

Thank you for choosing a FourSite community. FourSite does not discriminate against any person or household based on race, color, religion, sex, disability, familial status, national origin, ancestry, marital status, source of income, age, sexual orientation, gender identity, or any other protected class status. The Rental Criteria below explains the policies of this community with regard to standards that each applicant must meet in order to be approved for residency, in accordance with all applicable federal and local Fair Housing laws. All criteria are strictly adhered to. These are our current rental criteria; nothing contained herein constitutes a guarantee or representation that all current residents have met these requirements. Please review this document before completing an application and paying the non-refundable application fee.

1. APPLICATION SUBMISSION

- Each person 18 years of age or older must submit a separate, fully completed application along with government-issued photo ID. Applicants with adult dependents will complete a joint application.
- A non-refundable application fee of \$50.00 per applicant must be paid and income verification submitted before an application will be processed.
- An apartment will not be held until the lease initiation fee is paid and a reservation agreement is signed.
- All non-citizen applicants must provide acceptable proof of U.S. legal permanent resident status, legal conditional resident status, or legal presence in the U.S. Documents must be original and unaltered.
- All documentation submitted during the application process must be unaltered. Altered documentation will not be accepted.
- Applicants must be able to enter into a legal and binding contract. Applicants under 18 must provide proof of emancipation under applicable state law.
- Incomplete, inaccurate, or falsified information is grounds for denial, termination of tenancy, and forfeiture of all deposits and fees as liquidated damages. It is the applicant's sole responsibility to provide required documentation.

2. IDENTIFICATION

- All applicants must present a valid, unexpired government-issued photo ID — driver's license, state ID, U.S. passport, military ID, or Permanent Resident Card — prior to touring the community and as part of the application.
- Non-U.S. citizens must present a valid foreign passport plus current visa or I-94. A Taxpayer Identification Number (ITIN) may be accepted in lieu of a Social Security Number where required.
- Note:** Identification, income, and deposit requirements may be modified if required by federal subsidy or financing programs applicable to the community.

3. OCCUPANCY STANDARDS

UNIT TYPE | MAXIMUM OCCUPANTS

Studio 2 Persons	2 Bedroom 5 Persons
1 Bedroom 3 Persons	3 Bedroom 7 Persons
1 Bedroom + Den 4 Persons	4 Bedroom 9 Persons

- Occupancy is based on 2 persons per bedroom, plus one. A "bedroom" is a space used primarily for sleeping, with at least one window and a closet.
- All persons of any age are counted. Anyone staying in the unit more than 7 consecutive days or more than 5 days in any calendar month is no longer a guest and must apply for occupancy approval.
- All occupants 18+ must be identified on the application and named on the lease, or they will be considered unauthorized occupants.
- Residents who exceed occupancy standards during the lease term will be required, upon lease end, to transfer to an available larger unit or vacate.

4. INCOME REQUIREMENTS

2.5X

MIN. GROSS
MONTHLY INCOME

4X

CO-SIGNER
INCOME MIN.

- Combined household gross income must be a minimum of 2.5x the total monthly rent. The most recent 4 consecutive weeks of pay stubs must be provided. Handwritten stubs must be notarized to be accepted.
- If verifiable income does not meet the requirement, a qualified co-signer or additional security deposit may be considered.
- Foreign nationals with no SSN or ITIN must provide: proof of foreign citizenship; written employment verification or recent pay stub; and proof of income equal to at least 2.5x monthly rent.

ACCEPTABLE ADDITIONAL INCOME SOURCES

- Child support, alimony, or court-ordered payments
- Pension, GI benefits, or retirement distributions
- Social Security, SSI, or disability (SSDI)
- Grants, trust funds, or education grants/loans
- Savings accounts — must supply 3 consecutive months of bank statements showing 2.5x the rent multiplied by the length of the lease if income cannot be verified directly from the source

IMPORTANT

Income from another individual will not be considered unless a court order exists. Some credit screening results may require additional income verification with the employer or additional financial statements.

5. EMPLOYMENT VERIFICATION

STANDARD EMPLOYMENT

- Applicants must list all jobs worked in the last 12 months. Fewer than 12 months may require an additional deposit or guarantor.

SELF-EMPLOYED / INDEPENDENT CONTRACTOR

- Prior year's tax return with Schedule C plus a signed affidavit projecting net earnings for the next 24 months; or
- CPA/accountant's statement of prior year's returns and projected net income for 24 months; or
- 24 months of certified or uncertified financial statements. Income is evaluated based on net income after business expenses.
- Seasonal employment must be verified by providing the prior year's tax return.

NEW HIRE

- A signed "letter of intent to hire" on company letterhead specifying title, start date, and compensation is required.
- 3 months of bank statements.

