



Application Acknowledgement

Please be prepared to pay the non-refundable application fee as outlined in the property listing. In addition to completing this rental application, you will also be required to provide a copy of a current, government-issued photo ID.

To complete this rental application, you must be prepared to provide the following: -3 years of residential history as well as contact information for your rental references -Provide verifiable information on your monthly income, and please note that most properties require that applicant combined gross income is at least 2.5 times the monthly rent amount.

All applicants must be 18 years of age or older. Each applicant must submit their own rental application. Reacor, Ltd., also referred to as "Landlord" below, is an Equal Opportunity Housing provider. We fully comply with all federal, state, and local fair housing, civil rights, and equal opportunity laws. All applicants must meet the following screening criteria.

APPLICATION SELECTION CRITERIA: Applicants are agreeing to read and understand the rental application screening criteria requirements to determine if they will qualify for occupancy before paying the non-refundable processing fee.

Information on the application must be true, complete, and verifiable. Submission of a false, misleading, or incomplete application, or an application that does not contain information that can be verified, is a basis for rejection of an application.

If Landlord incorrectly determines that an applicant meets the property's screening criteria and accepts an applicant's application, whether through mistake, omission, inadvertence, negligence, or fault of Landlord, Landlord's tenant screening agency, or applicant, or for any other reason, Landlord will have the right to terminate the lease with one month's notice, regardless of the length of the lease term. Applicant acknowledges that holding over after termination of the Lease by notice due to applicant's ineligibility for occupancy under the property's screening criteria is a basis for eviction in a court action. If two or more adult applicants have been accepted, the Lease may be terminated and all occupants required to vacate with one month's notice.

Landlord uses a third-party verification company, AppFolio, to review all applications and run credit, criminal, income, and housing history reports to make its determination whether to approve an application. The contact information for AppFolio is: 50 Castilian Drive, Goleta, CA 93117; 1.866.648.1536.

CRIMINAL HISTORY – PROPERTIES IN MINNEAPOLIS Our community requires all applicants to have a criminal background check processed. No matter the date of the conviction, we reject applicants who are currently subject to any sex-offender registration requirement under any jurisdiction.

Felony convictions for the following offenses will result in rejection of an application for 10 years from the sentencing date, first-degree assault, first-degree arson, aggravated robbery, first-degree murder, third-degree murder, first degree manslaughter, kidnapping, first-degree criminal sexual conduct. All felony convictions not listed above will result in rejection of an application for 7 years from the sentencing date.

All gross misdemeanor, misdemeanor, and petty misdemeanor convictions not listed above will result in rejection of an application for 3 years from the sentencing date.

We do not reject applications based on arrests. However, if there is an active charge, and the charge is for crime that would result in denial if it were a conviction, the charge must be resolved before we make a decision to accept or deny your application. We do not reject applications based on criminal convictions with the following outcomes: successfully completed diversion programs, successfully completed deferral of judgment programs, successfully completed stays of adjudication, successfully completed continuances for dismissal, successfully completed continuances without prosecution, vacated convictions, expunged convictions, and stays of imposition of sentencing where applicant complied with terms of the stay. We do not reject applications based on juvenile adjudications unless (1) the adjudication was less than four years ago and (2) the underlying crime was one that would result in a denial per the convictions guidelines set forth above. We do not reject applications for a criminal conviction where the crime is no longer illegal in Minnesota.

Given the variety of convictions that exist and the need to review accurate records, we cannot make binding pre-application determinations about whether your criminal history may disqualify you from our housing. We make admissions decisions after we have ordered and reviewed screening reports.

We have the discretion to evaluate criminal records to determine how to characterize them and apply our screening criteria. Our screening criteria are narrowly and proportionately tailored to comply with fair housing law, advance the property's interests, and not unduly limit an applicant's admission based on criminal history. We have and will continue to consider the interests of the property; various laws; and other relevant materials when determining how to treat criminal records under our criteria. We will reject applications when required to do so by federal, state, or local law. We may modify our criteria based on new information, new law, our experience in applying the criteria, and other business justifications.

