

Qualification Guidelines and Rental Criteria

NOTE: Residents and Applicants from certain jurisdictions (e.g. Cook County, IL; OH; VA; NJ etc.) will need to review the entire document as some areas of this document are superseded by jurisdictional specific requirements listed at the end. Montgomery County, MD applicants [click here](#).

Harbor Group Management Co., LLC (“we, our, us, or HGMC”) is delighted you are interested in leasing a home in one of the apartment communities we manage. In order to help you in making your decision, we have listed below the criteria for qualifying you as a resident with us. We are committed to complying with all federal, state, and local fair housing laws, and will make housing decisions without regard to race, color, religion, disability, familial status, gender, elderliness, national origin, or other status protected by law. In the event that anything in this document conflicts with any federal, state, or local law, such law will apply. We will further make reasonable accommodations to our practices, policies, or procedures as required by law.

Applicants for apartment homes will be accepted on a first come, first serve basis, and are subject to the availability of the apartment home type requested. “Available” apartment homes include those for which we have notice that an existing resident intends to vacate on or about a certain date. Circumstances not necessarily under management’s control may delay the date of availability of an apartment which management may believe would be ready for a new resident. Whether an apartment home is available can vary significantly within several hours or days.

Application:

- All applicants must be over the age of 18, must fully complete a separate rental application, and must submit a non-refundable application fee. Any resident who will live in the unit over the age of 18 must also complete a rental application to become a leaseholder and provide the necessary information to complete the appropriate screening and criminal background check described below.
- Each applicant must provide a government issued photo identification. A Social Security Card or a valid Individual Taxpayer Identification Number (ITIN) will also be requested. Applicants must allow these items to be photocopied. If an applicant provides a military ID, this must not be photocopied.
 - Acceptable forms of photo identification include, but are not necessarily limited to, a valid and unexpired: 1) U.S. driver’s license, 2) U.S. passport, 3) Permanent Resident Card (Form I-551), 4) Employment Authorization Card (Form I-766), 5) Foreign Passport, 6) U.S. Visa Stamp, and/or 7) consular identification card.

Applicant Screening:

- We currently use a Leasing Risk scoring system that is provided by SafeRent Solutions LLC, an independent consumer reporting agency.
 - This scoring system uses a statistical model to estimate the risk that an applicant may not satisfactorily fulfill his/her lease obligations.
 - This system is consistently applied to all applicants of this community.
 - The scoring system provides a numerical score and categorizes applicants as falling into one of these groups: Accept/Accept with Conditions/Denied.
- If the Applicant screening result is Accept with Conditions or Denied based on your risk score, you will be advised what factors most adversely affected your Leasing Risk score.
 - An applicant who is denied based on his/her leasing risk score, or accepted with certain additional conditions, may obtain a copy of the consumer report(s) on which the leasing score was based, and may initiate an investigation with SafeRent to have any erroneous information contained in such reports corrected by SafeRent Solutions LLC.
 - Should you have any questions about your rental score, you may contact **SafeRent Solutions LLC**, ATTN: Consumer Relations Department, P.O. Box 3890 Coppel, TX 75019 ; (888) 333-2413.
- Harbor Group Management LLC uses the Identity and Fraud Services of Equifax Information Services, LLC (“Equifax”). Applicant acknowledges that nonpublic consumer information, provided on the Rental Application and which is defined under the Gramm Leach Bliley Act (“GLBA”) (15 U.S.C. §6802(e)) or its implementing regulations (“NPI”), may be shared with Equifax and SafeRent Solutions, LLC, and consents to the use of this NPI for the purposes of identity verification and fraud prevention.
- Applicant hereby consents to receive SMS text messages from or on behalf of Harbor Group Management LLC at the telephone number provided by Applicant. Applicant understands that consent is not a condition of receiving service and that Applicant may revoke consent to receive SMS text messages at any time. Applicant further understands and agrees that any text messages received may be sent by an auto dialer. SMS text message fees may apply.

Funds/Employment/Credit:

- Funds relative to rent and debt, credit, and employment history are considered.
- Alternatives to being employed, including but not limited to senior citizen, retirees, and students, will be accepted, but the applicant still will need to meet criteria regarding funds and credits
- An adverse decision related to credit may result from significant past or current debts, late payments or unpaid bills, or open rental judgments, or open Bankruptcies. NOTE: Per Colorado House Bill HB19-1106. Section 38-12-904 – Consideration of rental applications – limitations – denial notice; Harbor Group Management Co. may not consider any credit history beyond seven years immediately preceding the date of the application for applicants applying in Colorado only. NOTE: Pursuant to Washington State Senate Bill SB 5160, no landlord may consider or deny an applicant based on medical history, including Covid-19 status.
- A guarantor may be used to overcome any conditional approval requirements or if the applicant is a full-time college student (enrollment documentation must be provided).
 - The guarantor must complete and sign a lease guaranty agreement.
 - Guarantors may be held responsible for the entire rent and other cost, such as damages, as long as you live at this property, even if you have roommates.
- Notwithstanding the information above, HGMC engages in an individualized assessment of circumstances. If you have any additional or mitigating information related to funds, employment, or credit history that you would like considered, you may call 757-965-5416 to provide any such information.
- If an applicant participates or will be participating in a rental/assistance program which will provide us with the ability to recover for any economic losses related to the tenancy, then we may waive or modify the credit report requirements and/or standards.

Rental History:

- A rental history will be examined, and rental history reports are obtained.
- Poor rental history (such as failure to pay previous landlords; eviction filings; eviction judgements; unpaid debt to landlords; etc.) may lead to an adverse decision.

NOTE: Per Colorado House Bill HB19-1106. Section 38-12-904 – Consideration of rental applications – limitations – denial notice; Harbor Group

Management Co. may not consider any rental history beyond seven years immediately preceding the date of the application for applicants applying to properties in Colorado only.

Criminal Screening:

NOTE: For properties located in New Jersey and Cook County, Illinois, this section **does not** apply. Please see the “Jurisdictional Appendix” below for information on New Jersey and Cook County requirements.

