

Screening to verify that applicant is eligible under TREK Development Group, Inc. criteria may include a background search on the rental, credit, and criminal history for up to the past seven (7) years and determining whether the rent is affordable for the household by completing verification of household income. For the purposes of application for housing, Applicant will be defined as: the Applicant, Co-applicant and all adult family members or any adult requesting to be added to the household of a current resident.

Final decisions on eligibility cannot be made until the application and ALL verifications have been completed. If the Applicant fails to provide ALL information needed to complete the verification process, the application will be rejected. Applications will not be accepted if:

1. The application is not completed.
2. The Applicant does not have the legal capacity to enter into a legally binding lease agreement.
3. The number of persons in the household would exceed our occupancy limitations.

Applicants are required to complete an application form as consent to the release of information necessary to verify all income, household characteristics and circumstances that effect eligibility. Exceptions to the guidelines contained in this Resident Screening Criteria may be made at the discretion of the management company when it is determined that it is in the best interest of the applicant or the property to do so.

**OCCUPANCY:** The number of persons who may reside in the unit may not exceed the following limitations:

| Number of Bedrooms | Maximum Occupants |
|--------------------|-------------------|
| Loft               | 1                 |
| 1                  | 2                 |
| 2                  | 4                 |
| 3                  | 6                 |

**CREDIT REVIEW:** Management will check all available credit references. Lack of credit history shall not be grounds for rejection, but a poor credit history may be. Any application will be rejected for anyone (1) of the following:

- Any one unsatisfied lien or judgment within the past three (3) years.
- Any one personal bankruptcy filed within the past three (3) years.
- Any three credit obligations which are two (2) months or more delinquent.
- Any one foreclosure of real estate within the last three (3) years.
- Any one repossession of personal property within the last three (3) years.

All credit shown in the report issued by the credit bureau will reflect on both spouses in the absence of divorce and/or legal documentation that clearly separates the parties' credit responsibilities. In the case of unfavorable credit references, the responsibility of management is limited to informing the applicant that the application has been rejected based on confidential information received from the credit bureau. If the applicant believes the credit report is in error, management is agreeable to re-appraising a credit report forwarded to management by the credit bureau on behalf of the applicant which identifies corrections or additions made as a result of action taken by the applicant directly with the credit bureau. The application is, however, considered rejected until such updated information is received.

**AFFORDABILITY:** The household must, in our sole discretion, be able to afford the monthly rent. Generally speaking, the rent should be no more than 35%-40%, the household's gross monthly income, or income should be no less than 3 times the monthly rent. Additional consideration and further review will be given to households who have no credit, and to those who have numerous credit obligations.

**VERIFICATIONS OF PRIOR RENTAL HISTORY:** Any application will be rejected for anyone (1) of the following:

- Any occurrence of having left a previous rental with unpaid rent or other charges.
- Any one eviction by a previous landlord within the last three (3) years.
- Any two late payments of rent within a six (6) month period from a current or past housing unit (late means 5 days or more after the due date).
- Any rental history indicating that the applicant, family member or visitor was destructive to the apartment, or the surrounding area, or was responsible for disturbing the safety, security, or right to peaceful enjoyment of other residents.
- Any unauthorized alteration to the apartment that would create an insurance risk or fire hazard.
- Unsanitary living due to lack of housekeeping.
- Substantial risk that the applicant, other family members or visitors to the apartment will interfere with the health, safety, security, or right to quiet enjoyment of other residents.

**CRIMINAL HISTORY:** In the interest of the safety and welfare of all residents, management may conduct a criminal history check on all adult members (age 18 or older) of the applicant household. Consideration shall be given to the facts of each person's criminal history. Any application will be rejected for anyone (1) of the following:

- Felony Conviction
- Misdemeanor conviction involving crimes against persons and/or property within the past seven (7) years.
- Drug Related Criminal Activity: Any conviction for the manufacture, sales, or distribution, or possession with the intent to manufacture, sell, or distribute a controlled substance within the past five (7) years.
- Designated or registered as a Sex Offender or Sexual Predator as defined by Pennsylvania Statutes.
- Any of the above related charges resulting in "Adjudication Withheld" or "Adjudication Deferred".
- Release from Jail: After a jail term is served and the applicant is released, the applicant will be required to wait a period of one year prior to submitting application.
- Currently on active probation or parole resulting from any of the above.
- Arrest: If an applicant or member of an applicant's family has been arrested for a crime but has not yet been tried, the application will be suspended pending the outcome of the legal proceedings. The application will be reconsidered, with the above guidelines applied, after such legal proceedings have been concluded.

