Renaissance
APARTMENT HOMES

We are delighted that you are interested in leasing an apartment home in our community. Listed below are the criteria for qualifying as a resident with us. All applicants must be at least 18 years of age and have a valid state or government issued photo ID. Renaissance Apartment Homes supports and does business in accordance with The Fair Housing Act and is an equal housing opportunity. We prohibit the discrimination against any person because of race, color, religion, national origin, sex, familial status, age or disability.

Rental Criteria and Occupancy Guidelines

All applicants are subject to approval through a third-party applicant screening agency. Approval of each applicant is based on an empirical system that incorporates various credit factors along with other non-statistical factors to determine overall applicant worthiness.

Some of the indicators used may derive from income relationships, including rent-to-income ratios based on calculations determined from the income verification and credit record. Other indicators may consider national credit scores and other proprietary credit calculations more specific to the apartment industry.

In addition to the statistical score, other factors may impact the overall rental decision of an applicant including criminal background, rental and eviction histories, check-writing histories, as well as other indicators. When these non-statistical factors are combined with the statistical score, an overall rental result may be determined. Employment and monthly income must be verifiable (you will need to provide paystubs/bank statements for the past two months).

A separate rental application must be fully completed, dated and signed by each applicant and all co-applicants. Spouses may complete one rental application. Non-U.S. Citizens are required to complete a Supplemental Rental Application for Non-U.S. Citizens. Applicants may be denied for the following: A) Falsification of information by any applicant; B) Incomplete application by any applicant; C) Failure to meet Rental Criteria.

The family size of applicant(s) must be appropriate for the available apartment, for example, no more than two persons per bedroom. Children younger than twelve months of age are not part of the total occupant count of the apartment home at the time of leasing; once they reach twelve months of age they will be part of the occupant count for determining the number of persons living in a bedroom (for the initial lease or renewal lease contract).

Animal Policy

We are an animal friendly community and allow a maximum of two animals per apartment home with the following conditions:

- No aggressive breeds are allowed. Example: Pit Bull. Breeds may be dictated by county and state law.
- The weight limit per animal is 50 pounds.
- Permitted animals: birds, cats, dogs, fish.
- The following is required: $350.00 refundable deposit, $350.00 non-refundable fee, and $10.00 animal rent per animal per month.
- The above deposit and fees are due if there is an addition of an animal to your apartment home after the initial lease contract is signed. With removal of an animal during any/all lease contracts, the animal fee will remain non-refundable; the animal deposit will remain refundable upon vacating your apartment home.

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Occupancy

The maximum numbers of residents permitted to dwell in an apartment home shall not exceed two (2) occupants per bedroom. The only exception to the occupant limitations is for anyone protected as a familial status under Federal Fair Housing Guidelines; in this case, we will allow two (2) persons per bedroom, plus one additional person in the apartment home.

Approval Factors

RENT-TO-INCOME RATIOS
- Monthly rent is equal to or less than 33% of applicant's income.
- Monthly rent is equal to or less than 17% of guarantor income.

CREDIT HISTORY
- Applicants with credit history must have a satisfactory rating.
- Applicants with no credit history may be approved conditionally, e.g. with an additional deposit.
- Applicants with negative check-writing history will be required to pay in certified funds.
- Applicants will be screened for bankruptcy and foreclosures in the last 2 years. If results are positive applicant may be approved with conditions. Foreclosures must already be dismissed or discharged.
- Applicants will be screened for outstanding utility debt including electrical, gas, and water in the last 2 years.
- Applicants will be screened for judgments, tax liens and outstanding debt to previous landlords within the last 2 years.

RENTAL HISTORY
- Rental history review will evaluate the following: payment history, insufficient funds, evictions, broken leases, lease violations and outstanding debt.
- Any landlord debt owed must be paid in full.
- Rental verification from a family member or friend will not be considered sufficient rental history.
- First-time renters may be approved with an additional deposit and/or lease contract guarantor.

CRIMINAL HISTORY
- Applicant(s) has no felony record in the last 10 years and has no repeat misdemeanor convictions for the same felony offense since the date of the felony conviction.
- Applicant(s) has no felony or misdemeanor VCAP (violent crimes against a person) record.
- Applicant(s) has no sex offender record.

Based on the final results of applicant screening, one or more of the following may be required:
- An additional security deposit (due prior to move-in).
- The first full month's rent in advance (due prior to move-in).
- Proof of housing debt paid in full / proof of utility debt paid in full.
- A lease guarantor.

Privacy Policy for Personal Information of Rental Applicants and Residents

We are dedicated to protecting the privacy of your personal information, including your Social Security or other governmental identification numbers. We have adopted a privacy policy to help ensure that your information is kept secure. We follow all federal and state laws regarding the protection of your personal information.

1. **How information is collected:**
   You will need to furnish some of your personal information such as your social security or other governmental identification numbers at the time you apply to rent from us. This information will be on the rental application form or other document that you provide to us either on paper or electronically.

2. **How and when information is used:**
   We will use the information in the process of verifying statements made on your rental application such as your rental, credit, employment, and criminal history. We may use the information when reviewing any lease renewal. We will also use it to assist in obtaining payment from you for any money you may owe us in the future.

3. **How the information is protected and who has access:**
   In our company only authorized persons have access to your social security or other governmental identification numbers. We keep all documents containing this information in a locked and secured area, accessible only by authorized persons. We limit access to electronic versions of the information to authorized persons only.

4. **How the information is disposed of:**
   After we no longer need your social security or other governmental identification numbers, we will store or destroy the information in a manner that ensures that no unauthorized person will have access to the information. Our disposal method may include physical destruction or obliteration of paper documents or electronic files containing such information.

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Acknowledgement of Rental Criteria & Occupancy Guidelines

I have read and understand Renaissance Apartment Homes' Rental Criteria and Occupancy Guidelines. I give Renaissance Apartment Homes permission to verify my rental application based on these criteria and policies. I understand that any false or misleading information given by me or my guarantor (if applicable) will be cause for immediate denial. I understand that an application deposit is required and must be paid in order to reserve an apartment home. I release Renaissance Apartment Homes and its representatives from any liability due to denial of my application based on the final results of their verification.

_____ _____
APPLICANT NAME   **APPLICANT SIGNATURE**   **DATE**

_____ _____
APPLICANT NAME   **APPLICANT SIGNATURE**   **DATE**

_____ _____
APPLICANT NAME   **APPLICANT SIGNATURE**   **DATE**

_____ _____
APPLICANT NAME   **APPLICANT SIGNATURE**   **DATE**

_____ _____
OWNER'S REPRESENTATIVE SIGNATURE   **DATE**