

Dear Applicant,

Thank you for considering one of our properties for your new home. Our team strives to make your future housing decision as easy and comfortable as possible, so if you have any questions or comments please feel free to contact us at the number below. The following information explains our acceptance criteria by which all applicants must qualify.

Upon receipt of your application, it will be reviewed to ensure that it is complete. Applications with incomplete or falsified information will be denied. All adult members of the household must complete a separate application. All members of the household (including minors) must be listed on each application. Once your application(s) have been reviewed we will then perform the following:

Housing Reference – We will contact your previous housing providers with whom you have established rental history. The housing provider must be a non-bias source and you must have had a valid lease in order for the provider to be considered as a reference.

Credit Report – We may be performing a credit check through Trans Union, Equifax or Experian. Any delinquent housing accounts or rental judgments appearing on the report will result in automatic denial.

Conviction Records Check – A conviction records check will be performed through the State of Wisconsin to determine that an applicant has not been convicted of any crime that would be detrimental to the property and the wellbeing of the members of the community. Records will also be checked for other states an applicant has lived in for the previous two years.

Once we have collected the above data, we will evaluate it through our expectance criteria as follows:

Acceptance Criteria:

- 1) *Housing Reference* – We will contact your housing providers for the past two years to confirm that each adult member of the household is in good standing with the provider(s). A good housing reference would consist of timely rental payments, abiding by lease policies and the rules and regulations, showing respect for your neighbors and the property, and a willingness on behalf of the provider to re-rent or renew to your household. Applicants without two years of verifiable housing may have the opportunity to secure a qualified co-signer. The co-signer must meet our acceptance criteria.
- 2) *Credit Report* – We will cross-reference your credit report with the information you have provided on your application, checking for all information to be consistent. We will also evaluate your credit history focusing mainly on housing and housing related issues including utility bills. Medical bills and student loans are not considered.
- 3) *Conviction Records Check* – We will be looking at the past five years of conviction records to check for housing related convictions as well as convictions that would be considered a danger to the property or the residents of the neighborhood. Only convictions will be considered as a basis for denial. Unsatisfied judgments can deny your application.
- 4) *Financial Standards* – Rent not to exceed over 33% of gross household income.

Our acceptance criteria are designed to be a fair and reasonable way for me to provide equality to all applicants. We are required to comply with all Federal, State and Local fair housing regulations. Therefore, we cannot make any exceptions to the above criteria. If you have any questions or comments regarding these criteria, please feel free to contact us.

We would like to thank you again for considering one of my properties. I look forward to making our home your home. You can reach me at: Chris Adsit, 715-459-5993.