- It is our policy not to accept prospective residents who have been convicted of certain felonies and/or misdemeanors which, based on their seriousness and recentness, create legitimate concern about the safety and welfare of other residents and their property. Prior to final acceptance of any applicant, we will use **SafeRent Solutions LLC**, to search for public records of any such criminal convictions on that applicant.
- HGMC will consider any requests for reasonable accommodation to the criminal screening requirements on an individualized basis.
- Generally, an application may be denied if any applicant or prospective resident’s criminal history check identifies convictions for any of the following criminal related activities:
 - **Crimes Against Persons:** Crimes Against Persons include, but are not limited to crimes related to assault, sexual assault, and homicide. Generally, any Felony conviction related to Crimes Against Persons will disqualify an applicant if the conviction occurred within five years of the date of application. Generally, non-Felony convictions of this nature will disqualify an applicant if the conviction occurred within two years of the date of application. In addition to the aforementioned, the following applies to certain Crimes Against Persons:
 - **Felony Homicide-Related Convictions:** Any Felony conviction of this nature will disqualify an applicant. Convictions of this nature include but are not limited to crimes involving murder and manslaughter.
 - **Felony Kidnapping/Abduction-Related or Stalking Convictions:** Any Felony conviction of this nature will disqualify an applicant.
 - **Felony Sex-Related Convictions:** Any Felony conviction of this nature will disqualify an applicant. Convictions of this nature include, but are not limited to crimes involving sexual assault, crimes against nature involving children, and rape.
 - **Crimes Against Property:** Crimes Against Property include, but are not limited to crimes related to arson, burglary, robbery, theft, fraud, and extortion/blackmail. Generally, any Felony conviction related to Crimes Against Property will disqualify an applicant if the conviction occurred within five years of the date of application. Generally, non-Felony convictions of this nature will disqualify an applicant if the conviction occurred within two years of the date of application.
 - **Crimes Against Society:** Crimes Against Society include, but are not limited to, crimes related to drugs, trespass, sex offender registration crimes (other than those crimes defined as “Felony Sex-Related Convictions” above), and weapons. Generally, any Felony conviction related to Crimes Against Society will disqualify an applicant if the conviction occurred within five years of the date of application. Generally, non-felony convictions of this nature will disqualify an applicant if the conviction occurred within two years of the date of application. In addition to the aforementioned, the following applies to certain Crimes Against Society:
 - **Convictions Related to the Sale or Manufacture of Drugs/Narcotics:** Any Felony conviction for manufacturing or distributing methamphetamine or amphetamine will disqualify an applicant. Any Felony conviction of this nature (other than manufacturing or distributing methamphetamine or amphetamine) or any non-Felony conviction of this nature will disqualify an applicant if the conviction occurred within five years of the date of application.
 - **Sex Offender Registrants:** Any current sex offender database registration will disqualify an applicant.
- Arrests and/or charges without conviction will not be considered in reviewing criminal history records.
- As part of an individualized assessment, HGMC reserves the right to consider non-Felony convictions outside of these date ranges if the applicant has multiple convictions over time.
- An applicant who is initially rejected based on a disqualifying or potentially disqualifying conviction(s) is encouraged to obtain a copy of the report from SafeRent Solutions, LLC and may submit an appeal SafeRent to initiate an investigation to have any erroneous information contained in the report corrected by SafeRent and re-submit an application to the community.
 - If you have any questions regarding your criminal screening or wish to initiate an investigation to correct any erroneous information contained in the report, you may contact **SafeRent Solutions, LLC**, ATTN: Consumer Relations Department, P.O. Box 3890 Coppell, TX 75019 ; (888) 333-2413
 - If an application is initially denied based on a past criminal conviction, then HGMC is willing to complete an individualized assessment of each situation should the applicant request such review. Applicants are encouraged to initiate and request an individualized assessment as soon as possible as units rent quickly. If there is any information you wish to have considered as part of Harbor Group’s individualized assessment of your apparent convictions, you may also call the number below to have such information considered as part of HGMC’s individualized assessment.
 - If you wish to provide any additional information about your criminal history to HGMC, you may contact us at 757-965-5416.

Renter’s Insurance:

- We require all leaseholders to carry liability insurance of \$100,000 for damages to the Landlord’s property during the term of their lease and to provide proof of insurance prior to move-in. To satisfy this lease requirement, the available options are:
 - **“Pay with Rent” Insurance Program**
 - Opt-in to add a Renters Insurance policy (Liability + Contents) at a monthly premium, and that satisfies the Insurance Requirement directly from Multi-Family Insurance Partners, LLC (MFIP) underwritten by **Assurant Specialty Property Insurance Company**.
 - OR:
 - **Additional Assurant Coverages**
 - For additional coverage options with our preferred provider, **Assurant Specialty Property Insurance Company**, please visit www.insurewithmfi.com.

OR :

- **Purchase Insurance Policy from a 3rd Party Provider**
 - If you select to purchase a policy with a 3rd party provider, the policy must meet the Insurance Requirement outlined in your lease agreement, and a certificate of insurance must be provided as proof of such insurance by uploading the insurance documents to the resident portal or by emailing to cs.mficompliance@mrisoftware.com.
- **Harbor Group Management Co., LLC P.O. Box 392160 Solon, OH 44139**, must be listed as an “Interested Party.” All leaseholders must be covered under a policy that meets the Insurance Requirements of the lease, whether all leaseholders are covered under the same policy or separate policies.
- Keys will not be given without proof of insurance as described above. If Resident fails to supply proof of and maintain the Insurance Requirement, or all leaseholders are not listed on the insurance policy or covered by a separate policy that meets the Insurance Requirement, Landlord shall have the right, but not the obligation, to procure liability only insurance coverage on Resident’s behalf on a monthly basis, and to charge Resident for the amount of the premium paid to the insurance company, plus an additional administrative fee.

Occupancy:

NOTE: For properties located in New Mexico, this section does not apply.

- All occupants must meet the occupancy standards as set forth in this document and State and local laws.
- The occupancy standards will take into account: 1) the size of the applicable bedrooms and unit, 2) the age of persons under 18 in the unit, 3) configuration of the unit, 4) other physical limitations of housing (i.e., capacity of the septic, sewer, or other building systems), 5) state and local law, and 6) other relevant factors.
- Generally, the default occupancy standard is to allow two persons per bedroom and one additional person for the unit, unless otherwise limited by federal, state, or local law.

Occupancy Age Limit Policy:

- A person under the age of two (2) years at move in is not counted for purposes of the persons per room occupancy standard.
- If the person reaches the age of two (2) years during the term of the lease and causes the tenant to exceed the occupancy standard, the tenant will be permitted to remain in the unit until the lease expires.
 - At expiration, the tenant must either relocate to a unit that meets the occupancy guidelines or vacate the premises, providing 60 days advance written notice as otherwise required pursuant to the lease.

Animals:

- If animals are allowed, an additional fee will generally be required.
- No exotic animals are allowed. There is a maximum of 2 animal(s) per apartment.
- Additional monthly rent for animals may be required.
- If applicable a PetScreening Profile will be required for all residents.
- Breed restrictions may apply, and any mixes of those breeds are generally prohibited.
- Animals with vicious tendencies or a history of biting are also prohibited.
- We will make reasonable accommodations as required by law.

Denial:

- Any omissions, errors, or falsifications may result in denial of an application or termination of the right to occupy the apartment.
- Applicant(s) may be denied occupancy for insufficient funds.
- A record showing non-payment of rent, eviction, or applicant or guest behaviors contrary to lease requirements or community rules may result in an application being denied.
- Monies owed to other rental communities may result in denial.
- Conviction of a sufficiently serious and/or recent crime may result in denial.

Please note that these are our current rental standards, and nothing in these requirements shall constitute a guarantee or a representation by our community that all residents and occupants currently residing in our community have met these requirements, or that the community will remain crime-free. There may be residents and occupants that have resided here prior to these requirements going into effect, or who move in or visit without our knowledge. Additionally, our ability to verify whether these requirements are met is limited to the information we received from various reporting services, and by (among other things) the accuracy of the records reviewed by such agency. Obviously, we cannot and do not police the conduct of all residents, visitors or other third parties, and each resident remains responsible for his/her own personal safety. We request residents to report to the police and Rental Office any known persons involved in criminal activity, who reside on the property.

