

APPLICATION GUIDELINES

Lane Properties of Charleston LLC is committed to comply with all federal, state, and local fair housing laws. It is our policy to comply with all laws that prohibit discrimination, including those that forbid discrimination based on race, color, religion, national origin, sex, familiar status, or disability, and any other local laws protecting specific classes.

In order to assist you with your decision on your new home, we are providing here a list of guidelines that we use to qualify residents for residency in our communities. Nothing contained in these requirements constitutes representation by Lane Properties of Charleston LLC that all residents and occupants currently residing in our communities have met or currently meet these guidelines.

In order to apply, you must provide a valid, government-issued photo ID at the time of application processing for each Applicant aged eighteen (18) and older.

1. MAXIMUM OCCUPANCY STANDARDS

As per Fair Housing

2. CREDIT

Our credit reporting agency evaluates credit against indicators of future rent payment performance. Income plus verified credit history will be considered in determining rental eligibility and security deposit levels.

Pre-existing delinquent accounts which have been sent to collections, excluding student loan and medical debt, and which exceed a combined amount specified by Lane Properties of Charleston LLC, may result in an additional deposit amount being required or denial.

No credit, or a lack of credit, may also result in an additional deposit amount being required or denial.

3. CRIMINAL

A criminal background check will be conducted for each Applicant aged eighteen (18) and older.

The application will be denied for any of the following reported criminal related reasons: *Felony*

convictions

- Sex Offender Registration (9608 & 9601)
- Threat/Terrorizing Related Offenses
- Murder, Homicide, Manslaughter Related Offenses
- Sexually Oriented Offenses



- Abuse/Assault and Battery Related Offenses
- Manufacturing or Narcotics Related Offenses
- Abduction/Kidnapping Offenses
- Arson Related Offenses
- Theft, Robbery, B & E Related Offenses (within the past 7 years)
- Firearms, Weapons, Explosives Related Offenses (within the past 7 years)
- Gang Related Offenses (within the past 7 years)
- Pornography Related Offenses
- Marijuana, General Drugs, Paraphernalia Related Offenses (within the past 7 years)

Misdemeanor Convictions

- Threat/Terrorizing Related Offenses
- Murder, Homicide, Manslaughter Related Offenses
- Sexually Oriented Offenses
- Abuse/Assault and Battery Related Offenses
- Manufacturing or Narcotics Related Offenses
- Abduction/Kidnapping Offenses
- Arson Related Offenses
- Theft, Robbery, B & E Related Offenses (within the past 7 years)
- Firearms, Weapons, Explosives Related Offenses (within the past 3 years)
- Gang Related Offenses (within the past 7 years)
- Pornography Related Offenses
- Marijuana, General Drugs, Paraphernalia Related Offenses (within the past 12 months) *
- * Conditional
- **Registered sex offenders will be automatically denied (resident, applicant, or occupant).
- ** Any of the above-related charges resulting in "Adjudication Withheld" and/or "Deferred Adjudication," or an active status on probation or parole resulting from any of the above, must meet the same time frames as it pertains to the charge.

4. RENTAL HISTORY

Applicant(s) will not be accepted if there have been more than four (4) delinquent payments within the past twelve (12) months. No unpaid evictions or property debt are permitted. Any previous eviction filings/judgments could result in a conditional approval. Any debt owed to any Lane Properties of Charleston LLC property will result in denial of application if payment in full is not made. No bankruptcies, foreclosures or tax liens within the past two (2) years are permitted. If an applicant(s) has limited or no rental history or derogatory rental history, an additional deposit may be required.

Guarantors will only be accepted when income requirements are not met. Guarantors will be held responsible for the lease and any other costs incurred on the lease, including damages, should the occupying resident(s) default on the lease. Guarantors must fill out an application, and will be subject to the standard application fees, rental or mortgage verification, and credit and criminal background checks. Guarantors must provide proof of income (see section 5) in an amount equal to no less than five (5) times the monthly market rental rate. A lack of verifiable rental history



may require an additional deposit. Guarantor must complete and sign a lease guaranty agreement if approved.

5. INCOME

As part of the screening process, your income will be verified. We consider the gross monthly income for all Applicant(s), which must equal no less than two-and-a-half (2.5) to three (3) times the monthly market rental amount.

Prior to approval, Applicant(s) may be asked to produce proof of income by presenting any of the following:

- Copies of last two (2) consecutive payroll check stubs
- Previous year's W-2 or 1099
- Copies of last two (2) consecutive bank/financial statements
- Proof of child and/or spousal support payments
- Proof of Social Security income, disability, or other government income
- Proof of retirement or trust fund income
- Current offer letter for income/employment verification
- Proof of assets that meet the income requirement
- Student financial aid or grants documentation clearly stating portion designated for housing
 - o Students who do not meet income requirements will need a qualified co-signer

If self-employed:

• Previous year's personal income tax return and two (2) months of personal bank statements with current business license

6. APPLICATION DISCLAIMER

All individuals aged eighteen (18) and older must submit an application. For an application to be approved, it must comply with all guidelines and rental criteria. When processing an application, we verify credit, criminal, rental, and income history to ensure an application fulfills rental criteria.

Any falsification in application paperwork will result in the automatic rejection of the application. In the event that an Applicant falsifies his or her paperwork, Owner has the right to hold all deposits and fees paid to apply towards liquidated damages.

7. PET POLICY

Cats, dogs (No Puppies), and certain animals are welcome at some Lane Properties of Charleston LLC properties as allowed by the property owners and as outlined in the Pet Policy. All animals must be registered by providing a photo of the animal along with proof of up-to-date vaccinations.



For non-service animals, pets cannot exceed twenty-five (25) pounds at full maturity unless prior written authorization is given by owner, and must comply with breed restrictions. A maximum of two (2) pets are permitted. A non-refundable pet fee up to \$300 is required for the first pet. An additional pet may require an additional non-refundable pet fee up to \$300 and both may also include a monthly pet rent. A pet agreement must be executed by both the tenant(s) and landlord.

Service animals must be verified with signed documentation by a healthcare provider.

Restricted Breeds Include: Akita, Alaskan Malamute, American Staffordshire Terrier, Boxer, Bull Terrier, Bull Mastiff, Chow, Giant Schnauzer, Great Dane, Mastiff, Ovtcharka, Neopolitan Mastiff, Pit Bull Terrier, Presa Canario, Rhodesian Ridgeback, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Wolf or Wolf Hybrid, any breed of guard dog such as a Doberman Pinscher, German Shepherd, or any mix of these breeds. Also, your animal must have not previously bitten or exhibited or displayed any vicious tendencies.

Exotic or non-domestic species such as a monkey, chimpanzee, snake, ferrets, iguanas, ferrets, spiders and other non-domestic cat or animal.

8. WHAT ELSE IS DONE WITH MY PERSONAL INFORMATION?

Management does reserve the right to report any defaulted lease commitment to a credit database and to pursue collection of unpaid rent. Information obtained from the applicant during the application process may be used for those purposes and application. Otherwise, personal information provided during the application process is never used again.