RENTAL APPLICATION CRITERIA

NON-DISCRIMINATION

Westminster Apartments ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

APPLICATIONS

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. **Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied.** The application fee is non-refundable unless otherwise provided by state or local law.

IDENTITY VERIFICATION

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- Age of majority card
- Birth certificate
- Social security card

RENTAL SCORE

All applications are submitted to On-Site.com, a third-party rental applicant screening company. **All applications are evaluated based on a rental scoring system.** Rental scoring is based on real data and statistical data such as payment history, quantity and type of accounts, outstanding debt, and age of accounts. Every applicant is treated objectively because each application is scored statistically in exactly the same manner.

The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):

Equifax	TransUnion	Experian
P.O. Box 740241	P.O. Box 1000	P.O. Box 2104
Atlanta, GA 30374	Chester, PA 19022	Allen, TX 75013
800-685-1111	888-909-8872	888-397-3742
www.equifax.com	www.transunion.com	www.experian.com

The rental scoring system will compare your application to On-Site's database, and by evaluating those statistics and real data in accordance with pre-established criteria set by Management, On-Site will recommend one of the following:

- **Accepted.** The applicant will be accepted with the standard deposits and fees.
- **Accepted with Conditions.** Depending on the community's policy, the applicant may be given the option to pay an additional security deposit,
- **Denied.** The application will not be accepted. The applicant will be provided with contact information for the consumer reporting agencies that provided the consumer information.

GUARANTORS/CO-SIGNERS

If On-Site recommends "Accepted with Conditions" or "Denial," a guarantor or co-signer may be considered. In this instance, the original applicant's application will be re-submitted along with the guarantor or co-signer's application. Applications for guarantors and co-signers processed through On-Site are also scored, but are typically held to a more stringent, pre-established screening standard because guarantors and co-signers are technically responsible for the payments for this residence, as well as their own place of residence.

INCOME VERIFICATION

Written verification of income in an amount equal to **2.5** times the monthly rent per household will be required, along with any necessary supporting documents.

RESIDENCE VERIFICATION

Management reserves the right to verify the applicant's residence history.

CRIMINAL CHARGES/CONVICTIONS

Applicants charged convicted for certain felony and misdemeanor offenses may not be approved for residency, depending upon the pre-established criteria set by Management.

EVICTIONS

Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

DENIAL POLICY

If your application is denied due to unfavorable information received on your screening report you may:

- Contact On-Site to discuss your application and identify any unfavorable information.
- Supply On-Site with proof of any incorrect or incomplete information.
- Request that On-Site re-evaluate and re-report your screening information and rental score to Management

HOW YOU CAN IMPROVE YOUR RENTAL SCORE

Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information it is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent, or use a guarantor or co-signer if permitted by Management.

HOW YOU CAN REMOVE INCORRECT INFORMATION

On-Site is committed to accuracy and will investigate any information you dispute. Contact our Renter Relations team at 1-877-222-0384. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.

Applicant Signature	Date	Applicant Signature	Date
Applicant Signature	Date	Applicant Signature	Date
Guarantor Signature	Date	Guarantor Signature	Date