Jurisdictional Appendix

New Jersey Properties

- For residents and applicants in New Jersey HGMC will review, and complete screening related to funds/employment, credit, rental history, rental insurance, etc. Please see the information above for the specific screening and qualification requirements. A criminal background check will also be run in accordance with the terms of the New Jersey “Fair Chance in Housing Act” to determine if an applicant is subject to a lifetime registration requirement under a state sex offender registration program. HGMC will utilize **SafeRent Solutions, LLC**.
- It is generally our policy not to accept prospective residents who have been convicted of certain felonies and/or misdemeanors requiring sex offender registration and/or with sex offender status residency-related restrictions. Convictions requiring registration under the Sex Offender Registration Act, or a similar act may result in disqualification even if the conviction occurred more than 3 years prior to your application.
- Once the screening is completed if potentially disqualifying criminal convictions related to and/or requiring sex offender registration are identified, you have Thirty (30 days) to request all information relied upon in considering your application. An applicant may provide evidence demonstrating inaccuracies within the applicant's criminal record or evidence of rehabilitation or other mitigating factors to screening@harborg.com.

Cook County, IL. Properties

- For residents and applicants in Cook County, IL, HGMC conducts an initial prequalification screening before completing a criminal background screening. During the prequalification screening, HGMC will review, and complete screening related to funds/employment, credit, rental history, rental insurance, etc. Please see the information above for the specific screening and qualification requirements. Provided an applicant passes this prequalification screening, HGMC will then complete a criminal background screening utilizing **SafeRent Solutions, LLC**. During this screening, we will review public records for any potentially disqualifying criminal convictions.
- Generally, for properties located in Cook County, Harbor Group will only screen for convictions related to and/or requiring sex offender registration and/or sex offender status residency restrictions. Harbor Group reserves the right to conduct more extensive criminal background screening, if it is deemed necessary.

- HGMC will consider any requests for reasonable accommodation to the criminal screening requirements on an individualized basis.
- It is generally our policy not to accept prospective residents who have been convicted of certain felonies and/or misdemeanors requiring sex offender registration and/or with sex offender status residency-related restrictions.
- Convictions requiring registration under the Sex Offender Registration Act or a similar act may result in disqualification even if the conviction occurred more than 3 years prior to your application.
- Once the criminal conviction history screening is completed, if we receive notice of any specific results, we will provide a copy of the results within five days in person, by certified mail, or by electronic communication.
- If potentially disqualifying criminal convictions related to and/or requiring sex offender registration are identified, we will provide you with notice of the potential disqualifying conviction(s) and provide opportunity (five days) to dispute the accuracy of the conviction(s). If an applicant wishes to dispute the accuracy of the conviction(s), then they should submit any information to screening@harborg.com.
- The Selection Criteria that may be used (where applicable) to evaluate whether your criminal history negatively impacts your ability to fulfill the responsibilities of tenancy and/or create a demonstrable risk to personal safety or property include, but are not necessarily limited to the following:
 - The nature, severity, and recency of the conduct underlying the specific conviction;
 - The number of convictions;
 - The length of time that has passed following the individual's most recent conviction;
 - Evidence of rehabilitation;
 - The tenant history before and/or after the conviction;
 - The extent to which you have been open, honest, and cooperative in the examination of your prior convictions;
 - Whether the criminal conviction(s) was related to or a product of a disability
 - If you are a person with a disability, whether any reasonable accommodation could be provided to ameliorate any purported or demonstrable risk.
- For additional information on the Cook County Commission on Human Rights, please see: <https://www.cookcountyil.gov/agency/commission-human-rights-0>
- The Commission's Procedural Rules can be accessed at: <https://cook-county.legistar.com/LegislationDetail.aspx?ID=4070213&GUID=BCAD9C14-7A4A-448F-96FC-BE291A75A2C1&Options=&Search=&FullText=1>.
- The Commission can be reached:
 - By Mail: 69 W. Washington Street, Suite 3040 Chicago, Illinois 60602
 - By Phone: 312-603-1100
 - By Email: human.rights@cookcountyil.gov

KY, IN, MO, NM, UT and WA Properties

- You must deliver to us an application fee in the amount indicated \$ _____, and this fee is partially to offset the cost of our administrative work. The application fee is a non-refundable fee.
- Also, you must deliver to us an application deposit. The application deposit is required because we will take the apartment home you have selected off the market. The application deposit is not your security deposit, but it will be credited towards your security deposit when the Lease is executed by all parties unless you select to participate in the LeaseLock program removing the requirement to pay a security deposit; the holding fee will be credited towards the required first month's rent.
- If you or a co-applicant is disapproved during our screening process, we will refund the application deposit to you within 30 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- However, unless we disapproved of an applicant or we authorize, in writing, the withdrawal of the application, you or your co -applicants cannot withdraw an application or the application deposit. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, we will be entitled to retain the entire application deposit as liquidated damages. Additionally, we will not have any further obligations to you or any co-applicant.
- If any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.

AZ, FL, GA, IL, NC, NJ, PA, SC, TN, and TX Properties

- You must deliver to us an application fee in the amount indicated \$ _____, and this fee is partially to offset the cost of our work regarding the application. The application fee is a non-refundable fee.
- Also, you must deliver to us an administration fee in the amount of \$ _____. The administration fee is required because we will take the apartment home you have selected off the market. The administration fee is not your security deposit and will not be credited toward the security deposit. The administration fee is a non-refundable fee.
- Unless the rental application is denied or we authorize, in writing, the withdrawal of the application, you or your co -applicants cannot withdraw an application, the application fee or administration fee. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, the application will be cancelled, and we will not have any further obligations to you or any co-applicant.
- If any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.
- If a Certificate of Occupancy is required by the City, Township, or Local Authority, the corresponding fee will be due at the time of application approval.

For Properties Located in Colorado Only

- You must deliver to us an application fee in the amount indicated \$ _____. This fee is to cover the cost charged to us to process the application. The application fee is a non-refundable fee. Payment of the application fee does not guarantee that your application will be accepted.
- Also, you must deliver to us a holding fee of \$ _____. The holding fee is required because we will take the apartment home you have selected off the market while your application(s) is being processed. If you are approved and you execute a lease within 3 days of in person or telephone approval or 5 days if approval is mailed, the holding fee will be credited towards your security deposit unless you select to participate in the LeaseLock program removing the requirement to pay a security deposit; the holding fee will be credited towards the required first month's rent. If you are approved and fail to execute your lease within 3 days of in person or telephone approval or 5 days if approval is mailed, your holding fee becomes non-refundable and will be retained by us to offset our damages for being unable to market the unit while your application was being processed and we waited for you to sign the lease. If your application is denied, the holding fee will be refunded to you within 20 days. The holding fee was calculated by multiplying the daily rent of \$ ____ /day by _____ days.

- Also, an administration fee of \$ _____ will be added to a new tenant(s) move-in charges to be paid on the tenant's move in date to reimburse us for our costs in processing the application and preparing the lease documentation. The administration fee is not the security deposit and will not be credited toward the security deposit. The administration fee is a non-refundable fee.

