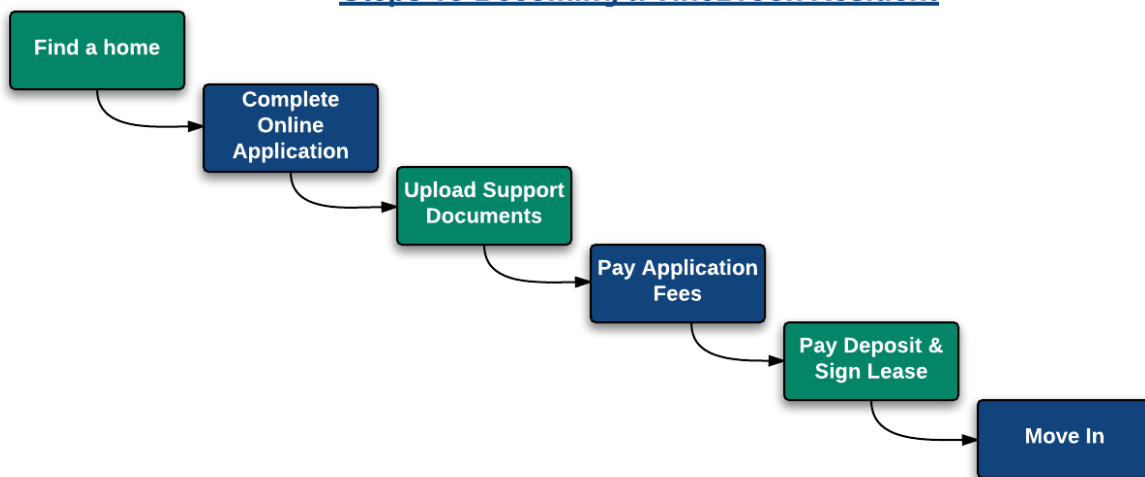


RENTAL APPLICATION PROCESS AND RESIDENT SELECTION CRITERIA

We are thrilled that you have found a VineBrook Home that you would like to call your own. What follows in this document is information about our Rental Application Process and Rental Qualification Criteria. Please read each of the points below thoroughly before submitting your Rental Application.

Steps To Becoming a VineBrook Resident



RENTAL APPLICATION PROCESS

1. VineBrook Homes utilizes a paperless rental application process. In order to apply for a rental home visit VineBrookhomes.com and click on the apply link. Our rental application can be completed from any PC, MAC, Smartphone, or Tablet that has Internet access. For your convenience we also provide a kiosk style computer in each of our office locations that can be utilized for completing the online application.
2. Once you have completed the rental application, uploaded the support documentation, and paid your application fees we will begin to review your application package. Application fees must be paid online using a Credit/Debit card. Vinebrook accepts Debit, Credit, and Prepaid cards endorsed with the Visa, MasterCard and Discover logos for your convenience. We will notify you within 48 hours of receiving your completed application packet of our decision.

NOTE: *once you select the home you would like to apply for it is important to consider that until the entire application process, including uploading documents and paying your application fees is completed the home you selected will remain as available inventory.*

3. If your rental application is approved, we will contact you to confirm your Move-in Date and Time. After we confirm the Move-in date we will send you a Move-in Cost Sheet along with a copy of your Lease Agreement. You will have 48 hours to sign your lease and to pay your hold deposit to secure your home. If you do not sign your Lease Agreement and pay your Hold Deposit within 48 hours, we

will cancel your application and the home will return to available inventory and any application fees paid will be forfeited.

4. Finally, on your Move-in Day we will meet you at your home or in our office to review the Original Condition Report of the home, collect the remaining funds required for Move-in, review your Resident Service online account, and to give you the keys to your new home.

RENTAL QUALIFICATION CRITERIA

1. **AGE** – all individuals age 18 or older who will be living in the home will need to submit a rental application and pay an application fee of \$30.
2. **IDENTIFICATION** – all applicants must present a valid photo identification issued by any state or federal authority of the United States, including, but not limited to: a state issued driver’s license, state issued identification card, U.S. Passport or passport card, US CIS Form I-551 permanent resident card, US Military ID card, or student, employment, or travel visa issued by the United States. A copy of your photo ID is required to be uploaded during the online application process. All persons signing the Lease Agreement will be required to show the same photo ID that was uploaded during the application process at the time of Move-in.
3. **INCOME VERIFICATION** – the combined household income of all applications must be a minimum of 3x the monthly rent. To verify income, we require the following documentation be uploaded as part of your rental application:

Status	Documentation
Currently Employed	Pay stubs from the past 4 pay periods
Employed (starting new job)	Offer letter on official company letterhead
Self-employed	Income tax returns from the past 2 years
Retired	Bank statements from the past 3 months
Other	Bank statements or other supporting documents from the past 6 consecutive months. Examples include bonus payments, checking/savings accounts, child support payments, commissions, disability, GI benefits, pension, social security, or tip income.

