

SCREENING CRITERIA AND DISCLOSURE

Know before Applying

Each adult (18 years and older) is required to complete a separate online application. We will only begin processing once all applicants have completed their applications.

Applicants are encouraged to review the following criteria carefully and ensure they meet the requirements before applying to avoid any delays or rejections. If your application is not approved, you will not be refunded the application fee. This fee is the cost for us to process and screen your application.

General Property Management, LLC provides equal housing opportunities and fully complies with the Federal Fair Housing Act (FFHA). We do not discriminate based on race, color, religion, sex, disability, familial status, national origin, or age. We also adhere to all state and local fair housing laws. Application forms are available to all interested parties. Approval is based on five key factors:

1. Criminal Background Check
2. Credit History
3. Employment and Income Verification and History
4. Rental Verification and History
5. Pet & Assistance Animal Criteria

You will be notified of your application status, approval or denial, within 2 business days. Please note that multiple applications may be received simultaneously. To ensure a fair and consistent process, we operate on a first-come, first-qualified basis. This means the first applicant(s) who both view the property and have an approved application will be given the opportunity to move forward with a lease.

If you have any questions, contact our office during business hours, Monday to Friday, 8 AM to 5 PM (CST).

Criminal Background Check

Identification: Each applicant will be required to upload a clear, legible copy of a government-issued photo identification card as part of the online application process.

As part of our screening process, we conduct a review of relevant criminal, sex offender, and terrorism databases, as well as rental and financial history. Applications may be denied if there is evidence of criminal activity that indicates a direct threat to the safety of others, property, or risk of nonpayment.

- Terrorist-related crimes
- Registered sex offender status
- Violent or dangerous criminal activity
- Distribution or manufacture of illegal substances
- Weapons-related convictions
- Evictions or unpaid rental judgments within the last 7 years
- Significant unresolved financial judgments within the last 7 years

Exceptions may be considered based on the type and age of the offense. Please provide relevant details to the properties Executive Property Manager for review.

Credit History

We will review each applicant's Equifax credit report as part of our applications process. Applications may be denied if there is evidence of financial risk, including:

- Average Equifax credit score of all adult applicant's is below 625.
- Any bankruptcies and/or collections within the last 7 years.

Average Equifax credit score is calculated by adding each applicant's score and dividing it by the total number of applicants. Example calculation: Applicant 1 has an Equifax score of 650, and Applicant 2 has a score of 600. The combined score is 1250 and divided by 2 applicants gives us an average Equifax credit score of 625.

Applicants with combined credit scores below 625 may still qualify by participating in our Risk Mitigation Program, which is designed to mitigate potential financial risk for the property. Each case is reviewed individually by upper management. Options include:

1. Co-Signer Approval: Applicants may provide a qualified co-signer.
2. Risk Mitigation Fee: Applicants may pay a one-time Risk Mitigation Fee at lease signing, plus a monthly fee according to the score range:
 - 624-600: \$100 Risk Mitigation Fee at lease signing + \$10/month
 - 599-550: \$250 Risk Mitigation Fee at lease signing + \$25/month
 - 549-501: \$550 Risk Mitigation Fee at lease signing + \$55/month
 - 500 or below: Not eligible; application will be denied

All applications are reviewed on a case-by-case basis. Management considers mitigating factors such as income, rental history, and other relevant circumstances. The Risk Mitigation Program and all screening criteria are applied consistently to all applicants.

Employment and Income Verification and History

All applicants must show at least two (2) years of verifiable employment and income history. Gross monthly income must equal or exceed three (3) times the rent.

Employed Applicants: Must be (not temporary or probationary). Accepted proof includes:

- Two (2) most recent pay stubs
- Recent bank statements showing payroll deposits
- Most recent tax returns
- Employment verification or offer letter with pay details

Relocating Applicants: Must provide an official offer letter or transfer confirmation.

Students: May provide financial aid records, student loan documentation, or proof of ongoing parental support.

Active-Duty Military: Must provide a current LES and reasonable assurance of completing a 12-month lease.

Retirees: Accepted proof includes bank statements with recurring deposits, pension or retirement account distributions, or Social Security/disability statements

Alternative Qualification: Applicants not meeting the above may qualify with savings account records showing an average balance equal to at least six (6) months of rent, maintained for the past six months.

Rental Verification and History

Applicants must provide at least two (2) years of verifiable residence history, whether renting or owning. Complete information is required, including landlord names, addresses, phone numbers, and dates of tenancy. Rental history must be confirmed through unbiased sources. Base housing may be accepted.

Homeowners may provide proof of ownership, which can be verified through a credit report. If you own your home, please list yourself as the landlord.