RETIRED / UNEMPLOYED

- Prior year's tax return plus the prior 3 months of bank statements, or 12 months of financial statements. Applicant must exhibit no negative references.



6. CREDIT HISTORY

A consumer credit report will be obtained for each applicant through a third-party screening service. Reports supplied directly by applicants will not be accepted. Income plus verified credit history will be entered into a credit scoring model to determine rental eligibility and security deposit level. Credit history is weighed in conjunction with all other rental criteria.

CONDITIONS THAT MAY REQUIRE AN ADDITIONAL DEPOSIT

- Insufficient credit history ("thin file" or "no record found")
- Negative payment history or pattern of late payments
- Past due accounts, collections (excluding student loans and medical)
- Judgments, tax liens, or foreclosures past 3 years
- Bankruptcy that has been discharged (outside automatic denial window)
- More negative than positive credit history overall
- Utility collections: any outstanding balance must be paid in full prior to approval, and an additional deposit will be required

AUTOMATIC DENIAL

- ✗ Open (undischarged) bankruptcy
- ✗ Bankruptcy discharged or closed within the past 12 months
- ✗ Eviction within the past 3 years
- ✗ Outstanding debt owed to any previous landlord
- ✗ Rental housing debt or eviction judgment within the past 3 years
- ✗ Utility collection accounts (electric, gas, water) within the past 3 years that have not been paid.
- ✗ Excessive collection accounts indicating an inability to meet financial obligations

DEPOSIT NOTE

Additional deposits are required for all credit recommendations below an "Accept" level, excluding "Deny" recommendations. Deposit amount is determined by the credit screening result.

7. RENTAL / RESIDENTIAL HISTORY

VERIFICATION REQUIREMENTS

- A minimum of 12 months of cumulative, verifiable rental or mortgage payment history required.
- If a previous landlord cannot be contacted, applicant must provide 6 consecutive months of documented proof of payment plus a copy of the lease agreement.
- If applicant owned their prior residence, mortgage history will be verified via credit report or other ownership documentation.
- First-time renters or applicants with no verifiable history may be approved with an additional deposit or qualified co-signer

AUTOMATIC DENIAL

- ✗ Any unpaid balance owed to a previous landlord
- ✗ Any eviction filing or eviction judgment within the past 3 years
- ✗ Currently in the process of eviction
- ✗ Breach of a prior lease agreement
- ✗ Prior landlord reference indicating landlord would not re-let to applicant due to lease violations
- ✗ Documented noise, nuisance, property damage, unauthorized occupants, or conduct disturbing other residents

8. CRIMINAL BACKGROUND

A criminal background check will be performed on each applicant and occupant age 18 or older. All applicants will be screened through the Office of Foreign Asset Control (OFAC) list of known terrorists and wanted fugitives. Applicants are required to disclose any prior arrests, convictions, or pending criminal actions on the application. Failure to disclose is grounds for denial. Applicants or residents appearing on the OFAC list will be denied.

ADDITIONAL CRIMINAL SCREENING

Applicants with criminal convictions requiring further review will be notified and assessed individually. Failure to provide complete information requested during screening is a basis for denial. Serious convictions involving violence, gang activity, arson, or injury to persons will likely result in denial.

AUTOMATIC DENIAL

- ✗ Conviction for manufacture or distribution of any federally controlled substance
- ✗ Required to register as a sex offender for life under any applicable law
- ✗ Appearing on the OFAC list of known terrorists or wanted fugitives
- ✗ Drug conviction without evidence of completed drug rehabilitation

CASE-BY-CASE REVIEW

- The nature and facts of the crime
- The actual charge(s) of conviction
- Age of applicant at time of conviction
- Prior criminal convictions
- Subsequent convictions and pending charges
- Time elapsed since conviction
- For drug possession: completion of recovery or treatment

NOT CONSIDERED

- Arrests or pending charges without conviction
- Expunged, sealed, or pardoned records
- Juvenile adjudications
- Minor traffic offenses

Convictions do not result in automatic denial (except as listed). Applicants are encouraged to disclose and provide mitigating context. Those denied may petition for reconsideration in writing.



9. CO-SIGNER REQUIREMENTS

- Co-signers must reside in the United States and submit a complete application with the non-refundable application fee.
- Co-signer's gross income must be a minimum of 4x the monthly rent. Only verifiable income will be considered.
- Only one co-signer is permitted per apartment.
- Co-signers must meet all applicable credit, rental history, and criminal background criteria
- Co-signers must sign the lease agreement and all addendums, including a Non-Occupant Addendum acknowledging their fiscal responsibilities.
- Co-signers do not have right of possession — they will not receive keys and are not permitted to access amenities.
- If no qualified co-signer is available, an additional security deposit may be considered as an alternative, at management's discretion.

