

## RESIDENT SELECTION CRITERIA

### Overall Standards

Fair Housing: This community does not discriminate on the basis of race, color, sex, religion, handicap, familiar status, sexual orientation, national origin, or any other class protected by applicable law.

Occupancy Standards: No more than two people per bedroom may occupy the apartment unless there are special circumstances approved by Landlord. Infants up to twenty-four (24) months old are not considered for occupancy purposes.

Identification: All visitors must present a valid driver's license or other U.S. or state-government issued photo identification in order to view the community. Non-U.S. citizens must present a valid passport or valid visa.

### **Application Standards and Process**

Application for Residency: An Application of Residency must be completed for each applicant who will be living in the apartment and who has reached the age of majority under state law, which in most states is 18 years or older. Application fees, if applicable, will be collected before an application can be processed.

Income History: Except for applicants who receive or who will occupy an apartment unit that receives subsidies or voucher assistance, applicants should have a gross income source that can be verified and meets the minimum income requirements for the apartment being leased which are determined by multiplying the monthly rent by the specified number of months as determined by the community. Applicants may be required to provide income verification, including a pay stub, a letter from an employer, the most recent W2, the most recent tax return and/or certified verification from company accountant or bank. In instance where sufficient income requirements cannot be met, this community may elect to accept pre-paid rent.

Credit History: Baker Lofts LLC may investigate and verify credit history. Landlord evaluates credit history information which scoring method that weighs the indicators of future rent payment performance, but Landlord retains the right to reject the application no matter an applicant's ultimate scoring. An unsatisfactory credit report can disqualify an applicant from renting an apartment, including one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is rejected for poor credit history, the applicant will be given the name, address and telephone number or the credit reporting agency that provided the credit report but not be told the content of the credit report. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency, correct any erroneous information that may be on the report, and resubmit an application.

Criminal History: Applicants, occupants and guarantors will not be accepted if they do not satisfy the criminal history inquiries required by or background investigation allowed by the residency application. However, Landlord does not guarantee or represent those residents and/or occupants currently residing at the community qualify under the criminal background criteria required by the residency application. Baker Lofts LLC maintains a strict corporate policy prohibiting registered sex offenders from residing within our communities. This community reserves the right to investigate lists of registered sex offenders in any manner including online, in newspapers or by contacting state agencies.

Rental History: Information regarding payment and rental history of each applicant will be collected to verify tenancy. Any applicant who has been previously evicted by the court of law may not be accepted.

Employment History: Baker Lofts LLC may confirm employment and reported salary level.

**Guarantor(s):**

In the event that a co-signer is required he/she must complete an Application for Residency and meet all the Resident Selection Criteria. A guarantor will be fully responsible for the rent obligations for the Lease Agreement if the occupying the resident(s) default.

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Applicant Signature

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Date

**Application for Residency**

(Every additional live-in resident over the age of 18 as of the lease commencement date must submit the separate application and sign the lease)

**APPLICANT**

Full Name (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ DOB \_\_\_\_\_

Home Phone Number ( ) \_\_\_\_\_ Cell Phone Number( ) \_\_\_\_\_

Work Phone Number ( ) \_\_\_\_\_ E-mail \_\_\_\_\_

Gender \_\_\_\_\_ Marital Status \_\_\_\_\_ Smoker (Y/N) \_\_\_\_\_

Education (List Highest Degree Earned) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Proof of Identification: Type: \_\_\_\_\_

Identification Number: \_\_\_\_\_

How did you hear about us? \_\_\_\_\_

**LIST OTHERS WHO WILL RESIDE IN APARTMENT ON A PERMANENT BASIS:** (To be used only for additional live-in residents or apartment under the age of 18 as of the lease commencement date)

| Full Legal Name | Social Security # | Relationship | DOB   |
|-----------------|-------------------|--------------|-------|
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |
| _____           | _____             | _____        | _____ |

**RESIDENCY INFORMATION** (please include at least 2 years of prior residences):

**Present Address:** \_\_\_\_\_ Apt # \_\_\_\_\_ Phone( ) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

Rent or Own? \_\_\_\_\_ Dates: From \_\_\_\_\_ / \_\_\_\_\_ to \_\_\_\_\_ / \_\_\_\_\_

