

MGM PROPERTY MANAGEMENT, LLC APPLICANT SCREENING CRITERIA

Fair Housing Statement

- As a fair housing provider, we do not discriminate against persons on the basis of race, color, religion, national origin, sex, familial status, disability, creed, marital status, receipt of public assistance, sexual orientation, and any other protected class protected by applicable fair housing law.

Business Relationship

- The relationship between Management and our residents is a business relationship. A courteous and businesslike attitude is required from both parties. We reserve the right to refuse rental to anyone who is verbally abusive, uses profanity, is disrespectful, makes threats, is under the influence of alcohol or illegal drugs, is argumentative, or in general displays an attitude at the time of the showing or application process that causes Management to believe we would not have a positive business relationship.

Application Requirements

- The application must be filled out completely and accurately. An incomplete application may be rejected or not processed. Any misstatements, misrepresentations, or omissions made on your application, whether or not discovered before you move into the building, is grounds for denial of an application or termination of an existing lease. Information must be legible and verifiable. Your application may be rejected if any requested information (such as a prior address or source of income) on the application is omitted or cannot be verified.
- All applicants must be 18 years of age or older, or a legally emancipated minor. Each adult must complete an application and pay an application fee.

Income

- Monthly gross income should be equal to or greater than 3 times the monthly rent.
- Income must be verifiable through current pay stubs, employer contract, public benefits records, tax records, or similar records, accepted at the discretion of Management. Income from all sources will be considered as long as it is verifiable, reliable, and predictable.

Housing History

- Applicants must have a positive housing history. We require the name and last known telephone number of each landlord/property manager, mortgagee, or contract for deed payee for each address for the last two (2) years. Roommate and family-member references are not acceptable. We reserve the right to deny your application if we are unable to verify your housing history. The refusal of a prior landlord to give a reference, or a negative reference, may be grounds for denial. Negative items that can result in rejection include evictions, lease non-renewals, household safety / health / housekeeping violations, lease violations, pest-control issues, unpaid rent, unpaid utilities or other housing-related debt, etc. In the case of first-time renters or renters who, because of age or other reasonable explanation,

have less than 2 years of housing history, this requirement may be varied subject to additional requirements of management.

Credit History

- Credit history will be checked. An adverse credit report, a high amount of household debt, judgments, or bankruptcy or the absence of a credit history may be grounds for rejection of an application. In the case of first-time renters or renters who, because of age or other reasonable explanation, do not have a credit history, this requirement may be varied subject to additional requirements of management.

Criminal History

- We do not reject applications based on arrests, dismissed charges, or expunged convictions. We do not reject applications based on juvenile records unless the resulting adjudication or conviction is based on an adult charge or public juvenile adjudication. We do not reject applications based on minor crimes (failure to pay transit fare, minor consumption of alcohol, loitering without intent, worthless check, etc.) or for minor and moderate driving offenses that do not involve criminal vehicular operation causing property damage or bodily injury. DUIs/DWIs will not be considered unless the applicant has three or more such offenses in the past five years.
- No matter the date of the conviction, we reject applications for criminal convictions such as homicide; arson; criminal sexual conduct; child pornography; illegal manufacture or distribution of controlled substances; terrorism; blackmail; extortion; and racketeering. We reject applicants who are currently subject to any sex-offender registration requirement under any jurisdiction.
- Convictions for violent crimes not discussed above will result in rejection if the conviction is less than 15 years old. Convictions for drug-related crimes not discussed above will result in rejection if the conviction is less than 10 years old. For convictions not described above, we consider the nature, severity, and age of the conviction in determining whether to approve or reject an application. Given the variety of convictions that exist and the need to review accurate records, we cannot make binding pre-application determinations about whether your criminal history may disqualify you from our housing. We make admissions decisions after we have ordered and reviewed screening reports.
- Open charges: Unless the charge is for a crime that we disregard under our screening criteria, we reject applicants with open charges. An applicant may re-apply upon resolution of the open charge, at which time the then-closed charge will be considered under our criteria. If the open charge was dismissed, the application will not be denied on the basis of that charge. If the open charge resulted in a conviction, it will be evaluated under our criteria to determine whether the conviction requires rejection of the application.
- We have the discretion to evaluate criminal records to determine how to characterize them and apply our screening criteria. Our screening criteria are narrowly and proportionately tailored to comply with fair housing law, advance the property's interests, and not unduly limit an applicant's admission based on criminal history. We have and will continue to consider the interests of the property; various laws; and other relevant materials when determining how to treat criminal records under our criteria. We will reject applications when required to do so by federal, state, or local law. We have the discretion to modify our criteria based on new information, new law, our experience in applying the criteria, and other business justifications.

Occupancy Limits

- Local ordinances will vary. If the local ordinance for your community is more restrictive than MGM limits, the local ordinance will apply.

<u>Size of Apartment</u>	<u>Maximum # of occupants</u>
Efficiency/Studio	Two persons but no more than one adult
One Bedroom	Two persons
Two Bedroom	Two persons per bedroom but no more than two adults*
Three Bedroom	Two persons per bedroom but no more than three adults*

*Our restriction on the number of adults is designed to maximize housing opportunities for families with children and to minimize the problems that can occur with parking and guests, where there are multiple adults/roommates.

Conditional Approvals

- At the discretion of Management, approval of an application may be conditioned on payment of first and last month's rent. Management may place such conditions on acceptance for the following reasons:
 - Insufficient housing history,
 - Insufficient or borderline income,
 - Lack of established credit,
 - Less than six (6) months' employment with the present employer or other reasons to question predictability and certainty of income,
 - Students with no verifiable means of support,
 - Less than positive landlord references or credit history.

Disclosure of Tenant Screening Service

- MGM Property Management, LLC uses a professional third-party company to process and screen applications. The company we use is:

Rental History Reports: 7900 W 78th St, Suite 400, Edina, MN 55439

Phone Number: 1-888-389-4023/952-545-3953 www.rentalhistoryreports.com/applicant