4. **CREDIT WORTHINESS** – a credit report will be pulled on all applicants to verify credit worthiness. Income plus verified credit history will be entered into an application scoring model to determine lease eligibility. Late payments, collections, and charge-offs will be negatively scored. Open bankruptcies will result in an automatic denial.

5. **CRIMINAL HISTORY** – a criminal background check will be performed on each applicant. The application will be denied for criminal activity of any applicant that has resulted in a conviction within the time period prior to the application as follows:

Offense	Felony	Misdemeanor
Crimes against children	Declined regardless of time	
Sex-related offenses		
Homicide		
Kidnapping		
Drug sale, manufacture, distribution		
Other crimes against persons, property or animals	10 years	3 years
Financial crimes (i.e. bad check, identity theft, fraud)	10 years	3 years
Other drug, prostitution, and/or weapons-related offenses	10 years	3 years
Traffic, alcohol-related, all other offenses	10 years	0 years
Deferred adjudication or adjudication withheld	5 years after completion of probation/parole	
Pending cases and/or warrants		
Incarceration (due to conviction) release date	5 years	3 years

6. **OFAC** – an Office of Foreign Assets Control (OFAC) search report will be completed for each applicant. Any applicant that appears on an OFAC list will be automatically denied.

7. **OCCUPANCY GUIDELINES** – the following occupancy standards apply

# of Bedrooms	Max # of Occupants
2	5
3	7
4	9
5	11

8. **PETS** – Acceptable pets include: dogs, cats, small caged animals, caged birds, and fish. Aggressive dog breeds including but not limited to Pit Bull Terriers, Staffordshire Terriers, Doberman Pinchers, Rottweilers, Chow Chows, Akitas, Wolf-Hybrids, and any mix containing one of these breeds are prohibited. Livestock, farm animals (including potbellied pigs), and poisonous, dangerous, or exotic animals (such as snakes, lizards, or spiders) are prohibited. Verified service dogs are allowed with the proper documentation provided by the applicant. A non-refundable pet fee in the amount of \$150

will be charged at Move-in for each pet. Additionally, monthly pet rent of \$25 per pet may also be charged each month throughout the term of the lease. Your VineBrook leasing agent will provide more details.

9. **VEHICLES** – depending on the home that you select there will be restrictions on the number of vehicles that can be at the home. Recreational Vehicles (i.e. motorhomes, trailers, etc.) are not permitted. Your VineBrook leasing agent can provide more details about any restrictions specific to your home.
10. **UTILITIES** – depending on the home you select, certain utilities such as water, sewer, trash, gas and electricity must be transferred to your name. Failure to transfer utilities into your name effective of your Move-in day can result in a violation to the lease agreement. Failure to transfer the utilities into your name will result in utility charges added to your resident ledger on a monthly basis.
11. **RENTER'S INSURANCE** – VineBrook Homes strongly encourages residents to carry personal property insurance coverage.
12. **HOLD FEE** – once the rental application is approved, the applying household must provide a hold fee equal to one-half of one month's rent within 48 hours of the rental application being approved. The Hold Fee is non-refundable. The Hold Fee will be applied to any outstanding charges at the point of Move-in reducing the amount to be collected at the time of Move-in.
13. **COMMITMENT TO EQUAL HOUSING** – VineBrook Homes is committed to providing equal housing opportunities to all rental applicants regardless of race, color, religion, national origin, sex, handicap, familial status, and other protected statuses.
14. **LEASE AGREEMENT** – the terms of the Lease Agreement are not negotiable. Once signed the Lease Agreement is a binding contract and by signing the Lease Agreement you acknowledge that you have read and understand the terms of the agreement and your obligations as a resident. Applicants may request a sample Lease Agreement for review after submitting a rental application, however; the sample Lease Agreement is subject to change prior to the lease being executed by the applicant without notice.
15. **FALSIFICATION OF LEASE APPLICATION** – Any falsification in an applicant's paperwork will result in the automatic denial of the rental application and the applicant will not be given the option of reapplying. Additionally, the applicant(s) will forfeit all deposits and fees paid.
16. **USE OF INFORMATION** – the applicant grants VineBrook Homes the authorization to use the information collected in the rental application. VineBrook Homes will not sell or distribute the information collected to others, however, such information may be used to decide whether to lease to the applicant and for all other purposes relative to any future lease agreement between the parties including the enforcement thereof.