For Properties Located in Virginia Only

- You must deliver to us an application fee in the amount indicated \$ _____. Payment of the application fee does not guarantee that your application will be accepted. The application fee partially defrays the cost of administrative paperwork. It is non-refundable except as provided by applicable law.
- You must also deliver to us an administration fee in the amount indicated on the Summary of Charges. The administrative fee is required because we will take the apartment home you have selected off the market. If you or a co-applicant is disapproved during our screening process, we will refund the administration fee to you within 20 days. However, if the administration fee was made by cash, certified check, cashier's check, or postal money order, such refund shall be made within 10 days of our disapproval.
- Upon approval, the administration fee shall become non-refundable to the extent permitted by applicable law. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, we will not refund the administration fee, and the parties will have no further obligations. Our actions under this paragraph shall comply with Virginia Code Ann. 55.1-1203
- Other than deadlines required by statute, if any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next open business day.

For Properties Located in New York Only

- You must deliver to us an application fee in the amount indicated \$ _____, and this fee is partially to offset the cost of our administrative work. The application fee is a non-refundable fee.
- Also, you must deliver to us an application deposit. The application deposit is required because we will take the apartment home you have selected off the market. The application deposit is not your security deposit, and it will be credited towards the required first month's rent when the Lease is executed by all parties.
- If you or a co-applicant is disapproved during our screening process, we will refund the application deposit to you within 30 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- However, unless we disapproved of an applicant or we authorize, in writing, the withdrawal of the application, you or your co-applicants cannot withdraw an application or the application deposit. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, we will be entitled to retain the entire application deposit as liquidated damages. Additionally, we will not have any further obligations to you or any co-applicant.
- If any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.

For Properties Located in Maryland Only

- You must deliver to us an application fee in the amount indicated \$ _____, and this fee is partially to offset the cost of our administrative work. The application fee is a non-refundable fee. However, if the application fee is in excess of \$25, we will return any portion of the application fee which were not used for credit checks, background checks, or other expenses arising from the application process. We will return any unused application fee within 15 days following the date of occupancy or the written communication, by either party to the other, of a decision that no tenancy shall occur.
- If you or a co-applicant is disapproved during our screening process, we will refund the application deposit to you within 15 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- You or any co-applicant may withdraw your application or notify us that you have changed your mind if such withdrawal is done prior to our notification to you of approval of your application. If you or any co-applicant withdraws the application or notifies us prior to our approval, we will refund the application deposit to you within 15 days.
- Unless you and all co-applicants execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, the application is deemed withdrawn. We will refund the application deposit to you within 15 days, and the parties will have no further obligations.
- Other than deadlines required by statute, any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.
- The obligations contained in this application are subject to being modified by an addendum that conforms with the laws of the jurisdiction in which the property is located. If there are any conflicting terms, the addendum will control. If no addendum exists or lacks the controlling law of a jurisdiction, then the controlling laws of that jurisdiction is hereby incorporated into this application and shall supersede any conflicting obligations.

For Properties Located in Massachusetts Only

- You must deliver to us an application deposit. The application deposit is required because we will take the apartment home you have selected off the market. The application deposit is not your security deposit, but it will be credited towards the required first month's rent when the Lease is executed by all parties.
- If you or a co-applicant is disapproved during our screening process, we will refund the application deposit to you within 30 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- However, unless we disapproved of an applicant or we authorize, in writing, the withdrawal of the application, you or your co-applicants cannot withdraw an application or the application deposit. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, we will be entitled to retain the entire application deposit as liquidate damages. Additionally, we will not have any further obligations to you or any co-applicant.

For Properties Located in Ohio Only

- You must deliver to us an application fee in the amount indicated \$ _____, and a community fee in the amount indicated \$ _____. These fees are partially to offset the cost of our administrative work as well as use of the community amenities. The application fee is a non-refundable fee at the time the application is processed, and the community fee becomes non-refundable upon move in.
- Also, you must deliver to us a holding fee in the amount indicated \$ _____. This fee is required to take the apartment home you have selected off

the market. The holding fee is not your security deposit, but it will be credited towards your security deposit when the Lease is executed by all parties unless you select to participate in the LeaseLock program removing the requirement to pay a security deposit; the holding fee will be credited towards

the required first month's rent. The holding fee must be paid in a separate form of payment from the application and community fee and cannot be paid online.

- If you or a co-applicant is disapproved during our screening process, we will refund the holding fee to you within 30 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- However, unless we disapproved of an applicant or we authorize, in writing, the withdrawal of the application, you or your co-applicants cannot withdraw an application or the holding fee. If you or any co-applicant withdraws the application or fails to execute the lease within 3 days of in person, telephone or email approval or 5 days if approval is mailed, we will be entitled to retain the entire holding fee as liquidated damages. Additionally, we will not have any further obligations to you or any co-applicant.
- If any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.

Privacy Policy for Personal Information of Rental Applicants and Residents

Harbor Group Management Co. LLC ("HGMC", "we" or "us") is dedicated to protecting the privacy of your personal information, including your Social Security or other governmental identification numbers. This privacy policy is adopted to help ensure that your information is kept secure.

How information is collected. You will be furnishing some of your personal information (such as your Social Security or other governmental identification numbers) at the time you apply to rent from us. This information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper or electronically.

How and when information is used. We may use this information in the process of verifying statements made on your rental application, such as your rental, credit and employment history. We may use the information when reviewing any lease renewal. We may also use it to assist us in obtaining payment from you for any money you may owe us in the future.

Information We May Disclose. We will share your personal information with third parties only in the ways that are described in this privacy policy. We do not sell your personal information to third parties. We may disclose your information to non-affiliated third parties that perform operational, marketing or accounting services for us. These companies are authorized to use your personal information only as necessary to provide these services to us. Such sharing will be done in accordance with applicable law.

Except as set forth in this Privacy Policy or as specifically agreed to by you, we will not disclose any information we gather from you on our Site. We may share your information with other select third parties who offer goods or services we think may be of interest to you. From time to time, we may partner with other organizations or companies to provide co-sponsored or co-branded promotions, services or events and may share your personal information with our co-sponsor.

At times, we may contact you with products, services, or offerings through our services in cooperation with an unaffiliated third party. If you submit personal information to any of those unaffiliated third party, your information is governed by their privacy policies. We encourage you to carefully read the privacy policy of any unaffiliated third party.

How the information is protected and who has access. We maintain physical, electronic, and procedural security measures that comply with applicable legal and regulatory standards to safeguard your personal information. Access to such information is restricted to those employees who are trained in the proper handling of client information and have a legitimate business need to access that information. We follow generally accepted standards protect the personal information you submit to us, whether that information is in transit or at rest. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security.

How the information is disposed of. After we no longer need your Social Security or other governmental identification numbers, we will store or destroy the information in a manner that is designed to ensure that no unauthorized person will have access to it. Our disposal method may include physical destruction or obliteration of paper documents or electronic files containing such information.

