

3301 FIECHTNER DR S FARGO ND 58103 | P.O. BOX 10188 FARGO ND 58106 | P: 701.639.4188 | F: 701.639.4192 | SILVERLEAFPROP.COM

In order to assist you with your decision on your new home, we are providing a list of guidelines used to qualify residents for tenancy in our communities. Please note that this is our current rental criteria; nothing contained in these requirements shall constitute a guarantee of representation by Silver Leaf Property Management, LLC that all residents and occupants currently residing in our community have met these requirements.

Our policy is to require everyone eighteen (18) years of age or older to be approved as a leaseholder. Subject to their compliance with applicable laws, qualification standards include, but are not limited to, the following criteria:

1	2	3	4	5
Credit	Income	Identity	Rental History	Criminal

Credit: Our credit screening agency evaluates credit history against indicators of future rent payment performance. An unsatisfactory or negative finding may result in the requirements of an additional deposit, guarantor, or denial. At least one applicant applying for a unit must meet our credit criteria in order for all applicants to be considered for residency.

- a) Negative credit history includes, but is not limited to:
- ✓ A credit score reported below 600
 - ✓ Reported utility or rental/landlord debt. Utility debt considered include utilities companies (electric, water, etc.) and cable/internet/phone service providers.
 - ✓ Reported bankruptcies within three (3) years from date of application.

Income: Applicants must have a combined gross monthly income in an amount no less than two and a half (2.5) times the monthly rental rate. All income must be verifiable. Employment verification will be made by phone/fax confirming position in company, length of employment, compensation, and future with company.

- a) Acceptable forms of verification include, but are not limited to:
- ✓ Employment letter: Must be on company letterhead and include hours worked, rate of pay and/or salary.
 - ✓ Employer pay-stubs: Two (2) full months from date of application.
 - ✓ Bank statements: Three (3) full months from date of application with a consistent balance of at least 50% of the total lease value.

Identity: Applicants must present a valid government issued photo identification card and their Social Security Number (SSN) for each person eighteen (18) years of age and older. If identity is not verified through screening, applicant must provide official documentation (passport, social security card, state ID, etc.) to confirm their identity.

** Calling for more info **

Rental History: Applicants must have at least 24 months of positive, verifiable and contractual rental history. Rental history verification will be made by fax/email. Negative rental history may result in denial of the application. At least one applicant applying for a unit must meet the stated rental history criteria in order for all applicants to be considered for residency.

- a) Negative rental history includes, but is not limited to: ** WITHIN FORM*
- ✓ Reported unlawful detainers (eviction) filed within five (5) years from date of application.
 - ✓ Reported significant complaints or noncompliance violations such as noise disturbances, illegal activity, property damage, threats or violence, unauthorized animals, unauthorized occupants, pest infestations or habitually late payments.
 - ✓ More than two (2) NSF rent payment reported within a period of twelve (12) months.
 - ✓ More than two (2) three-day (intent to evict) notices served within a period of twelve (12) months.
- b) Home ownership may be verified through the county tax assessor's office. Mortgage payments must be current to reflect positive rental history.

Need to provide proof

** Find out what & why w/ name & # from other company*

Criminal: All applicants must pass our criminal background criteria. Applicants and dependents convicted of, or who have pleaded guilty to misdemeanors within five (5) years or felonies within fifteen (15) years may be denied. Certain applicants may be offered an opportunity to furnish qualifying information regarding their criminal background. Criminal history involving sexual offenses will result in immediate denial of application.

APPLICANT SCREENING CRITERIA

© Confidential – Internal Document

Occupancy: Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the premises used primarily for sleeping, with at least one window. The following occupancy standards apply based on two (2) persons per bedroom, plus one per apartment.

Studio	One (1) Occupants
Efficiency	Two (2) Occupants
One Bedroom	Three (3) Occupants
Two Bedroom	Five (5) Occupants
Three Bedroom	Seven (7) Occupants
Four Bedroom	Nine (9) Occupants

- a) Maximum occupancy is two (2) occupants per bedroom plus one additional person. Exceptions to this rule shall be made on a case by case basis on a standard of reasonableness.
- b) Persons under two (2) years of age are not considered occupants.

Guarantors: If a guarantor is needed, they must meet credit, income and identity criteria presented above. All guarantors must have a verifiable gross monthly income in an amount no less than three (3) times the monthly rental rate.

Breed Restrictions: The following breeds of dogs (and dogs that have any of the following breed lineage) are deemed aggressive or potentially aggressive and will not be permitted to be allowed on the Premises (with exception of certified law enforcement dogs). Written proof of breed and lineage from a licensed veterinarian may be required at Resident(s) expense.

1. Pit Bull Terriers	6. Great Danes	11. Akitas
2. Staffordshire Terriers	7. Presa Canarios	12. Siberian Huskies
3. Cane Corsos	8. Chow Chows	13. Wolf-Hybrids
4. Rottweilers	9. Alaskan Malamutes	14. Mastiffs
5. German Shepherds	10. Doberman Pinschers	15. Saint Bernard's

Rental Rates & Lease Terms: Original rental rate quotes will be honored for two (2) business days. The rental rate quote is associated with the apartment availability at the time of your quote, move-in date, and lease term requested. Any revisions or changes to the time of the quote, your move-in date, or lease term may require a revised quote which may result in a different monthly rate.

Fair Housing Statement: Silver Leaf is committed to compliance with all federal, state, and local fair housing laws. Silver Leaf subscribes to a universal policy for the achievement of equal housing and no person will be discriminated against because of race, color, age, religion, national origin, sex, familial status, disability, sexual orientation, gender identity, marital status or any other applicable laws protecting specific classes. All persons involved with the leasing and operation of apartment homes are provided with diversity training on fair housing laws and Silver Leaf corporate policies. Silver Leaf and Owner will discuss and respond to any reasonable accommodation request based upon disability-related need. Silver Leaf and the Owner will allow reasonable modification of existing premises, which may be at the expense of the disabled person.

Application Decision: The following provides information regarding the application decision. Silver Leaf Property Management, LLC has the right to deny any applicant based on the above criteria, or for any other reasonable cause.

↓ give email out - Pending APP
**Print + put on file, need to give response!*

- a) **Denied:** Applicant did not pass Silver Leaf criteria. Depending on the results, the applicant may have an opportunity to provide additional documentation, pay off debts, obtain an approved guarantor in order to be approved. No alternative options are available if applicants fail to pass Silver Leaf's criminal, eviction or rental history criteria.
- b) **Conditional:** Applicant did not pass Silver Leaf criteria and additional steps are needed to become approved. Applicant may have additional options for approval available to them including, but not limited to, additional/increased security deposit or approved guarantor.
- c) **Approved:** Applicant passed Silver Leaf criteria and their application is approved.

Notice of Adverse Action: All applicants who have an overall decision of conditional or denied must be provided with a notice of adverse action letter. This should be provided to each applicant within one (1) business day after the decision has been made. This is necessary even if the applicant will be getting a Guarantor and can be hand-delivered or mailed.

