

East Bank Real Estate and its staff do not discriminate against any person based on race, color, religion, sex, familial status, disability, or national origin. The rental criteria listed below explains the policies and procedures of our business regarding standards that must be met by each applicant to be approved for residency.

AGE – All applicants must be of legal age. All parties 18 years of age or older will be required to fill out and complete an application with a \$60.00 application fee. All application fees are waived for active-duty military.

IDENTITY VERIFICATION – All applicants (including co-signers) are required to show a driver's license, or government issued photo identification. Social security identification may be requested if needed. Foreign citizens that do not have a social security number will be required to show proof of citizenship.

INCOME – Income must be 3 X (Gross) the monthly rent. Proof of income will be requested in the form of bank statements, pay stubs and/or tax returns. Additional income can be listed but applicants must show a court order or any other documentation showing it is consistent.

The following forms of income WILL NOT BE considered:

- Food Stamps
- Unemployment
- Informal documents/letters
- Monetary Gifts

CREDIT HISTORY – Screening reports include criminal background, credit score, income verification and rental history. The application will be approved, denied, or could be accepted under conditions based on this data and other required rental criteria. The owner reserves the right to deny the application if all criteria are not met and satisfactory.

Your application will be automatically denied if:

- You have a negative rental/payment history.
- There are any evictions.
- You have collections accounts for utilities, telephone, cable, internet, etc.
- False information and/or fraudulent documents are provided on the application.
- Your credit score is below 500.

Your application may be denied, or you may be required to pay an additional deposit if:

- You have no credit.
- You have loans in arrears.
- Your credit score is below a 600.
- Your debt to income ratio is high.

RENTAL HISTORY – You must have satisfactory, unbiased rental references from the past two years. It is the applicant's responsibility to provide our office with information necessary to contact past landlords. We reserve the right to deny your application if, after making good faith effort, we are unable to verify your rental history. Applicants that own their home must have a good mortgage payment history. Your application will be denied if there are any reports indicating property damage or significant complaint history from landlords.

CRIMINAL BACKGROUND – Criminal background checks will be evaluated consistent with applicable federal, state, and local laws. Any information that would reveal or indicate a risk to the health, safety, or security of the property and/or public may be reason for denial. East Bank Real Estate will determine eligibility on a case-by-case basis. Considerations include: the nature and severity of criminal conduct, the number of convictions, when the conviction occurred, age of at the time of the conviction, etc. If the applicant has any information that they would like to provide for consideration, they may do so.

BANKTRUPCY – Bankruptcies will be reviewed and considered based on the following conditions:

- Length of time since discharge.
- Reason for bankruptcy.
- Number of bankruptcies.

MAXIMUM OCCUPANCY STANDARDS –

- 1 Bedroom - 2 Persons
- 2 Bedrooms - 4 Persons
- 3 Bedrooms - 6 Persons
- 4 Bedrooms - 8 Persons
- 5 Bedrooms - 10 Persons

PET POLICIES AND CRITERIA – All pets will be subject to approval by the owner and a nonrefundable pet fee will apply.

Standard Pet Fee: \$350 + \$100 for each additional animal. Subject to change per property.

- A dog or cat is considered a pet. Exotic animals are not allowed.
- No dogs that are a restricted breed will be accepted. Those breeds include but are not limited to: Chows, Dobermans, German Shepherds, Mastiffs, Rottweilers, Pit Bulls, St. Bernards, Staffordshire Terriers, or any breed mixed with any of these breeds.
- Assistance Animals are not pets and are not subject to the above criteria. A ESA letter from a medical professional is required for all service animals.

SMOKING POLICY – All of our homes are non-smoking homes. No smoking is allowed inside any residence.

RENTER'S INSURANCE- All lease holders are required to maintain renter's insurance. It is the applicant's responsibility to provide proof of insurance prior to move-in.