.22 is attached. ² Landlord/Agent reserves the right to verify any information provided by you in your application by any other method allowed by law.

By signing below, you authorize Landlord/Agent to obtain the indicated report(s). Additionally, if your applying for residency with a co-applicant, you authorized Landlord/Agent to release any and all information related to your application for residency, including your application form, your credit reports, the report(s) indicated above, and any other notice of adverse action related to these item(s), to your co-applicants.

Landlord/Agent will provide you with a copy of your report(s) at your request. Please indicate below whether you want a copy of your report(s) and return this form to the Landlord/Agent leasing agent. If you request a copy of your report(s), they will be sent to you within three business days after Landlord/Agent receives the report(s).

(If checked) Yes, I would like a copy of my report(s). Please provide them to me at the following address:

(If checked) No. I do not want a copy of my report(s)

If you do not indicate a preference above, your report(s) will not be sent to you.

Date: _____

Signature: _____

Print your Name: _____

¹While Landlord/Agent may obtain criminal history checks on potential residents, occupants, guests or contractors in the Community, Landlord/Agent has no duty to do so, and does not warrant or guarantee the personal safety of any resident, occupant, guests or other person in the Community.

²The issue to as whether the specified reports fall under the California Investigative Consumer Reporting Agencies Act (“ICRA”) is contested and is currently being litigated. Landlord/Agent does not admit or concede that ICRA applies to these reports.



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RENTAL SCORING & YOUR RENTAL APPLICATION

Many landlords rely upon “Rental Scores” to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information, and help speed the application approved process.

How is my rental score determined?

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

The rental scoring was created for the purpose of treating all applicants consistently and impartially, without regard to subjective criteria.

How is my rental score used?

Rental decisions are based upon how much risk a landlord is prepared to accept. Each landlord, therefore, sets the minimum score required for approval of an application. It is possible for your rental score to yield different results depending upon where you apply. Your rental score might mean a denial at one property, while the same score might be approved at another. It all depends upon the risk a landlord is prepared to accept.

What can I do to improve my rental score?

Your rental score may change if the underlying information it is based upon changes. The total improvement however, generally depends on how that factor related to other factors considered by the scoring system. Nevertheless, to improve your rental score, concentrate on paying your bills on time, paying down outstanding balance, and not taking on new debt. Your chances of approval should also improve if you apply for an apartment with lower monthly rent.

Where can I have my score explained?

Should your application be denied based upon your rental score, you can learn which factors most negatively influenced your score by contacting the consumer reporting agency listed below. Additionally, you can obtain a free copy of your consumer report if you make the request to the consumer reporting agency within 60 days of the denial.

Experian –Rent Bureau
475 Anton Boulevard
Costa Mesa, CA 92626
Phone 1 714-830-7000

Applicant Signature

Date

Applicant Signature

Date



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RESIDENCY HISTORY AND VERIFICATION FORM

Date: _____

To : _____

From : _____

RE: _____

The above person(s) has applied for an apartment at _____
To process this application we would appreciate if you would provide us with following information. I/We authorize the release of any information Hoban Management Inc., or its agents may request from third parties regarding myself and all other persons included in the application for _____ Apartments.

Name (Print)

Signature

Name (Print)

Signature

Address of unit rented: _____

Rent Amount \$ _____ Paid on time? (Yes/No) _____ Number of times late: _____

Any NSF's: _____ Number of NSF's: _____

Move In Date: _____ Move Out Date: _____

Any Violation Notices: _____ Reasons: _____

Was proper notice given: _____ Did Management give notice: _____

Any Pets: _____ Would you re-rent to them: _____

Additional Comments: _____

Verifying Signature: _____

Title: _____

Please fax back to: _____

Fax Number: _____

EQUAL HOUSING OPPORTUNITY

California Civil Code 1786.22

You have the right under California law to inspect files maintained on you by an investigative consumer reporting agency pursuant to any of the following procedures, during normal business hours and on reasonable notice:

1. You may personally inspect the files if you provide identification (e.g., valid driver's license, social security account number, military identification card, credit card(s), and may receive a copy of the file for the actual cost of duplication services provided.
2. You may make a written request, by certified mail and with proper identification, as described above, for copies to be sent to a specified addressee.
3. You may make a written request, with proper identification as described above, for telephone disclosure of a summary of information contained in your file, if any toll charge is prepaid by or charged directly to you.

If you are unable to provide "proper identification" through the types of cards or numbers listed above, the agency may require additional information concerning your employment and personal or family history in order to verify your identify.

The Agency must provide trained personnel to explain to you any information that the agency is required to furnish to you from your file. The agency also must provide you with a written explanation of any coded information contained in your file at the time your file is provided to you for inspection. You are permitted by law to be accompanied by one other person of your choosing when inspecting your files. That person must furnish reasonable identification. The agency may require you to provide the agency with a written statement granting permission to the agency to discuss your file in such person's presence. The agency also is not required by law to make available to you the source of information in your files, although such information would be obtainable through discovery procedures in any court action brought under the Investigative Consumer Reporting Agencies Act.