

## RENTAL APPLICATION CRITERIA

### NON-DISCRIMINATION

**Pine Ridge 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.

We do not accept reusable tenant screening reports

As part of your rental application process, Screening Works will create a rental report that accesses up to three types of information about you: 1) credit/financial records; 2) court records; and 3) personal references. Any negative, misleading, or unverifiable information may result in the denial of your application. In the event of a denial or other adverse action, you have a right to obtain a free copy of your rental report from the consumer relations team at [www.rentgrow.com](http://www.rentgrow.com) or by phone at 800-898-135.

### 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

**CREDIT HISTORY.** We obtain a credit report on each applicant. Our credit reporting agency evaluates credit (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in the requirement of an additional deposit, guarantor, or denial. Applicants are responsible for ensuring their credit history is accurate.

Pine Ridge Apartments does not accept Comprehensive Reusable Tenant Screening Reports.

### GUARANTORS/CO-SIGNERS

If Screening Works 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 Screening Works 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 with a Rent-to-Income Ratio of 40% of 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.

### EVICCTIONS

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 Screening Works to discuss your application and identify any unfavorable information.
- Supply Screening Works with proof of any incorrect or incomplete information.
- Request that Screening Works 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

Screening Works is committed to accuracy and will investigate any information you dispute. Contact the consumer relations team at [www.rentgrow.com](http://www.rentgrow.com) or by phone at 800-898-1351. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.