ROBERTS REALTY GROUP, INC. RESIDENT SELECTION GUIDELINES

Roberts Realty Group, Inc. and Roberts Brothers Commercial & Property Management, Inc. are required to establish minimum guidelines for accepting rental applications. Each person must qualify on his/her own ability. Co-Signers will be allowed only in the case of an applicant being a student of a local college or university. Co-signer must qualify by same criteria as applicant. Any adult who occupies the premises must complete an application and be qualified.

Your application will be processed through a professional credit bureau and include a criminal record check. It is imperative that you complete the application thoroughly with all requested information to help us process it in a timely manner. The application fee is non-refundable and **could be denied if full information** is not provided.

Any false or omitted information will constitute grounds for rejection of the application.

Roberts Realty Group, Inc. and Roberts Brothers Commercial & Property Management, Inc. adhere to all Federal Fair Housing Laws (Title VII of the Civil Rights Act of 1968 as amended by the Housing Community Development Act of 1988) which stipulates that it is illegal to discriminate against any person in housing practices on the basis of race, color, religion, sex, national origin, disability or familial status.

The Property Owners and Roberts Realty Group, Inc. reserve the right to reject an application for any reason based only on the qualifying information listed below. If you have any questions concerning information contained in your credit report or criminal record report, we shall not be able to discuss it with you. You may contact the reporting agency that we use and they will furnish the information to you. We will provide you with their name and address if you so request.

QUALIFICATION GUIDELINES

- **Resident History:** We verify your present and past residences for up to the past three years (Length of residency, rental amount and payment history, noise complaints, condition of unit, unpaid balances, damages, proper notice given and adherence to community policies). Evictions automatically disqualify applicants and/or co-signer. If your present residence is a home you own, we verify amount of mortgage and payment history.
- **Employment:** We verify name of employer and gross salary. If you are self-employed, we will verify income from your most recent quarterly tax return. You must earn in one week the rent for one month. If it is a roommate situation, each one of you has to earn 75% of the qualifying amount.
- Credit and Criminal Report: A full credit report will be pulled. If there are less than three credit 3. items, your present employment status, time on job, and previous rental and/or mortgage payment history are considered. All past due balances and collections must be paid in full. Public records, collections and judgments must be satisfied in full or this will result in automatic rejection of the application. A criminal report will be pulled and if you have a criminal record - it is grounds for rejection of the application.
- Bankruptcy, Tax Lien, Legal Item Judgment or Foreclosure: If bankruptcy has been filed within the past twelve months, application will not be accepted unless the case is closed and accounts included have been satisfied. If there has been an earlier bankruptcy, evidence of sufficient income and credit must be established under the guidelines listed above. A tax lien, legal item judgement or foreclosure is an automatic

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& PROPERTY MANAGEMEN	VT, INC.		
Applicant Signature	Date	Applicant Signature	Date