WESTGATE APARTMENTS & TOWNHOMES RENTAL CRITERIA

Management Services Corporation strongly supports the applicable Federal and State Fair Housing laws in both spirit and actual practice. All policies set forth below are to be strictly adhered to without regard to race, color, religion, sex, national origin, sexual orientation, gender identity, veteran status, handicap, elderliness, source of funds or familial status. All prospects will be treated in the same manner when marketing an apartment or rental property.

Note: Anyone 18 years or older who will be living in the apartment must complete an application and qualify according to the guidelines set herein. A minor who turns 18 during occupancy will be required to complete an application at lease renewal, but will not be subject to the qualifying guidelines.

The application process at Westgate Apartments and Townhomes is made up of multiple components to include a Rental Score, Income Qualification, Criminal History, and Housing Verification. Each of these components is detailed below.

RENTAL SCORING

Westgate relies upon statistical scoring models to determine the relative financial risk of leasing an apartment to applicants. We use a third-party screening company, SafeRent Solutions, to screen all applicants. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant application information, and help speed the applications approval process.

- Any applicant with a score of 725 or higher is **APPROVED** without conditions.
- Any applicant with a score of 650 - 724 is **APPROVED** with a Security Deposit of $750.00.
- Any applicant with a score of 575 - 649 will be **CONDITIONALLY APPROVED** with a Security Deposit equal to one month's rent or a qualified guarantor.
- Any applicant with a score of 574 or lower is **DENIED.**

Please note that other factors are also considered in addition to the Rental Score which may affect the final decision including, but not limited to, negative housing, verification of income, and unreported or false information provided on the application.

How is my rental score power by Vantage Score determined?

Rental scoring systems assign points to certain factors identified as having statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like – race, color, sex, familial status, handicap, elderliness, national origin, sexual orientation, gender identity, veteran status, source of funds, or religion - as factors.

Where can I have my score explained?

If your application is declined, your application did not meet the landlord or property management company's minimum score requirement. You have the right to request a free copy of your consumer report within 60 days after receipt of an adverse action letter. If you would like to request a free copy of your consumer report or dispute any information on your consumer report that you believe is inaccurate, you may contact us directly at the number or address listed below.

SafeRent Solutions Consumer Support
P.O. Box 3890, Coppell, TX 75019
Phone: 888-333-2413
Email: consumersupport@saferentsolutions.com

INCOME REQUIREMENTS

Combined monthly gross funds must be at least three (3) times the rent and will be verified by Management. Source of Funds will be verified using SafeRent Income Connect. Acceptable employment/funds verifications are explained below and are required upon a Conditional or Approved Score Report.

In the event Income Connect cannot verify your source of funds using The Work Number, powered by Equifax, you will complete income verification through bank, asset, payroll connections, or paystub/document upload to satisfy criteria below.

a. Two recent paycheck stubs that reflect year-to-date earnings or annual salary, recent income tax statement, W-2 form (verifying current salary), or written formal employment offer on company letterhead will be required to verify employment.
b. If source of funds is supported by alimony, child support, SSI, trust fund, housing vouchers, appointed funds, or any other government funds, etc. applicant must provide legal documentation of such funds.
c. In the event that compensation is primarily a result of tips or commissions, additional pay stubs and/a W-2 verifying the amount may be required.

HOUSING REFERENCE

Any negative housing reference will disqualify an applicant from renting with Westgate. An acceptable rental history is defined as follows:

- ✓ No breach of material noncompliance with a housing provider
- ✓ No judgments/collections/records with housing providers, including, satisfied records unless the satisfied records are over five (5) years old
- ✓ No outstanding balance to housing provider

CRIMINAL HISTORY

Any applicant, including applications submitted by a spouse or by any person(s) over the age of 18 intending to move into an existing household, may be rejected for the following reasons:

- A court of competent jurisdiction has convicted an applicant of manufacture or distribution of a controlled substance as defined under applicable federal or state law.
- An applicant has a prior record of a criminal conviction(s) that involve harm to persons or to property, which may constitute a clear and present threat to health, or safety of other individuals.
- An applicant poses a clear and present threat of substantial harm to others or to the dwelling, or property, itself.

Management reserves the right to request a copy of applicant(s) Criminal History Record at any time during the application process of residency (if application is approved) at Westgate.

OCCUPANCY STANDARD

Management Services Corporation Occupancy Standards are in accordance with Federal and Local occupancy standards and are as follows:

Efficiency	Maximum – 2 people
One Bedroom	Maximum - 2 people
One Bedroom w/Den	Maximum - 2 people
Two Bedroom	Maximum – 4 people
Two Bedroom w/Den	Maximum - 4 people
Three Bedroom	Maximum - 6 people
Three Bedroom w/Den	Maximum - 6 people
Four Bedroom	Maximum - 8 people

An infant shall not be counted in the total number of persons to be occupying the subject apartment unit. As used in this Rental Criteria, "infant" shall be defined as and shall include any child up to the age of twenty-four (24) months.

