

Rental Qualification Standards and Application Guidelines

Applications will be accepted on a first come first serve basis and are subject to the availability of apartment types requested. Equal Housing Opportunity: It is the policy of JBJ Companies, Inc. (JBJ) to lease apartments to the public on a nondiscriminatory basis, without regard to race, religion, creed, color, sex, handicap, familial status, national origin, age, ancestry, sexual orientation, marital status, or lawful source of income. JBJ practices equal opportunity.

Management has adopted the following screening procedures to evaluate rental applications of each prospective applicant. Each application is reviewed and accepted or denied based on the requirements listed below. All applicants are urged to read this information carefully prior to completing an application.

Qualifying Criteria:

1. An applicant is any person who will reside in the apartment or who will make, or guarantee rent payments for the persons living in the apartment.
2. All persons 18 years of age or older must fill out an application. Married couples are required to fill out separate applications.
3. No more than two (2) unrelated persons can rent or reside in an apartment. Maximum number of persons to occupy various apartment sizes is as follows:

Efficiency/Studio	2 Occupants
1 Bedroom	2 Occupants
1 Bedroom with Den	2 Occupants
2 Bedroom	4 Occupants
2 Bedroom and Den	4 Occupants
3 Bedroom	6 Occupants

4. Credit history with a decision based using a 3rd party computer scoring model.
5. Applicants with a bankruptcy filed within the last 12 months shall provide proof of discharge (Bankruptcy Closed) then the application will be processed and approved or declined based current qualifying criteria. Applicants with an open bankruptcy, will be declined unless approved with a Guarantor.
6. Criminal Background check with any decision based on arrest record or conviction record to be made in compliance with applicable federal, state and local laws.

Note: If you live or have lived in the following states there will be an additional \$18.00 criminal check fee: Alabama, California, Colorado, District of Columbia, Delaware, Idaho, Louisiana, Massachusetts, Nevada, Puerto Rico, South Dakota, Virginia, and Wyoming.

7. Income Verification. Applicants who are self-employed will be asked to submit the previous two years tax returns to verify amount of income.

Monthly rent should be no more than 35% of the applicant's gross monthly income, unless the applicant can show that they have successfully paid a higher portion of their income for rent for at least the past consecutive 24 months. You may list all legal sources of income that you want to be considered as part of your monthly income. Legal sources of income may include: Salary and Tips (from all current jobs), Social Security, Pensions, Alimony and Child Support, AFDC, General Assistance Payments made directly to you, Scholarships, Savings and Checking accounts, and Trust Funds.

8. References from landlords for the previous two years to determine an applicant's rent payment history and behavior.
9. Applicants must have at least one year of successful rent payment or ownership history. If you have no verifiable housing history a full security deposit which is equal to one month's rent is required at lease signing. Any negative past rental payment or behavior history is grounds for denial of the application. **If you have been evicted from a previous apartment within the past five years your application will be denied.**
10. If the applicant does not qualify under the income and credit requirements a Guarantor is required.

If applicant does not meet the credit requirements but meets the income requirements, the applicant is given the option of paying a security deposit equal to three months' rent or obtaining Guarantor.

If required, a Guarantor application must be completed and submitted with a \$20.00 credit check fee within one (1) business day of notification. A Guarantor will be qualified on the same criteria as the applicant, except income requirements are calculated as follows: Monthly rent shall be no more than 25% of the Guarantor's gross monthly income, unless Guarantor has no mortgage or rent liability then 35% will be used. A Guarantor must sign a Lease Guaranty within two days of acceptance. A Guarantor is considered a Guarantor of the Lease and is not considered a Tenant nor allowed to reside in the apartment without being approved as a Tenant. It is recommended that the Guarantor obtains a copy of the Residential Lease and reads it. The Lease Guaranty applies even if the Guarantor does not do so.

11. Management reserves the right to deny any application that is incomplete, falsified, or does not meet the application requirements. Management reserves the right to modify the application requirements at any time.
12. Up to two pets are allowed at all properties. Dogs are **only** allowed at **Arbor Ridge Senior Apartments**, **Hillstone Apartments** and **Saxony Village Apartments**. Service/Companion animals are accepted per Wisconsin Fair Housing Laws with proper documentation. A separate application must be completed if a pet or service/companion animal will reside in your apartment. All pets/animals are subject to Management approval and policies.