MINIMUM INCOME REQUIREMENT An applicant's household income or benefits must be equal to or greater than 2.5 times the rent amount for the Unit. In the event a guarantor is required, the income/benefits from such guarantor must equal or greater than 3 times the rent amount for the Unit. To be counted as household income/ benefits, amounts must be verifiable, reliable, predictable, and expected to be paid through the entire lease term. Examples of income or benefits include wages, spousal maintenance, child support, investment returns, social security disability or retirement, other retirement funds, student loans for living expenses, and draws from savings accounts. You may be denied on the basis of insufficient income or work history. If you are self-employed, additional information is needed (previous year tax information, bank records, etc.).

HOUSING HISTORY – PROPERTIES IN MINNEAPOLIS We require three years of housing history, which includes the name, address, and last known telephone number and email address of applicant's current and past landlords/mortgage or contract-for-deed holders for the past three years. If applicant does not have three years of housing history, we will consider alternative security such as a guaranty signed by another party to guarantee performance of the lease, an increased security deposit, or other appropriate arrangements.

We will reject your application if a previous landlord/mortgage or contract-for-deed holder provides negative information about your former housing. Negative references include items such as lease non-renewals, household safety / health / housekeeping violations, lease violations, pest-control issues,

unpaid rent, repeated late rent payments, willingness not to re-rent to applicant, etc. References from relatives, family members, or roommates are not acceptable. We will reject your application if you have an eviction action judgment or settlement on your record, where the judgment or settlement was entered less than 3 years ago. We will not reject your application if you have an eviction action on your record that was dismissed because you won the case.

CREDIT HISTORY – PROPERTIES IN MINNEAPOLIS Your credit status will be obtained through the appropriate credit bureau. Your application may be denied if your credit report contains negative information that is directly relevant to your fitness as a resident (examples include owing amounts to prior landlords, owing amounts to utility companies, a heavy debt burden that impacts your ability to pay rent, high collections activity, a bankruptcy or foreclosure within the past 3 years, or repeated late payments toward credit obligations). Unless it impacts your ability to pay rent, we disregard medical debt and educational debt. Credit scores on their own are not considered in deciding whether to approve your application. If applicant does not have a credit history, we will consider alternative security such as a guaranty signed by another party to guarantee performance of the lease, an increased security deposit, advance payment of rent, or other appropriate arrangements.

APPLICANT/CO-APPLICANT If there is more than one applicant for a Unit and one applicant's application is denied, all applications for such Unit will be denied.

The following Application Agreement will be signed by all applicants prior to signing a lease contract. While some of the information below may not yet be applicable to your situation, there are some provisions that may become applicable prior to signing a lease contract. In order to continue with this online application, you'll need to review the Application Agreement carefully and acknowledge that you accept its terms. I/We authorize AppFolio, Rental History Reports (RHR) and/or the above named company to do a complete investigation of all information provided in my application for residency. I/We have personally filled in and/or reviewed all information contained within the application. I/We understand failure to complete this document completely and truthfully may result in denial and/or forfeit of deposit. A complete investigation may include any or all of the following: credit report, verification of employment and income, criminal record search, rental history references (including MPHA), unlawful detainer/eviction investigation, identity trace, sex offender search, terrorism search, check writing history and personal interviews with all provided references. The source of the information may come from, but is not limited to: credit bureaus, banks and other depository institutions, current and former employers, federal or state records including state employment security agency records, county or state criminal records, county agencies as it relates to the application's eligibility, non-eligibility and/or benefit amounts received by the tenant, or other sources as required. It is understood that a photocopy or facsimile copy of this form will serve as authorization. I/We understand that I/We have a right to make a written request within 30 days to receive information pertaining to this report if I/We are not accepted based upon information contained in the report. I/We authorize AppFolio or RHR to produce to the credit granter federal and state records of employment and income history, including state employment security agency records. This authorization continues in effect for one (1) year unless limited by state law, in which case, the authorization continues in effect for the maximum period not to exceed one (1) year.

Note: If you choose to cancel your application after you have been approved, you will forfeit your security deposit.