Locator services. If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees—even though they may initially process rental applications and fill out lease forms. You should require any locator services you use to furnish you their privacy policies, as well.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S RENTAL SELECTION CRITERIA, WHICH INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, AND CURRENT FUNDS. I UNDERSTAND THAT IF I DO NOT MEET THE PROPERTY'S QUALIFICATION GUIDELINES OR IF I FAIL TO ANSWER ANY QUESTION OR GIVE FALSE INFORMATION, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES, HOLDING FEES, ADMINISTRATIVE FEES, AND DEPOSITS (IF APPLICABLE) AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY. I HAVE ALSO HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S PRIVACY POLICY FOR PERSONAL INFORMATION AND UNDERSTAND HOW INFORMATION IS COLLECTED, HOW AND WHEN IT IS USED, HOW IT IS PROTECTED AND WHO HAS ACCESS AS WELL AS HOW THE INFORMATION WILL BE DISPOSED OF. I ALSO UNDERSTAND THAT IF I FOUND THE PROPERTY THROUGH A LOCATOR SERVICE, THEY ARE INDEPENDENT CONTRACTORS AND NOT EMPLOYEES OF HARBOR GROUP MANAGEMENT CO., LLC

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I ACKNOWLEDGE THAT LANDLORD HAS MADE AVAILABLE TO RESIDENT A PROGRAM (THE “PAY WITH RENT”) INSURANCE PROGRAM) PROVIDING RESIDENTS WITH AN OPPORTUNITY TO PURCHASE A POLICY OF RENTER’S INSURANCE THAT SATISFIES THE INSURANCE REQUIREMENT DIRECTLY FROM MULTI-FAMILY INSURANCE PARTNERS, LLC (“MFIP”) AND UNDERWRITTEN BY ASSURANT SPECIALTY PROPERTY INSURANCE COMPANY. THIS INSURANCE IS OBTAINED SOLELY THROUGH THE EXECUTION OF THE PAY WITH RENT INSURANCE ADDENDUM IN THE LEASE. THE COVERAGE AVAILABLE FROM MFIP IS AS FOLLOWS; LIABILITY COVERAGE FOR DAMAGE TO THE APARTMENT HOME STRUCTURE IN THE AMOUNT OF \$100,000 WITH A DEDUCTIBLE FOR EACH CLAIM OF \$0; AND PROPERTY DAMAGE COVERAGE FOR RESIDENT PERSONAL PROPERTY IN THE AMOUNT OF \$10,000 WITH DEDUCTIBLE FOR EACH CLAIM OF \$250. THE MONTHLY COST FOR SUCH COVERAGE IS \$14.50 IN MOST STATES. IN GA IT IS \$15.00 AND UT IS \$16.00. RESIDENT ACKNOWLEDGES THAT THE MONTHLY COST OF THIS COVERAGE IS SUBJECT TO CHANGE, UPON PRIOR WRITTEN NOTICE TO BE PROVIDED TO RESIDENT BY MFIP OR LANDLORD.

I HEREBY AUTHORIZE HARBOR GROUP MANAGEMENT CO., LLC ON BEHALF OF THE PROPERTY OWNER(S) TO OBTAIN A CONSUMER REPORT, AND ANY OTHER INFORMATION IT DEEMS NECESSARY, FOR THE PURPOSE OF EVALUATING MY APPLICATION. I UNDERSTAND THAT SUCH INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO, CREDIT HISTORY, CIVIL AND CRIMINAL INFORMATION, RENTAL HISTORY, EMPLOYMENT/SALARY DETAILS, VEHICLE RECORDS, LICENSING RECORDS, AND/OR ANY OTHER NECESSARY INFORMATION. I UNDERSTAND THAT SUBSEQUENT CONSUMER REPORTS MAY BE OBTAINED AND UTILIZED UNDER THIS AUTHORIZATION IN CONNECTION WITH AN UPDATE, RENEWAL, EXTENSION, OR COLLECTION WITH RESPECT OR IN CONNECTION WITH THE RENTAL OR LEASE OF A RESIDENCE FOR WHICH THIS APPLICATION WAS MADE. I HEREBY EXPRESSLY RELEASE ANY PROPERTY OWNERSHIP ENTITIES, HARBOR GROUP MANAGEMENT CO., LLC , AND ANY PROCURER OR FURNISHER OF INFORMATION, FROM ANY LIABILITY WHAT-SO-EVER IN THE USE, PROCUREMENT, OR FURNISHING OF SUCH INFORMATION, AND UNDERSTAND THAT MY APPLICATION INFORMATION MAY BE PROVIDED TO VARIOUS LOCAL, STATE, AND/OR FEDERAL GOVERNMENT AGENCIES INCLUDING WITHOUT LIMITATION, VARIOUS LAW ENFORCEMENT AGENCIES.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Owner’s Representative Date

Applicant Date

Qualification Guidelines and Rental Criteria - Montgomery County, MD

Harbor Group Management Co., LLC (“we, our, us, or HGMC”) is delighted you are interested in leasing a home in one of the apartment communities we manage. In order to help you in making your decision, we have listed below the criteria for qualifying you as a resident with us. We are committed to complying with all federal, state, and local fair housing laws, and will make housing decisions without regard to race, color, religion, disability, familial status, gender, elderliness, national origin, or other status protected by law. In the event that anything in this document conflicts with any federal, state, or local law, such law will apply. We will further make reasonable accommodations to our practices, policies, or procedures as required by law.

Applicants for apartment homes will be accepted on a first come, first serve basis, and are subject to the availability of the apartment home type requested. “Available” apartment homes include those for which we have notice that an existing resident intends to vacate on or about a certain date. Circumstances not necessarily under management’s control may delay the date of availability of an apartment which management may believe would be ready for a new resident. Whether an apartment home is available can vary significantly within several hours or days.

Application:

- All applicants must be over the age of 18, must fully complete a separate rental application, and must submit a non-refundable application fee. Any resident who will live in the unit over the age of 18 must also complete a rental application to become a leaseholder and provide the necessary information to complete the appropriate screening and criminal background check described below.
- Each applicant must provide a government issued photo identification. A Social Security Card or a valid Individual Taxpayer Identification Number (ITIN) will also be requested. Applicants must allow these items to be photocopied. If an applicant provides a military ID, this must not be photocopied.
 - Acceptable forms of photo identification include, but are not necessarily limited to, a valid and unexpired: 1) U.S. driver’s license, 2) U.S. passport, 3) Permanent Resident Card (Form I-551), 4) Employment Authorization Card (Form I-766), 5) Foreign Passport, 6) U.S. Visa Stamp, and/or 7) consular identification card.

Applicant Screening:

- We currently use a Leasing Risk scoring system that is provided by SafeRent Solutions LLC, an independent consumer reporting agency.
 - This scoring system uses a statistical model to estimate the risk that an applicant may not satisfactorily fulfill his/her lease obligations.
 - This system is consistently applied to all applicants of this community.
 - The scoring system provides a numerical score and categorizes applicants as falling into one of these groups: Accept/Accept with Conditions/Denied.
- If the Applicant screening result is Accept with Conditions or Denied based on your risk score, you will be advised what factors most adversely affected your Leasing Risk score.
 - An applicant who is denied based on his/her leasing risk score, or accepted with certain additional conditions, may obtain a copy of the consumer report(s) on which the leasing score was based, and may initiate an investigation with SafeRent to have any erroneous information contained in such reports corrected by SafeRent.
 - Should you have any questions about your rental score, you may contact **SafeRent Solutions, LLC**, ATTN: Consumer Relations Department, P.O. Box 3890 Coppell, TX 75019; (888) 333-2413.
 - Harbor Group Management LLC uses the Identity and Fraud Services of Equifax Information Services, LLC (“Equifax”). Applicant acknowledges that nonpublic consumer information, provided on the Rental Application and which is defined under the Gramm Leach Bliley Act (“GLBA”) (15 U.S.C. §6802(e)) or its implementing regulations (“NPI”), may be shared with Equifax and SafeRent Solutions, LLC, and consents to the use of this NPI for the purposes of identity verification and fraud prevention.
 - Applicant hereby consents to receive SMS text messages from or on behalf of Harbor Group Management LLC at the telephone number provided by Applicant. Applicant understands that consent is not a condition of receiving service and that Applicant may revoke consent to receive SMS text messages at any time. Applicant further understands and agrees that any text messages received may be sent by an auto dialer. SMS text message fees may apply.