Landlord/Lender Name \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

**Previous Address:** \_\_\_\_\_ Apt # \_\_\_\_\_ Phone( ) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

Rent or Own? \_\_\_\_\_ Dates: From \_\_\_\_\_ / \_\_\_\_\_ to \_\_\_\_\_ / \_\_\_\_\_

Landlord/Lender Name \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

**Additional Previous Address:** \_\_\_\_\_ Apt # \_\_\_\_\_ Phone( ) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

Rent or Own? \_\_\_\_\_ Dates: From \_\_\_\_\_ / \_\_\_\_\_ to \_\_\_\_\_ / \_\_\_\_\_

Landlord/Lender Name \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

**EMPLOYMENT INFORMATION** (continued)

**Previous Employer:**

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

Employment Date: From \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ Title \_\_\_\_\_

Gross Annual Salary: \$ \_\_\_\_\_ Supervisor Name: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

**OTHER INCOME:**

| Type of Income | Source/Bank | Gross Annual Amount |
|----------------|-------------|---------------------|
| _____          | _____       | \$ _____            |
| _____          | _____       | \$ _____            |

**Relative/Emergency Contact (Not Residing With You):**

1. Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Home Phone # (\_\_\_\_) \_\_\_\_\_ Work Phone #(\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_  
Address \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

2. Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Home Phone # (\_\_\_\_) \_\_\_\_\_ Work Phone #(\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_  
Address \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

| VEHICLES: Make | Model | Color | License # | State | Year  |
|----------------|-------|-------|-----------|-------|-------|
| _____          | _____ | _____ | _____     | _____ | _____ |
| _____          | _____ | _____ | _____     | _____ | _____ |
| _____          | _____ | _____ | _____     | _____ | _____ |

| PETS: Name | Type  | Gender | Weight | Breed | Color | Age   |
|------------|-------|--------|--------|-------|-------|-------|
| _____      | _____ | _____  | _____  | _____ | _____ | _____ |
| _____      | _____ | _____  | _____  | _____ | _____ | _____ |
| _____      | _____ | _____  | _____  | _____ | _____ | _____ |

**NOTE:** Keeping of pet or animal requires consent of management, payment of applicable fees/deposits, and execution of Pet/Animal Addendum. In specific circumstances, certain animals may be kept for limited purposes pursuant to Landlord’s policies, such as animals used for individuals with disabilities and official police dogs. For further details please refer to Landlord’s pet and community policies.

**Disclosures** The Civil Right Act of 1968m as amended by the Fair Housing Act Amendments of 1988, prohibits discrimination in housing based on race, color, national origin, religion, sex, handicap, or familial status. The management of this property is committed to complying with the letter and spirit of the laws which provide an equal housing opportunity to all. This federal agency which administers compliances with the fair housing laws is the United States Department of Housing and Urban Development.

**Certifications for Residency Application: Application Fee** I hereby agree, in the event of the approval of this application to execute a lease in accordance with the terms set forth in the rental application and my rental liability shall commence pursuant to the terms of the lease. I agree that **\$29.95** application fee, which is comprised of **\$29.95** to cover Landlord’s out-of-pocket costs associated with the processing of the application and **\$0** to cover Landlord’s administrative and overhead costs allocable to processing of the application, accompanying this application shall be retained by the Landlord to cover Landlord’s various costs of evaluation my application, whether or not Landlord approves my application, or whether or not I sign a lease or take possession of an apartment home, and I agree to this amount being retained by Landlord as a reasonable estimate of the actual costs to Landlord to evaluate my application. (I also do not believe the amount of this application fee is an unfair trade practice). I understand that the application fee accompanying this application is nonrefundable after I execute this application and will not be applied against the security deposit or any rent payable pursuant to the lease.

The landlord shall be entitled to retain the administrative fee to cover Landlord’s various costs of processing such unit for occupancy by me, and I agree to this amount being retained by Landlord as a reasonable estimate of the actual costs to landlord to process such unit for my occupancy. (I also do not believe the amount of this administrative fee is an unfair trade practice). I understand that, if I occupy to unit, the foregoing administrative fee will not be applied against the security deposit or any rent payable pursuant to the lease, but rather shall be retained by Landlord for the costs of processing the undersigned’s application. If Landlord returns the administrative fee, then, at the option of Landlord, Landlord may do so by one check payable and delivered to any applicant or one check jointly payable to all applicants but delivered to only one applicant for the unit.

