

**JUDWIN PROPERTIES, INC.
STATEMENT OF RENTAL POLICY**

Before you apply to rent a unit at the Apartments, please take the time to review these rental criteria. The term "applicant(s)" under these criteria means the person or persons that will be signing the Lease as "resident"; the term "occupant(s)" in these criteria means the person or persons that are authorized occupants under the Lease. Some of our criteria apply to the applicants only; other criteria apply to all adult occupants. Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and occupants currently residing at the Apartment have met these requirements. There may be residents and occupants that have resided at the Apartments prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various resident credit reporting services used.

Equal Housing: This community has a comprehensive policy of compliance with all applicable fair housing laws including applicable state and federal Fair Housing Acts.

Availability: Apartments become available to pre-lease when the current resident submits a written notice of intent to vacate. A vacant apartment with no pending application is considered available.

Non-US Citizens: Non-US citizens must provide verification that they are lawfully in the United States and must provide income verification as required below. Any documents used to verify lawful entry into the U.S. must provide the date that the person entered the U.S. Income can be verified with letter of intent, work visa, work petition or funds in a U.S. Bank. If income cannot be verified, the lease must be paid in full in advance with U.S. funds. Although credit and rental history is not required of non-US citizens, any negative credit or rental history will be grounds for rejection of an application. Non-US citizens must meet all other criteria on the same basis as any other applicants.

Income/Employment: Present employer must provide Verification of income. (Verification can include paycheck stubs, verification from income source, phone verification by an employer, bank statement, statements for accounts, tax returns, etc.) Alimony and child support payments will be considered when directed by court order. A guarantor may be used (at the discretion of the property manager) if a prospective resident fails to meet Income/Employment criteria or is a full-time college student. The guarantor must meet all qualifying criteria, in addition to current housing obligations. Combined monthly must be at least three point two five (3.25) times the monthly rent.

Credit Requirements: An investigative consumer report (credit check) will be obtained for each applicant and guarantor. Applicant further acknowledges that an investigative consumer report including information as to character, general reputation, personal characteristics and mode of living, whichever are applicable, of the applicant and guarantor may be made and that any person on which an investigative consumer report will be made has the right to request a complete and accurate disclosure of the nature and scope of the investigation requested and also has the right to request a written summary of the person's right under the Fair Credit Reporting Act. The credit report must indicate a minimum of 35% satisfactory obligations. It will not include bankruptcy, foreclosure, or medical bills. First time renters may be required to pay a minimum deposit equal to one month's rent. If applicant does not meet credit criteria, an additional deposit of up to one month's rent may be accepted. If credit has not been established, you will be considered qualified. Applicant will not be automatically disqualified if credit has not been established.

Applications: A non-refundable application fee in the amount of \$50, and a non-refundable \$80 administrative fee (if applicable) is charged for verification of information on each application. There must be no falsification or omissions of information on any rental application. Applications, application fees, administrative fees and deposits must be submitted to receive offered specials and discounts or to be considered for occupancy.

Wait List: A non-refundable fee in the amount of \$25 will be required to be placed on the wait list.

Residence: The absence of a formal rental history will be not automatically disqualify an applicant from rental. Formal rental history is defined as information obtained from a mortgage company, property Management Company, condominium association or other apartment community. If renting from a private owner (i.e., single family home or condominium), proof of rental payments will be accepted (copies of checks or money orders are acceptable). Present and previous addresses for all applicants and adult occupants must reflect a prompt payment record, sufficient notice given, and all obligations fulfilled with previous agreements. Any applicant with outstanding debt to a previous landlord or eviction, within the last 5 years, to a previous landlord may be rejected.

Public Records: No applicants or adult occupants may have a criminal history of being convicted of a felony or sex-related crime (whether felony or misdemeanor) or being Subject to deferred adjudication for a felony or sex-related crime (whether felony or misdemeanor). Persons involved in any crime involving a minor will not be accepted. Persons convicted, or received deferred adjudication for misdemeanor offenses involving drugs, theft, property loss or destruction of property, or violent or threatening behavior in the last (5) or more years or a history of repeated offenses will not be allowed to live on property.

Occupancy Guidelines: A maximum of two (2) persons per bedroom is permitted with the exception of a newborn less than six (6) months of age. Residents who have a newborn less than six months old at the time of rental application or lease renewal, and the newborn reaches the age of eighteen (18) months during the lease term may remain in the apartment until the expiration of the stated term of the lease. Upon expiration of the stated term of the lease, resident must do one of the following: Move into another available apartment with more bedrooms, or give a 30-day notice to vacate.

Roommates: Each resident is fully responsible for the entire rental payment and must qualify individually for the smallest one bedroom. All residents must execute the lease.

Cars: Two operational cars per unit (exceptions on 3 bedroom units). All motor vehicles must have current tags, inspection stickers and be registered with the office. All other vehicles are Subject to tow.

Pets: If pets are allowed, an additional deposit is required, along with a non-refundable pet fee. No exotic pets are allowed. Dog breed restrictions: Rottweiler, Doberman pinscher, Pit Bull, Chow and German shepherd. Refer to the community's "Rules for Pets".

I understand and accept these qualifying standards and have truthfully answered all questions on my rental application or otherwise during the application process. Further, I understand that falsification of rental application information will lead to denial of rental. I give the Apartments or its Agents permission to verify all information on the Application, including criminal history, credit history, residency, employment, and all other information. Applicant hereby authorizes the Owner or the Owner's managing agent to obtain and hereby instructs any consumer reporting agency designated by Owner or Owner's managing agent to use such consumer report in attempting to collect any amount due and owing under the rental application, the lease (to be executed after the rental application is approved) or for any other permissible purpose.

Applicant: _____ Date: _____

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Agent for Owner: _____ Date: _____

JP019 Rev. 9/09 RAB