Funds/Employment/Credit:

- Funds relative to rent and debt, credit, and employment history are considered.
- Alternatives to being employed, including but not limited to senior citizen, retirees, and students, will be accepted, but the applicant still will need to meet criteria regarding funds and credits
- An adverse decision related to credit may result from significant past or current debts, late payments or unpaid bills, or open rental judgments, or open Bankruptcies. NOTE: Per Colorado House Bill HB19-1106. Section 38-12-904 – Consideration of rental applications – limitations – denial notice; Harbor Group Management Co. may not consider any credit history beyond seven years immediately preceding the date of the application for applicants applying in Colorado only.
- A guarantor may be used to overcome any conditional approval requirements or if the applicant is a full-time college student (enrollment documentation must be provided).
 - The guarantor must complete and sign a lease guaranty agreement.
 - Guarantors may be held responsible for the entire rent and other cost, such as damages, as long as you live at this property, even if you have roommates.
- Notwithstanding the information above, HGMC engages in an individualized assessment of circumstances. If you have any additional or mitigating information related to funds, employment, or credit history that you would like considered, you may call 757-965-5416 to provide any such information.
- If an applicant participates or will be participating in a rental/assistance program which will provide us with the ability to recover for any economic losses related to the tenancy, then we may waive or modify the credit report requirements and/or standards.

Rental History:

- A rental history will be examined, and rental history reports are obtained.
- Poor rental history (such as failure to pay previous landlords; eviction filings; eviction judgements; unpaid debt to landlords; etc.) may lead to an adverse decision.

Criminal Screening:

IMPORTANT NOTICE TO APPLICANT – THIS IS A CONDITIONAL OFFER TO LEASE made pursuant to Sections 27-14, 29-28, 27-15A, and 29-28 of the Montgomery County Code. IMPORTANT - Please note: Management has provided you with Conditional Offer to Lease. Therefore, you have been given a Lease Agreement to review so that you may decide whether or not the terms of the Lease are acceptable to you.

- 1.) The conditions precedent to management offering a lease and tenancy to you are your meeting certain credit and criminal background standards. Accordingly, management will obtain certain reports regarding your credit and criminal history. **Management is not obligated to Lease a Unit to you at the time of the Conditional Offer**, and there is no binding Lease nor tenancy until Management signs the Lease Agreement after finding that your credit and criminal history meet the standards described below and are in compliance with other applicable laws. Please note your application may not be disqualified for the following criminal activity:
 - (i) The applicant has been arrested for, or has an arrest record for a matter that did not result in a conviction; or
 - (ii) The applicant has an arrest record or a conviction record for or otherwise has been accused of: (A) trespass under §§ 6-402 or 6-403 of the Criminal Law Article of the Maryland Code; (B) theft as a misdemeanor under § 7-104 of the Criminal Law Article of the Maryland Code; (C) a refusal or failure to leave public buildings or grounds under § 6-409 of the Criminal Article of the Maryland Code; (D) indecent exposure under § 11-107 of the Criminal Article of the Maryland Code; (E) public urination under § 32-17-A of this Code; (F) an open container violation under § 10-125 of the Criminal Law Article of the Maryland Code; (G) possession of marijuana as a misdemeanor or civil 108 violation under Title 5 of the Criminal Article of the Maryland Code; (H) a first conviction of disturbance of the peace or disorderly conduct under § 10-201 of the Criminal Law Article of the Maryland Code; (I) a vehicle law violation under the Transportation Article of the Maryland Code; (J) except as provided in subsection (g), a conviction of a misdemeanor if at least 2 years have passed since: (i) the date of the conviction; and (ii) the date that any period of incarceration for the misdemeanor ended; or (K) a matter for which records: (i) are confidential under § 3-8A-27 of the Courts and Judicial Proceedings Article of the Maryland Code; or (ii) have been expunged under §§ 10-101 – 10-110 of the Criminal Procedure Article of the Maryland Code.
- 2.) Management may: (1) inquire into an arrest record, a pending criminal accusation or a conviction record for: (A) a crime of a sexual nature under Title 3 of the Criminal 135 Law Article of the Maryland Code; or (B) a violation of Sections 11-102, 11-103, 11-104, 11-305, or of Title [[2]] 11, Subtitle 3, of the Criminal Law Article of the Maryland Code; (2) inquire into an applicant's presence on a sex offender registry; and (3) base a rental decision upon an arrest record a pending criminal accusation or a conviction record under paragraph (1) of this subsection, or upon an applicant's presence on a sex offender registry.
- 3.) Rescission of a conditional offer based on criminal record. (1) If Management intends to rescind a conditional offer based on an item or items in the applicant's arrest record or conviction 148 record criminal record report, before rescinding the conditional offer, Management will: (A) provide the applicant with a copy of any criminal record report; 152 (B) notify the applicant of the intention to rescind the conditional offer and the items that are the basis for the intention to rescind the conditional offer; and (C) delay rescinding the conditional offer for 7 days to permit the applicant to give Management notice of inaccuracy of an item or items on which the intention to rescind the conditional offer is based. (2) If Management decides to rescind a conditional offer based upon the arrest record or conviction record criminal record report of an applicant, Management must notify the applicant of the rescission of the conditional offer in writing.
- 4.) Management will not: (1) retaliate against any person for: (A) lawfully opposing any violation of this Section; or (B) filing a complaint, testifying, assisting, or participating in any manner in an investigation, proceeding, or hearing under this Section; or (2) obstruct or prevent enforcement or compliance with this Section. (j) A person aggrieved by an alleged violation of this Section may file a 171 complaint with the Director of the Officer of Human Rights under Section 27-7.
- 5.) Selection Criteria may be used (where applicable) to evaluate whether your criminal history negatively impacts your ability to fulfill the responsibilities of tenancy and/or create a demonstrable risk to the safety of the other residents, persons residing in the surrounding area, or management, or to property. These Selection Criteria include, but are not necessarily limited to the following:
 - a. The nature, severity, and recency of the conduct underlying the specific crime;
 - b. The number of conviction records;
 - c. The length of time that has passed following the individual's most recent conviction record;
 - d. Evidence of rehabilitation;
 - e. The extent to which you have been open, honest, and cooperative in the examination of your prior convictions;
 - f. Whether the criminal conviction(s) was related to or a product of a disability
 - g. If you are a person with a disability, whether any reasonable accommodation could be provided to ameliorate any purported or demonstrable risk.
 - h. Other criteria may be used if reasonably related to determining whether applicant is a risk to the life, health, or safety of the residents, persons residing, in the surrounding area, or management.
- 6.) As part of an individualized assessment, HGMC reserves the right to consider non-Felony convictions outside of these date ranges if the applicant has multiple convictions over time.
- 7.) An applicant who is initially rejected based on a disqualifying or potentially disqualifying conviction(s) is encouraged to obtain a copy of the report from SafeRent Solutions, LLC and may submit an appeal to SafeRent to initiate an investigation to have any erroneous information contained in the report corrected by SafeRent and re-submit an application to the community.
 - a. If you have any questions regarding your criminal screening or wish to initiate an investigation to correct any erroneous information contained in the report, you may contact SafeRent Solutions, LLC, ATTN: Consumer Relations Department, P.O. Box 3890 Coppell, TX 75019; phone (888) 333-2413.
- 8.) If an applicant is initially denied based on a past criminal conviction, then HGMC is willing to complete an individualized assessment of each situation should the applicant request such review. Applicants are encouraged to initiate and request an individualized assessment as soon as possible as units rent quickly. If there is any information you wish to have considered as part of Harbor Group's individualized assessment of your apparent convictions, you may also call the number below to have such information considered as part of HGMC's individualized assessment.
 - a. If you wish to provide any additional information about your criminal history to HGMC, you may contact us at (757) 965-5416.

