



RESIDENTIAL SELECTION CRITERIA

A separate application is required for each applicant over the age of eighteen (excluding dependent children and/or spouse) who will reside at the property to guarantee compliance with the Federal Housing Acts. Applicants will not be accepted on a "first come", "first serve" basis, all pending applications will be submitted to the owner of the property for review and final decision.

Pullum Real Estate Group, LLC and the owner of the property do not discriminate on the basis of age, race, color, religion, sex, national origin, handicap, or family status.

The following is the criteria set forth by the owner of the rental property and Pullum Real Estate Group, LLC for qualifying an applicant as a resident and must be included with the application:

1. Application must be fully completed, dated, and signed.
2. Disclosure statements must be dated and signed.
3. Applicant must provide proof of identity with photo; such as a state driver's license.
4. Applicant must provide a social security number or be able to verify that no number has been given.
5. Landlord history, present and past, must be verified for the previous two years from the date of application.
6. Family size must be in compliance with the available unit per HUD regulations.
7. If self employed, applicant(s) must provide a signed copy of the previous years federal tax returns to include all schedules, 1099's, etc. and a Year-To-Date Profit and Loss Statement.
8. If salaried and/or hourly waged employee, applicant(s) must provide a copy of the most recent pay stub.
9. Non-employed applicants must provide proof of income; i.e. proof of retirement income, proof of Social Security Benefits, proof of disability income, etc.
10. Proof of child support and/or alimony payments is required in the event said payments are to be used in qualification ratios.
11. Prohibits the rental of a single family dwelling to more than two (2) unrelated adults.

APPLICANTS MAY BE DENIED OCCUPANCY FOR ANY OF THE FOLLOWING:

1. Falsification of any information listed on the application.
2. Unable to satisfactorily verify any information listed on the application.
3. Conflicting information listed on the application versus other information obtained from the credit report and/or from public records.
4. Incomplete application.
5. Debt to income ratios exceeding 29% for the housing ratio and/or 41% for the total debt ratio.



(Continued)



APPLICANTS MAY BE DENIED OCCUPANCY FOR ANY OF THE FOLLOWING: (Continued)

- 6. Poor rental history to include, but not limited to:
 - a. Non-payment of rent,
 - b. More than two (2) late notices issued during tenancy,
 - c. More than two (2) insufficient checks issued during tenancy,
 - d. A filed eviction,
 - e. An agreement to vacate premises to avoid eviction,
 - f. A report of violence to persons or property,
 - g. A report of poor or unsanitary housekeeping,
 - h. A report of not maintaining the lawn, flowerbeds, or exterior of the premises in general,
 - i. A report of drug-related activity by any household members and/or guests.

- 7. Poor credit history and/or insufficient credit history to include, but not limited to:
 - a. Credit Score Rating of less than 650
 - b. Bankruptcy discharged less than two (2) years from the date of application,
 - c. Bankruptcy that has not been discharged as of the date of application,
 - d. Late payments within the past two (2) years from the date of application,
 - e. Unpaid judgments or collection items.

- 8. Any conviction of any length of time for any drug related, sexual related, murder related or arson related crime.

As evidenced by the signature(s) below, the applicant(s) hereby certify that the applicant(s) has received and read the Residential Selection Criteria and acknowledge that Pullum Real Estate Group, LLC merely verifies the information on the Rental Application, obtains a credit report, and provides said information to the owner of the rental property for their final decision as to accept or deny the application based upon the above stated criteria. The applicant(s) acknowledge that at the sole discretion of the owner of the rental property, the owner of the rental property may accept an application that does not meet all, and/or a portion thereof, of the above stated criteria by requiring an additional security deposit and/or additional advance rent payments.

List Above The Property Address Of The Property You Are Making Application For

List Above The Date That You Would Anticipate Taking Occupancy Of The Property

Printed Name of Applicant

Printed Name of Applicant

Signature of Applicant

Signature of Applicant

Date

Date