GUARANTORS/COSIGNERS

- A guarantor will be accepted for any applicant who has insufficient income.
- A guarantor's monthly income must be 3x the monthly rent.
- A guarantor must have permanent residence in the United States.
- A guarantor will not be accepted for an applicant's denied Rental Score.
- A guarantor will not be accepted if they do not have an Acceptable Rental Score
- Any negative housing reference will instantly disqualify guarantor. Acceptable rental history is defined as follows:
  - ✓ No breach of material noncompliance with a housing provider
  - ✓ No judgments/collections/records with housing providers, including, satisfied records unless the satisfied records are over five (5) years old
  - ✓ No outstanding balance to housing provider

THE GUARANTORS PROGRAM

The Guarantors is a program that is available to any applicant who has been credit declined by us. The Landlord is not affiliated in any way with The Guarantors. The Guarantors will charge you a fee of 70%-175% of the first month's rent if you are approved by them.

The Guarantors is a co-signer for applicants who do not meet our current credit screening requirements. You may qualify for the program if you do not have an open bankruptcy, have no adverse landlord tenant records, and/or any criminal history that does not pass our criteria.

The application for the program is free. If approved, the applicant pays The Guarantors a one-time fee of 70%-175% of the first month's rent for The Guarantors security bond guarantee. This is separate from, and in addition to, all rent, security deposit, and /or Security Deposit owed to Westgate Apartments & Townhomes under the lease agreement.

The Guarantors program guarantee is applicable for any lease 6 months or longer.

At time of lease renewal, you must either re-apply and qualify for the renewal lease based on the current rental scoring metrics OR renew with The Guarantors program.

CORPORATE LEASE AGREEMENTS Listed below you will find a list of all required information and qualifying guidelines necessary for a corporate lease:

a. Corporations must supply at least three (3) credit references and be in good standing with all creditors.
b. No corporation may lease more than 2% of the property's total number of units.
c. Lease agreement must be signed by a corporate officer, or a Letter of Responsibility signed by a corporate officer that authorizes a company representative to sign a lease agreement.
d. Each individual occupying the apartment will be listed on the lease as an occupant.
e. An application must be completed by all persons occupying the apartment and each occupant must pay an application fee.
f. Occupants will not have to meet Rental Scores above, but must satisfy Criminal History criterial above.

NAME ADDITION

Name addition is the adding of a person to a lease agreement with the permission of all parties concerned. The applicant will follow the criteria outlined above. To qualify for the full rental amount, the new applicant's income will be combined with the current resident's income. Applicants who qualify with combined income will be required to re-qualify in the event that one of the leaseholders wishes to remove themselves from the lease agreement. The current resident will be required to complete a new application, unless they have lived with us for less than 6 months. In the event that the name addition is denied, each case will be reviewed individually and previous rental history will be evaluated.

NAME DELETION

Name deletion is the removal of a person from a lease agreement with the permission of all parties concerned. The remaining resident(s) on the lease must re-qualify under our current criteria if we originally combined the income of all applicants. Monthly rent may not exceed 3x the applicants' verifiable monthly income.

NON-US CITIZENS

Non-U.S. Citizens who have entered the United States legally are eligible to apply for residence with Westgate. In order to qualify, the individual(s) must provide the necessary documentation to verify their legal status, complete the non-U.S. Citizen supplemental application, and satisfy the rental criteria as listed above.

To establish an applicant's legal status, we require all non-US citizens to provide either:

- One of the documents in the first bulleted list below; **or**
- One of the documents in the second bulleted list **and** one of the documents in the third bulleted list.

List 1 – Any one of the following:

- Unexpired U.S. passport;
- Unexpired foreign passport, with VISA, I-551 stamp, or attached Form I-94 or I-94A indicating unexpired employment authorization, with Arrival-Departure Record, and containing an endorsement to work;
- Permanent Resident Card of Alien Registration Receipt Card (Form I-551);
- Unexpired Temporary Resident Card (Form I-688);
- Unexpired Employment Authorization Card (Form I-688A); or
- Unexpired Employment Authorization Document issued by U.S. Citizenship & Immigration Service (USCIS) (Form I-766 or I-688B).

List 2 – Or any one of the following documents that establish identity:

- Driver's license or ID card issued by a state or outlying possession of the United States if it contains a photograph or information such as name, date of birth, sex, height, eye color, and address;
- ID card issued by federal, state, or local government agencies, if it contains a photograph or information such as name, date of birth, sex, height, eye color, and address;
- School ID with a photograph;
- Voter Registration Card;
- U.S. Military Card or Draft record;
- Military dependent's ID card;
- U.S. Coast Guard Merchant Mariner Card;
- Native American tribal document; or
- Canadian driver's license.

List 3 – Plus, any one of the following documents that establish employment eligibility:

- U.S. Social Security Card (other than a card station it is not valid for employment);
- Federal Tax Identification Number (TAX ID # or TIN) - must present card;
- Certification of Birth Abroad issued by the Department of State (Form FS-545 or Form DS-1350);
- Original or certified copy of a birth certificate issued by a state, county, municipal authority, or outlying possession of the United States, bearing an official seal;
- U.S. Citizen ID card (Form I-197);
- ID card for use of a resident citizen in the United States (Form I-179);
- Unexpired employment authorization document issued by the Department of Homeland Security (other than those listed above, for which only one form is needed); or
- Form FS-240, Consular Report of Birth Abroad.

Si usted no comprende ingles, as necessario que obtenga alquien que traduzca esta noticia.