Renter's Insurance:

- We require all leaseholders to carry liability insurance of \$100,000 for damages to the Landlord's property during the term of their lease and to provide proof of insurance prior to move-in. To satisfy this lease requirement, the available options are:
 - **"Pay with Rent" Insurance Program**
 - Opt-in to add a Renters Insurance policy (Liability + Contents) at a monthly premium, and that satisfies the Insurance Requirement directly from Multi-Family Insurance Partners, LLC (MFIP) underwritten by **Assurant Specialty Property Insurance Company**.
 - OR:
 - **Additional Assurant Coverages**
 - For additional coverage options with our preferred provider, **Assurant Specialty Property Insurance Company**, please visit www.insurewithmfi.com.
 - OR :
 - **Purchase Insurance Policy from a 3rd Party Provider**
 - If you select to purchase a policy with a 3rd party provider, the policy must meet the Insurance Requirement outlined in your lease agreement, and a certificate of insurance must be provided as proof of such insurance by uploading the insurance documents to the resident portal or by emailing to cs.mficompliance@mrisoftware.com.
- **Harbor Group Management Co., LLC P.O. Box 392160 Solon, OH 44139**, must be listed as an "Interested Party." All leaseholders must be covered under a policy that meets the Insurance Requirements of the lease, whether all leaseholders are covered under the same policy or separate policies.
- Keys will not be given without proof of insurance as described above. If Resident fails to supply proof of and maintain the Insurance Requirement, or all leaseholders are not listed on the insurance policy or covered by a separate policy that meets the Insurance Requirement, Landlord shall have the right, but not the obligation, to procure liability only insurance coverage on Resident's behalf on a monthly basis, and to charge Resident for the amount of the premium paid to the insurance company, plus an additional administrative fee.

Occupancy:

NOTE: For properties located in New Mexico, this section does not apply.

- All occupants must meet the occupancy standards as set forth in this document and State and local laws.
- The occupancy standards will take into account: 1) the size of the applicable bedrooms and unit, 2) the age of persons under 18 in the unit, 3) configuration of the unit, 4) other physical limitations of housing (i.e., capacity of the septic, sewer, or other building systems), 5) state and local law, and 6) other relevant factors.
- Generally, the default occupancy standard is to allow two persons per bedroom and one additional person for the unit, unless otherwise limited by federal, state, or local law.

Occupancy Age Limit Policy:

- A person under the age of two (2) years at move in is not counted for purposes of the persons per room occupancy standard.
- If the person reaches the age of two (2) years during the term of the lease and causes the tenant to exceed the occupancy standard, the tenant will be permitted to remain in the unit until the lease expires.
 - At expiration, the tenant must either relocate to a unit that meets the occupancy guidelines or vacate the premises, providing 60 days advance written notice as otherwise required pursuant to the lease.

Animals:

- If animals are allowed, an additional fee will generally be required.
- No exotic animals are allowed. There is a maximum of 2 animal(s) per apartment.
- Additional monthly rent for animals may be required.
- If applicable a PetScreening Profile will be required for all residents.
- Breed restrictions may apply, and any mixes of those breeds are generally prohibited.
- Animals with vicious tendencies or a history of biting are also prohibited.
- We will make reasonable accommodations as required by law.

Denial:

- Any omissions, errors, or falsifications may result in denial of an application or termination of the right to occupy the apartment.
- Applicant(s) may be denied occupancy for insufficient funds.
- A record showing non-payment of rent, eviction, or applicant or guest behaviors contrary to lease requirements or community rules may result in an application being denied.
- Monies owed to other rental communities may result in denial.
- Conviction of a sufficiently serious and/or recent crime may result in denial.

Please note that these are our current rental standards, and nothing in these requirements shall constitute a guarantee or a representation by our community that all residents and occupants currently residing in our community have met these requirements, or that the community will remain crime-free. There may be residents and occupants that have resided here prior to these requirements going into effect, or who move in or visit without our knowledge. Additionally, our ability to verify whether these requirements are met is limited to the information we received from various reporting services, and by (among other things) the accuracy of the records reviewed by such agency. Obviously, we cannot and do not police the conduct of all residents, visitors or other third parties, and each resident remains responsible for his/her own personal safety. We request residents to report to the police and Rental Office any known persons involved in criminal activity, who reside on the property.

Disclosures:

- You must deliver to us an application fee in the amount indicated \$_____, and this fee is partially to offset the cost of our administrative work. The application fee is a non-refundable fee. However, if the application fee is in excess of \$25, we will return any portion of the application fee which were not used for credit checks, background checks, or other expenses arising from the application process. We will return any unused application fee within 15 days following the date of occupancy or the written communication, by either party to the other, of a decision that no tenancy shall occur.
- If you or a co-applicant is disapproved during our screening process, we will refund the application deposit to you within 15 days. Any refund will be payable to all applicants and mailed to the primary applicant.
- You or any co-applicant may withdraw your application or notify us that you have changed your mind if such withdrawal is done prior to our notification to you of approval of your application. If you or any co-applicant withdraws the application or notifies us prior to our approval, we will refund the application deposit to you within 15 days.

Disclosures continued:

- Unless you and all co-applicants execute the lease within 3 days of in person or telephone approval or 5 days if approval is mailed, the application is deemed withdrawn. We will refund the application deposit to you within 15 days, and the parties will have no further obligations.
- Other than deadlines required by statute, any deadline for signing, approval, or refunding falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next day.
- The obligations contained in this application are subject to being modified by an addendum that conforms with the laws of the jurisdiction in which the property is located. If there are any conflicting terms, the addendum will control. If no addendum exists or lacks the controlling law of a jurisdiction, then the controlling laws of that jurisdiction is hereby incorporated into this application and shall supersede any conflicting obligations.