10. PET INFORMATION

FourSite partners with PetScreening to manage all pet and assistance animal screenings. All applicants must complete a PetScreening profile as part of the application process. Pet profiles carry a nominal annual fee; assistance animal profiles are processed at no charge.

PET POLICY (CATS & DOGS)

- Maximum 2 pets per apartment
- \$500 deposit per household
- \$350 pet initiation fee per pet
- Monthly pet rent per pet - See property fee guide
- Current vaccination records required for all cats and dogs prior to move-in, handled by PetScreening
- Aquariums: maximum 5 gallons, first floor only, with proof of renter's insurance covering the full lease term

RESTRICTED / NOT PERMITTED

BREEDS (INCLUDING MIXES)

- | | |
|--|-------------------------|
| ✗ Pit Bull Terrier | ✗ Chow Chow |
| ✗ Rottweiler | ✗ St. Bernard |
| ✗ Presa Canario | ✗ Great Dane |
| ✗ German Shepherd | ✗ Karelian Bear Dog |
| ✗ Husky | ✗ Akita |
| ✗ Malamute | ✗ Staffordshire Terrier |
| ✗ Doberman | ✗ American Bull Dog |
| ✗ Any hybrid or mixed breed of the above | |

EXOTIC / FARM ANIMALS:

- | | |
|-------------|---------------------------------|
| ✗ Ferrets | ✗ Pigs |
| ✗ Skunks | ✗ Piranhas |
| ✗ Raccoons | ✗ Farm, venomous, or |
| ✗ Squirrels | ✗ poisonous animals or reptiles |

ASSISTANCE / SERVICE ANIMALS

Service animals and emotional support animals are not pets and are not subject to breed restrictions or pet fees/deposits. Applicants may request a reasonable accommodation through management. A verification process consistent with HUD guidance will be followed. Assistance animal profiles are processed through PetScreening at no charge.

11. VEHICLES

- Two vehicles per household, registered to the primary leaseholder. All vehicles must be registered to a named leaseholder or listed occupant.
- Vehicles must be operational with current, valid registration and (where required) current inspection sticker.
- Boats, trailers, and recreational vehicles are not allowed at any time unless a designated space has been specifically arranged with management in writing.
- Inoperable vehicles, vehicles without current registration, or vehicles under active repair (beyond minor maintenance) may be subject to removal at the owner's expense.

12. RENTERS INSURANCE

- Renter's insurance or a Property Damage Waiver is required for all residents as a condition of tenancy.
- Minimum coverage: \$100,000 personal liability insurance.
- The policy must identify FourSite Property Management and the property owner as a "Party of Interest" or "Interested Party" on the policy.
- Proof of a current, active policy must be provided at initial lease signing and at each lease renewal. Coverage must remain continuous throughout the tenancy.

13. ADDITIONAL POLICIES

SMOKING

- Smoking is not permitted inside any home or within 25 feet of any building or common area.

PAYMENT METHODS

- Certified funds are required at move-in. Paper checks are not accepted.
- Application fees, lease initiation fees, and all future rent and fee payments must be made via ACH, eCheck, MoneyGram or credit card. Cash is never accepted.
- In the event a payment is returned for any reason, a \$20 returned payment fee will be added to the balance due.

LEASE INITIATION FEE

- The lease initiation fee is not a deposit and does not reduce the amount of the security deposit due.
- The lease initiation fee is non-refundable, unless denied, in which case the fee will be refunded.
- Move-in dates for apartments under construction are tentative and may be delayed.

SECURITY DEPOSIT LEVELS

- The security deposit amount is determined by the credit screening result. Applicants approved with conditions (lower credit scores, thin files, or guarantor use) will be required to pay an increased deposit of up to one months rent.
- Deposit levels will be communicated in the approval or conditional approval notice.

ADVERSE ACTION & APPEALS

- Denied applicants will receive a written adverse action notice identifying the primary reason(s) and the name of the consumer reporting agency used.
- Applicants may dispute inaccurate information directly with the reporting agency.



14. APPLICANT ACKNOWLEDGEMENT

I have read, understand, and agree to abide by the qualification criteria for this application process. I understand that my application fee is non-refundable under any circumstances. I understand that the lease initiation fee is also non-refundable. I hereby affirm that I have read and reviewed a copy of the Rental Criteria and Application Checklist along with the Rental Application. I understand that a signed, executed copy of the Lease Agreement and Addendums will be available to me upon taking occupancy. I authorize FourSite Property Management to obtain a consumer credit report, criminal history report, and rental history report, and to verify all information provided on my application.

Application Name (Print)

Application Signature

Date

Owner's Representative Name (Print)

Owner's Representative Signature

Date

