



RESIDENTIAL SELECTION POLICY

Bradford Real Estate Group LLC (Management) believes that all residents are valued individuals. We strictly adhere to the Fair Housing Act, make reasonable accommodations when necessary, and overall strive to treat each applicant or resident with respect and dignity.

Management will not, on the basis of race, sex, color, religion, sexual orientation, disability, familial status or national origin deny to any qualified applicant the opportunity to lease a dwelling unit suitable to their needs in any property owned, managed, or controlled by Management.

Eligibility for Admission:

To be eligible for admission at the Property, an applicant must be of legal age (19 years or older or a legally emancipated youth as defined by state law) and qualified as a single adult or family satisfying the following credit and eligibility standards.

1. Income is such that they can satisfactorily meet their rental obligation without subtracting from other necessary living expenses.
2. Past performance in meeting financial obligations, especially rent, is satisfactory. Credit Bureau reports will be analyzed according to the life conditions of the applicant, and the resulting ability to meet the debt load incurred.
3. Third party consumer credit reports, scoring and recommendations will be used to verify applicant's identity, credit, and criminal history.
4. No record of the disturbance of neighbors, damage to or destruction of property, living or housekeeping habits at prior residence, which adversely affects the health, safety or welfare of other residents are allowed.
5. No criminal record, felony conviction, or history of criminal activity involving crimes of physical violence to a person or property that could adversely affect the health, safety and welfare of others.

Credit and Eligibility Standards:

Everyone is to be given an equal opportunity to lease a unit at the Property in strict accordance with the current Fair Housing laws. The following standards are to be used with evaluating each application for acceptability. If negative information is found in any category below, the application may be denied.

INCOME- Applicants will be asked to provide documentation of social security numbers or any other reasonable form of identification (such as birth certificate, valid passport, naturalization certificate, individual tax identification number, temporary residence card, employment authorization card, military identification card or government issued identification card) to allow for verification of income and background check. An applicant must demonstrate sufficient income to afford the unit after deducting all other payments and expenses.

CREDIT HISTORY- A credit report will be ordered for each applicant over 19 years of age to determine the applicant's history of meeting financial obligations. An unacceptable credit history is one that reflects consistent, past due payments; a history of repeated insufficient fund checks; derogatory credit (repossessions, foreclosures, judgements, collections, charge offs, liens, bankruptcy not yet discharged, etc); delinquent or charge of debt due to other property management agencies; or unpaid utility company collections prohibiting applicant from obtaining services in their name. Consideration will be given to a current credit history that demonstrates a pattern of improvement; history of rent payment overshadows other debt issues or Applicant can demonstrate acceptable reasons for credit history.

RENTAL HISTORY- An applicant must be able to provide positive landlord or other reference (employers, teacher, clergy, etc) for the previous two years. The applicant should also be able to prove the ability to make monthly payments (rental payments preferred) on time and without demand. Applicants will not be rejected solely for lack of rental history.