

Fair Housing

We will treat every prospective resident in a consistent manner with warmth, enthusiasm and professionalism according to the policies and procedures set forth by Village Green Management Company. We comply with the Federal Fair Housing Act. We do not discriminate on the basis of race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal or local fair housing laws.

Applications

Each prospective resident age 18 and above who will reside in the apartment and where applicable a non-occupant lease holder, is required to complete and sign our community's Application Agreement; one per adult applicant. Applications containing untrue, incorrect, or misleading information will be declined.

Village Green utilizes a third party applicant screening system that incorporates information on your credit profile, such as bill-paying history, the number and type of accounts, late payments, collection actions, outstanding debt, and the age of accounts, and non-credit factors such as reported rental history and income to rent ratio to arrive at a recommendation.

An applicant screening model only uses information on the applicant that pertains to credit factors and non-credit factors. The scoring system awards an alpha or numerical-score for each factor and considers income, monthly rent, and overall credit history to evaluate how creditworthy you are.

Based on the score, your application may be fully *accepted* with normal security deposits, *declined*, or *accepted with conditions* including a Guarantor (co-signer), additional security deposits and/or rental/mortgage verification.

NOTE:

The following MUST accompany ALL applications:

- Written verification of income (see "Employment History" below)
- A valid driver's license, or state issued Photo ID card (viewed and documented on the application)
- All applicants in the United States on a VISA must list the number on the application for residency. Applicants without a social security number may need to provide a Guarantor who is a United States citizen.

Credit History

Credit reports will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history can disqualify an applicant from renting the apartment at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is declined for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report. An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit-reporting agency.

Applicants, who meet all other qualifying criteria but do not have credit, may be required to pay an additional deposit and/or re-qualifying with a Guarantor.

Employment History

While employment is not a requirement for occupancy; when it is used to determine proof of income then employment must be verified. This is normally done by each applicant providing his or her two most recent pay stubs. In the case of new employment, applicant may present a signed offer letter on company letterhead stating the income.

Self-employed applicants must provide the most current annual tax return or a notarized statement from a Certified Public Accountant or attorney indicating the amount of anticipated annual income.

Income Requirements

Gross monthly household income must meet a 33% income to rent ratio. This is considered sufficient to cover the rent and other typical household obligations. Proof of income sources must be verified. Savings accounts may also be considered in lieu of income so long as the most recent account statements are provided.

Conviction Information

The application of any person who has been arrested for a felony, misdemeanor, or sex-related crime that was resolved by conviction, probation, deferred adjudication, court-ordered community supervision, or pretrial shall be declined.

Guarantors/Increased Security Deposits

Guarantors, may be permitted based on the screening recommendation. Guarantor's gross annual income or savings must meet a 25% income to rent ratio, in order to support their current housing payments and that of the applicant(s). Guarantors must meet all other qualification standards listed. All lease-associated paperwork signed by Guarantors must be notarized if not signed in the presence of an US Residential associate.

Guarantor's primary residence must be in the United States and they must have a valid Social Security Number.

In the case of a guarantor, the security deposit will be increased to equal one month's rent based on the market price of the apartment.

Roommates

Each resident and Guarantor is jointly and severally (fully) responsible for the entire rental payment as well as all community rules and policies. Management will not refund any part of a security deposit until the apartment is vacated by all leaseholders.