

## **Attachment B**

### **CRIMINAL HISTORY POLICY Effective February 1, 2006**

Effective immediately, all adult applicants for residency at this property, will subject to a criminal background check, in addition to the criteria outlined in the attached Tenant Selection Plan. This policy includes any occupant in the household 18 years or older, including dependent adults, live-in care attendants, etc., regardless of their status as Head, Co-head or Occupant on the lease.

#### **Zero-Tolerance Policy:**

Management will consider all household members' criminal conviction records (within the bounds of local, state and federal laws) as part of our resident selection criteria. Management will deny all applicants having previous felony convictions. Under no circumstances will any adult applicant having a felony conviction record be accepted as a resident of this property.

It is our aim to ensure that this apartment community is a drug-free zone. The use and sale of controlled substances will not be tolerated. The owners of this property have zero tolerance for all drug related offenses.

In accordance with the federal Fair Housing Act, if an applicant is currently receiving treatment for addiction to a controlled substance, the applicant will not be rejected based on this treatment, however, he/she must be acceptable as a tenant in all other respects, including the above-mentioned criminal history criteria.

## **Attachment B-Part 2**

### **SCREENING CRITERIA & RELEASE FORM**

#### **CREDIT REPORT SCREENING:**

Credit reports should indicate:

- |     |   |     |  |
|-----|---|-----|--|
| R-1 | Pays on-time  | R-2 | Pays within 30 days                      |
| R-3 | Pays within 31-90 days (only 2 allowed)   | R-4 | Pays within 91-120 days (only 1 allowed) |
| R-5 | Applicant pays within 120 days (only 1 allowed or file is denied based on poor credit rating) |     |  |

The following warrant denial based on poor credit rating:

- |     |   |      |            |     |            |
|-----|---|------|------------|-----|------------|
| R-9 | Collection  | OB-9 | Collection | I-9 | Collection |
| P&L | Profit and Loss write-offs are considered an open collection if not paid (including unpaid student loans, medical bills, any judgment or collections in the past 5 years would be reason for denial.) |      |            |     |            |

UNLESS: The applicant has made arrangements to repay outstanding amounts and has been paying on the account for a minimum of 6 months or credit bureau verifies payments are being received. Proof of payment should be submitted with application for residency. Exceptions may be made

for outstanding medical-related bills, not to exceed \$1,500; and credit collections/judgments not to exceed \$500.

NOTE: If the applicant has filed bankruptcy, personal and or business and can prove that the case has been discharged, the applicant may be accepted.

**LANDLORD HISTORY:**

The previous three (3) years of housing may be verified and documented for each applicant. This includes housing for applicants who were previously homeless or lived with parents/guardians. Management's inability to verify past residency may be grounds for denial.

If previous rental history and credit history has not been established, denial or a co-signer may be required.

**FALSIFICATION OF INFORMATION:**

Any falsification of information listed on the application will be grounds for denial.

**CRIMINAL CONVICTIONS/CURRENT DRUG USE:**

Management will consider all household member's criminal conviction records (within the bounds of local, state and federal laws) as part of our resident selection criteria. Management will deny all applicants having previous felony convictions. Under no circumstances will any adult applicant having a felony conviction record be accepted as a resident of this property.

**SIGNATURE CLAUSE:**

I have read and understand the above-mentioned criteria. I authorize investigation of all statements contained in this application for residency as necessary. I agree that this signed release of information may be photocopied at the discretion of Oakbrook Corporation (Agent for Owner) and should be considered as valid as the original. I authorize the owner, its subsidiaries, and its agents to investigate my credit worthiness through any credit bureau or other reasonable means. I further authorize investigation of my criminal background/history. This release for information will expire thirteen (13) months from the date of signature.

**Each applicant 18 years of age and older must sign and date below.**

_____	_____	_____
Signature of Applicant	Date	Signature of Applicant
Date		