Eviction or Outstanding Balances: A nationwide eviction check will be conducted. Applications may be denied if:

- An eviction filing or judgment occurred within the past seven (7) years
- There is an outstanding balance owed to a prior landlord

Exceptions may be considered on a case-by-case basis if supporting details are provided to the Executive Property Manager.

Lease Obligations: Applicants must show a history of fulfilling lease agreements. Applications may be denied if an applicant indicates intent to break a current lease to move into one of our properties. Exceptions may be considered with supporting details reviewed by the Executive Property Manager.

Co-Signer Policy

Co-signers must have a minimum credit score of 725 and meet all other qualifications.

Pet & Animal Policies

All tenants must complete a Pet Screening profile. Animal policies vary by property owner. Some owners do not allow pets (other than approved assistance animals), while others may restrict type, size, or breed. Management may require tenants to bring pets in for in-person approval.

General Pet Guidelines:

- Maximum of two (2) pets per household, unless otherwise approved by the property owner.
- All pets must be at least 1 year old.
- All pets must be spayed or neutered.

Standard Pet Fees:

- One-Time Pet Addendum Fee: \$35/pet + \$25/pet restricted breed or not declawed fees
- Monthly Pet Rent: \$35/pet + \$25/pet restricted breed or not declawed fees

Restricted Breed Dogs: On a case-by-case basis, the following breeds (or any mix including these breeds) may be considered for approval:

- | | | |
|---------------------|--|--|
| • Akita | • Husky (Siberian or Alaskan) | • Rottweiler |
| • Boxer | • Mastiff-type | • Saint Bernard |
| • Chow Chow | • Pit Bull Terrier (American or Staffordshire) | • Wolf-type |
| • Doberman Pinscher | | • Any breed not covered by homeowner's insurance |
| • German Shepherd | | |
| • Great Dane | | |

Proof of Dog Liability Insurance (\$100,000 minimum per incident) listing General Property Management, LLC as "additional interest" is required prior to lease signing for any approved restricted dog breed.

Pet Policy Enforcement: Tenants may face eviction for misrepresenting a pet's type, breed, or status, or for keeping poisonous, dangerous, endangered, or unauthorized animals. Approval and final determination of breed/type are the responsibility of General Property Management, LLC. Pets may be required to appear in-person for final approval.

Service Animals & Emotional Support Animals (ESAs): Requests for certified service animals or ESAs must include current documentation from a licensed professional confirming the need for the animal. These animals are not subject to pet fees or deposits. Final approval will be determined in accordance with Fair Housing laws and reasonable accommodation requirements.

Reasons for Denial of Applications

Applications may be denied for any of the following reasons:

- Failure to provide proper notice when vacating a prior residence.

- Negative landlord references, including but not limited to reports of lease violations, disturbances, or damages caused by the applicant, household members, guests, or pets.
- Three (3) or more late rent payments within the past 12 months.
- Outstanding collections from a prior landlord or property management company.
- Eviction filings, unlawful detainer actions, or court-ordered judgments related to rental housing within the past five (5) years.
- Receipt of a recent notice to vacate due to lease violations.
- A combined Equifax credit score below 625 without participation in the Risk Mitigation Program (outlined above).
- Two (2) or more non-sufficient funds (NSF) payments within the last 12 months.
- Unauthorized occupants residing in a prior rental unit.
- Inability to verify information provided on the application.
- Unauthorized business operations from the property. (Applicants with home-based businesses may submit details for review by the property manager.)
- Attempting to alter or remove terms of the General Property Management, LLC lease agreement during the application process.

Note: Applications offering less than the advertised rental rate may be delayed or denied.

Lease Term Options

Standard Lease: Advertised rent applies to 12-month leases.

6-Month or Month-to-Month Lease: Available only at select properties and subject to an additional 20% premium.

Seasonal Restrictions: Move-outs are not permitted in December, January, February, or March.

Additional Considerations

Accuracy of Listing Information: While every effort is made to provide accurate details, applicants are responsible for verifying features such as schools, pets, HOA rules, or amenities before signing a lease. Advertised details do not constitute a guarantee.

No Smoking Policy: Smoking is prohibited inside the home and garage.

Accessibility Modifications: Reasonable modification requests from persons with disabilities will be considered in accordance with fair housing law. Written proposals, permits, and owner approval are required. Restoration obligations may apply.

Security Deposit: Advertised security deposit must be paid within 48 hours of approval in certified funds.

Lease Start Dates: Vacant homes must have a lease start date within 14 days of approval. Occupied homes may vary based on availability.

Late Fees: Rent is due on the 1st of each month. Late fees apply beginning at midnight on the 5th of each month.

Inspections: Management conducts periodic inspections with photos of the interior and exterior, which are shared with the property owner.

Sight-Unseen Applications: Allowed with a signed addendum and confirmation from a trusted advisor outside of management.