Applications are submitted online at www.JBJCompanies.com. A sample copy of the Residential Lease is available for review at the following locations. If you have any questions, please contact us at the phone numbers listed below:

JBJ Companies, Inc. W178N9912 Rivercrest Drive, Suite 101 Germantown, WI 53022 (262) 255-1800	Seasons Leasing Office (drop off only) Sussex, WI (262) 820-0627	Saxony Village Leasing Office (drop off only) Germantown, WI (262) 345-5444
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Applicants will be required to submit the following:

- Copy of Driver License or State Issued ID for each person 18 years or older.
- \$20.00 processing fee per applicant (non-refundable).
- \$200.00 application deposit. This will be applied toward the security deposit upon acceptance and is refundable if application is denied. If applicant is approved and applicant cancels or fails to sign the Residential Lease within two days from acceptance, the \$200.00 application deposit will be forfeited, and the apartment will no longer be held for the applicant.
- \$18.00 additional criminal processing fee, if applicant lived in the following states: Alabama, California, Colorado, District of Columbia, Delaware, Idaho, Louisiana, Massachusetts, Nevada, Puerto Rico, South Dakota, Virginia, and Wyoming.
- \$10.00 additional application fee for applicants who do **not** have a social security number.

Please remember that the time required depends upon the availability and cooperation of your reference sources. An application will in most cases be accepted or denied within three (3) business days of receipt in our office. In some circumstances twenty-one (21) days may be required to verify all information.

DISCLOSURES:

The purpose of an application is to determine whether applicant will qualify as a Lessee. If the application is approved, the Landlord and applicant shall sign a written Residential Lease. The Landlord and applicant have no rental agreement until the time that the Residential Lease is signed.

Applicant’s rental of said premises is to be limited to use and occupancy by description provided without any right on applicant’s part to sublet all or any of said premises. This application is subject to the approval of the Landlord or Landlord’s agent.

Release, Waiver and Indemnity: The applicant will be asked to authorize any and all third parties (i.e., former landlords, existing and former employers, creditors, credit reporting agencies, BK hotline, law enforcement agencies, etc.) having information regarding the undersigned, to disclose to JBJ (and any of its agents, affiliates and employees) any and all such information that may be requested by JBJ with respect to its investigation of the suitability of the applicant for occupancy in a JBJ community. JBJ will

request authorization to seek and obtain such information. The applicant will be asked to waive any and all claims, liabilities, or actions which may exist with respect to any such disclosure and forever releases all such third parties from any liability with respect to such claims.

The applicant will be asked to declare that the representations of fact in the application are true and correct. Applicant understands that if any information on the application is false, the application will be denied and the Residential Lease made in the strength of this application may, at the option of the Landlord, be terminated at any time.

Applicant acknowledges that smoking is not allowed in any building, apartment unit, garage, and/or storage locker. Smoking is allowed outside of the building, including on patios and balconies.

Applicant acknowledges that the Manager and the agents and employees thereof represent the interests of JBJ Properties, a division of JBJ Companies, Inc. (JBJ), and they have a duty to treat all parties fairly and in accordance with fair housing law, and to disclose material adverse facts about the property. Applicants acknowledge that he/she has the right to inspect the dwelling unit applicant has applied for.

If applying at Arbor Ridge Senior Apartments, applicant warrant and represent that he/she is at least 55 years of age (or that at least one applicant in the unit is at least 55 years of age) and that all statements herein are true and correct, to the best of their knowledge

Notice: Applicants may obtain information about the sex offender registry and persons registered with the registry by contacting the Wisconsin Department of Corrections on the Internet at <http://www.widocoffenders.org> or by phone at (877) 234-0085.

According to the State of Wisconsin Statutes, Chapter 704 and Wisconsin Department of Agriculture, Trade & Consumer Protection, Chapter 134, the following required disclosures have been met prior to entering into a rental agreement and/or prior to accepting earnest money or a security deposit.

- Copies of the proposed Residential Lease and addenda have been made available for inspection by the applicant.
- The form of payment given for the security deposit shall serve as a receipt of payment.
- The applicant has been advised of the name and address of the person authorized to collect or receive rent, manage and maintain premises, person who can be readily contacted by Tenant, an owner or agent and address within the state who is authorized to receive rent, make receipt for notices and demands, and at which service of process can be made in person.
- Being advised that there are no uncorrected building and housing code violations for which the Landlord has received notice from code enforcement authorities, and which affect the dwelling unit and common areas.
- Being advised that the premises contain no conditions adversely affecting habitability.
- That the applicant has been advised of utility charges not included in rent.
- That the applicant has been advised that the Tenant has seven days after beginning tenancy to inspect the dwelling unit and notify Landlord of any damages or defects existing prior to the beginning of tenancy that were not noted on the move-in condition report during the move-in inspection, and that defects not noted within the seven-day period may not be considered to have existed prior to the Tenant's tenancy.