**Any unanswered "Yes" or "No" questions shall result in the denial of your application.**

**Have you or any member of your household ever been convicted of or pled guilty or "no contest" to a any felony?**

Yes  No

**Have you or any member of your household ever been convicted of or pled guilty or "no contest" to a sexual offense?**

Yes  No

**Have you or any member of your household ever been listed on a registry of sexual offenders?**

Yes  No

**Have you or any member of your household ever been convicted of or pled guilty or "no contest" to any drug-related criminal offense?**

Yes  No

**Are you or any member of your household of Specially Designated National or other Blocked Person designated by the United States government as a person who commits or supports terrorism or is involved in international narcotics trafficking?**

Yes  No

**If yes to any of the above questions, please explain, providing the location, date and nature of the offense:** \_\_\_\_\_

I have read the foregoing; certify that the information herein is TRUE and CORRECT, that this application is submitted for the purpose of inducing approval of this application on my behalf.

By signing this application, I authorize Landlord or agent for Landlord to verify any information contained herein. Any "yes" response to the personal and criminal history questions above, or any false statement on the application will lead to the rejection of my application and/or immediate termination of my lease. Further, if I subsequently am involved in conduct which would result in a "yes" response to any of the questions set forth above (even after I sign the lease and take possession of the apartment home), I understand that Landlord may terminate the Lease.

Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date: \_\_\_\_\_

Management Representative Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR COMMUNITY ADMINISTRATIVE PURPOSES:**

\_\_\_ Check if on Wait List    Wait List Expiration Date (if needed) \_\_\_\_\_

Community# \_\_\_\_\_ Community Name: Baker Lofts LLC    Date \_\_\_\_\_

Address: 533 Columbia Ave. Holland Mi 49423 Unit # \_\_\_\_\_ Requested Move in Date \_\_\_\_\_

Application Result: \_\_\_\_\_ Date Applicant Notified of Results \_\_\_\_\_

Who Notified the Applicant of Result: \_\_\_\_\_

Notification Method: \_\_\_\_\_

**Consent to Consumer Report and Background Check**

This is to inform applicant that, as part of Landlord’s procedure for processing applicant’s application, an Investigative Consumer Report may be prepared whereby information is obtained through personal interviews with applicant’s landlord, employer, or other with whom applicant is acquainted. This also is to inform applicant that, as also set forth in the lease application will execute if applicant’s application is approved by Landlord, similar Investigative Consumer Reports may be prepared in the future after applicant has executed the lease and become a resident or has vacated the property which is the subject of this agreement. The inquiries include information as to applicant’s character, general reputation, personal characteristics, mode of living and credit report. The federal Fair Credit Reporting Act requires Landlord to provide to applicant additional information about the nature and scope of the investigation if applicant provides Landlord with a written request within a reasonable time. Landlord has attached a summary of applicant’s right under the Fair Credit Reporting Act.

I, \_\_\_\_\_, the undersigned applicant authorize Baker Lofts LLC, or its agent, attorney or assign to order and review one or more consumer reports relating to me (including, but not limited to, credit history, rental history (including with other properties owned by property owners affiliated with Landlord), and criminal history). I further authorize Baker Lofts LLC, its agents, attorney or assign to order or prepare, and review, investigative consumer reports relating to me. I understand and authorize Woodard Station, it agent, attorney or assign to continue to obtain or prepare consumer reports and investigative consumer reports on me both during the duration of any lease or agreement I may enter into as a result of the application and at any time thereafter, including for the purposes of collection of amounts I may owe under any lease or other agreement. I further authorize and direct all employers, financial institutions, banks, creditors, residential managers/landlords to release any and all information relating to me to Baker Lofts LLC or its agents, attorney or assign. I acknowledge that I have received a summary of my rights under the Fair Credit Reporting Act.

I further understand and authorize Baker Lofts LLC to obtain and use consumer report information relating to me (including, but not limited to, a credit score) for the purpose of conducting research into statistical credit models and evaluating the performance of various scoring models and sources of consumer reporting information, including but not limited to, criminal conviction and skip tracing/eviction databases.