Privacy Policy for Personal Information of Rental Applicants and Residents

Harbor Group Management Co. LLC (“HGMC”, “we” or “us”) is dedicated to protecting the privacy of your personal information, including your Social Security or other governmental identification numbers. This privacy policy is adopted to help ensure that your information is kept secure.

How information is collected. You will be furnishing some of your personal information (such as your Social Security or other governmental identification numbers) at the time you apply to rent from us. This information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper or electronically.

How and when information is used. We may use this information in the process of verifying statements made on your rental application, such as your rental, credit and employment history. We may use the information when reviewing any lease renewal. We may also use it to assist us in obtaining payment from you for any money you may owe us in the future.

Information We May Disclose. We will share your personal information with third parties only in the ways that are described in this privacy policy. We do not sell your personal information to third parties. We may disclose your information to non-affiliated third parties that perform operational, marketing or accounting services for us. These companies are authorized to use your personal information only as necessary to provide these services to us. Such sharing will be done in accordance with applicable law.

Except as set forth in this Privacy Policy or as specifically agreed to by you, we will not disclose any information we gather from you on our Site. We may share your information with other select third parties who offer goods or services we think may be of interest to you. From time to time, we may partner with other organizations or companies to provide co-sponsored or co-branded promotions, services or events and may share your personal information with our co-sponsor.

At times, we may contact you with products, services, or offerings through our services in cooperation with an unaffiliated third party. If you submit personal information to any of those unaffiliated third party, your information is governed by their privacy policies. We encourage you to carefully read the privacy policy of any unaffiliated third party.

How the information is protected and who has access. We maintain physical, electronic, and procedural security measures that comply with applicable legal and regulatory standards to safeguard your personal information. Access to such information is restricted to those employees who are trained in the proper handling of client information and have a legitimate business need to access that information. We follow generally accepted standards protect the personal information you submit to us, whether that information is in transit or at rest. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security.

How the information is disposed of. After we no longer need your Social Security or other governmental identification numbers, we will store or destroy the information in a manner that is designed to ensure that no unauthorized person will have access to it. Our disposal method may include physical destruction or obliteration of paper documents or electronic files containing such information.

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I ALSO ACKNOWLEDGE RECEIPT OF THE ABOVE DISCLOSURES AND AGREE: (1) TO RECEIVE AN ELECTRONIC RECEIPT FOR ANY FEES (DESCRIBED ABOVE) THAT I PAY WITH MY APPLICATION; (2) I UNDERSTAND THE HOLDING FEE IS NONREFUNDABLE IF MY APPLICATION IS APPROVED AND I FAIL TO SIGN MY LEASE WITH WITHIN 3 DAYS OF IN PERSON OR TELEPHONE APPROVAL OR 5 DAYS IF APPROVAL IS MAILED; (3) IF I AM APPROVED AND I EXECUTE A LEASE, I AGREE TO RECEIVE AN ELECTRONIC VERSION OF THE FULLY EXECUTED LEASE; (4) IF MY APPLICATION IS DECLINED, I AGREE TO RECEIVE AN ELECTRONIC VERSION OF MY DENIAL LETTER; AND (4) I HAVE RECEIVED ANY STATUTORY REQUIRED PEST DISCLOSURES REGARDING THE UNIT, IF APPLICABLE. I FURTHER AGREE THAT A COPY OF THIS FORM IS VALID AS A SIGNED ORIGINAL. I CERTIFY THAT ALL OF MY PERSONAL INFORMATION IS TRUE AND CORRECT.

I ACKNOWLEDGE THAT LANDLORD HAS MADE AVAILABLE TO RESIDENT A PROGRAM (THE “PAY WITH RENT”) INSURANCE PROGRAM) PROVIDING RESIDENTS WITH AN OPPORTUNITY TO PURCHASE A POLICY OF RENTER’S INSURANCE THAT SATISFIES THE INSURANCE REQUIREMENT DIRECTLY FROM MULTI-FAMILY INSURANCE PARTNERS, LLC (“MFIP”) AND UNDERWRITTEN BY ASSURANT SPECIALTY PROPERTY INSURANCE COMPANY. THIS INSURANCE IS OBTAINED SOLELY THROUGH THE EXECUTION OF THE PAY WITH RENT INSURANCE ADDENDUM IN THE LEASE. THE COVERAGE AVAILABLE FROM MFIP IS AS FOLLOWS; LIABILITY COVERAGE FOR DAMAGE TO THE APARTMENT HOME STRUCTURE IN THE AMOUNT OF \$100,000 WITH A DEDUCTIBLE FOR EACH CLAIM OF \$0; AND PROPERTY DAMAGE COVERAGE FOR RESIDENT PERSONAL PROPERTY IN THE AMOUNT OF \$10,000 WITH DEDUCTIBLE FOR EACH CLAIM OF \$250. THE MONTHLY COST FOR SUCH COVERAGE IS \$14.50 IN MOST STATES. IN GA IT IS \$15.00 AND UT IS \$16.00. RESIDENT ACKNOWLEDGES THAT THE MONTHLY COST OF THIS COVERAGE IS SUBJECT TO CHANGE, UPON PRIOR WRITTEN NOTICE TO BE PROVIDED TO RESIDENT BY MFIP OR LANDLORD.

I HEREBY AUTHORIZE HARBOR GROUP MANAGEMENT CO., LLC ON BEHALF OF THE PROPERTY OWNER(S) TO OBTAIN A CONSUMER REPORT, AND ANY OTHER INFORMATION IT DEEMS NECESSARY, FOR THE PURPOSE OF EVALUATING MY APPLICATION. I UNDERSTAND THAT SUCH INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO, CREDIT HISTORY, CIVIL AND CRIMINAL INFORMATION, RENTAL HISTORY, EMPLOYMENT/SALARY DETAILS, VEHICLE RECORDS, LICENSING RECORDS, AND/OR ANY OTHER NECESSARY INFORMATION. I UNDERSTAND THAT SUBSEQUENT CONSUMER REPORTS MAY BE OBTAINED AND UTILIZED UNDER THIS AUTHORIZATION IN CONNECTION WITH AN UPDATE, RENEWAL, EXTENSION, OR COLLECTION WITH RESPECT OR IN CONNECTION WITH THE RENTAL OR LEASE OF A RESIDENCE FOR WHICH THIS APPLICATION WAS MADE. I HEREBY EXPRESSLY RELEASE ANY PROPERTY OWNERSHIP ENTITIES, HARBOR GROUP MANAGEMENT CO., LLC , AND ANY PROCURER OR FURNISHER OF INFORMATION, FROM ANY LIABILITY WHAT-SO-EVER IN THE USE, PROCUREMENT, OR FURNISHING OF SUCH INFORMATION, AND UNDERSTAND THAT MY APPLICATION INFORMATION MAY BE PROVIDED TO VARIOUS LOCAL, STATE, AND/OR FEDERAL GOVERNMENT AGENCIES INCLUDING WITHOUT LIMITATION, VARIOUS LAW ENFORCEMENT AGENCIES.

 Applicant Date

 Applicant Date

 Applicant Date

 Applicant Date

 Owner’s Representative Date