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_

SSN \_\_\_\_\_ Date: \_\_\_\_\_

## **A Summary of your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you --such as if you pay your bills on time or have filed bankruptcy--to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you--such as denying an application for credit, insurance, or employment --must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a persona has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA (The source also must advise national CRAs -- to which it has provided the data--of any error.) The CRA must give you a written report of the investigation, and a copy of the report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA --that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. The CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from the CRA list for unsolicited credit and insurance offers.** Creditors and insurers may not file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the list indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

| <b>For Questions or Concerns Regarding:</b>   | <b>Please Contact:</b>   |
|---|--|
| CRAs, creditors and other not listed below  | Federal Trade Commissions<br>Consumer Response Center -FCRA<br>Washington, DC 20580<br>1-877-382-4367 (Toll-Free)          |
| National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)        | Office of the Comptroller of the Currency<br>Compliance Management, Mail Stop 6-6<br>Washington, DC 20219<br>800-613-6743  |
| Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)                           | Federal Reserve Board<br>Division of Consumer and Community Affairs<br>Washington, DC 20551<br>202-452-3693                |
| Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) | Office of Thrift Supervision<br>Consumer Programs<br>Washington, DC 20552<br>800-842-6929                                  |
| Federal credit unions (words "Federal Credit Union" appear in institution's name)   | National Credit Union Administration<br>1775 Duke Street<br>Alexandria, VA 22314<br>703-518-6360                           |
| State chartered banks that are not members of the Federal Reserve System  | Federal Deposit Insurance Corporation<br>Division of Compliance & Consumer Affairs<br>Washington, DC 20429<br>800-934-FDIC |
| Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission                   | Department of Transportation<br>Office of Financial Management<br>Washington DC 20590<br>202-366-1306                      |
| Activities subject to the Packers and Stockyards Act, 1921  | Department of Agriculture<br>Office of Deputy Administrator -GIPSA<br>Washington, DC 20250<br>202-720-7051                 |

**Automatic Payment Option Enrollment Form and Agreement**

New     Updated/Change     Delete     Other

**Step 1: General Information (Please Print)**

Baker Lofts LLC Community (Lessor): \_\_\_\_\_  
Name (Lessee): \_\_\_\_\_ Email: \_\_\_\_\_  
Address: \_\_\_\_\_ Apt: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
Amount to Debit: \$ \_\_\_\_\_ Draft Day (1-31 or Last Day of Month): \_\_\_\_\_  
Start Date (mm/yyyy): \_\_\_\_\_ End Date (mm/yyyy): \_\_\_\_\_

**Step 2: Payment Information**

Check here if Name, Address, and Phone Numbers are the same as above

Account Holder's Name: \_\_\_\_\_ Email: \_\_\_\_\_  
Address: \_\_\_\_\_ Apt: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone \_\_\_\_\_  
**Bank Account Number** (up to 17 digits): \_\_\_\_\_  
**Routing Number** (9 digits) \_\_\_\_\_

**Step 3: Terms and Conditions**

I (Lessee) hereby authorize the Baker Lofts LLC Community named above (Lessor) to debit the amount of the designated expense from the checking account indicated above for the payment of rent, utility, or other assigned expense for the apartment unit listed. I understand that these charges will be made on the first day of the month rent is due, beginning on the Start Date indicated. I agree to pay off all remaining rents due according to the terms and conditions of the Lease Agreement.

In the event the checking account cannot cover the payment for any reason, I understand that I remain responsible for all rents due according to the Terms and Conditions of the Lease Agreement. I understand that I must also provide the Lessor 30 days' written notice to top the use of this service. All applicable late and NSF fees will apply on returned items according to the Lease Agreement. Upon expiration of these Terms and conditions, all remaining rents are due according to the Terms and Conditions of the Lease Agreement. There Terms and Conditions will become part of the Lease Agreement and permanent resident file.

**Lessee Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Step 4: Office Use Only**

Date: \_\_\_\_\_ Collection Cycle Date: \_\_\_\_\_

Community Name: \_\_\_\_\_ Resident ID #: \_\_\_\_\_  
Community Manager: \_\_\_\_\_ Payment Code - CK