

Morgan Manor Residence Inc (“MMR”) Application Guidelines  
Effective May 1, 2012

---

Welcome to our community. In order to reside in our community, we require each applicant to meet certain rental criteria. Before you complete a Rental Application, we encourage you to review these requirements to determine if you are eligible.

Please note that these are our current rental criteria and nothing in these requirements shall constitute a guarantee or representation by our community that all residents currently residing in our community have met these requirements. There may be residents that have resided here prior to these requirements going into effect; therefore, our ability to verify whether these requirements are met is limited to the information we receive from the various consumer-reporting services used.

All applicants must complete a separate rental application. Married couples may submit a joint application. There is a \$50.00 application fee per person.

**Applicants/Residents** All applicants must be over the age of eighteen at the time of application. To the extent allowed by law, MMR does not allow adult individuals (i.e., anyone over the age of 18) to reside in an apartment unless that person has applied through MMR’s application process to be a resident and has been approved as a resident. Furthermore, all residents must sign a lease with MMR. The term resident means an applicant that has been approved by MMR and has signed a lease with MMR.

**Occupants** Occupants are individuals who are under the age of 18 at the time of application who intend to reside in an apartment with a resident. Occupants must be legal dependents of the resident, and are not required to apply to be a resident. Once an occupant attains the age of 18, he/she must, if he/she desires to continue to reside in the apartment, apply to be a resident, be approved by MMR and sign a lease with MMR. Notwithstanding, if any occupant has attained the age of 18 but is only residing in the apartment on a temporary or part-time basis, which shall be determined in MMR’s sole discretion, MMR may allow the continued occupancy by such occupant without requiring the occupant to apply to be a resident.

**College Student** Effective January 1, 2006 MMR no longer rents its apartments or town homes to college students. For the purposes of this new policy, the term “college student” shall not include non-traditional students. Whether an applicant falls into this exempt category shall be determined in the sole discretion of the property manager.

All rental applications will include an inquiry of whether the applicant is a college student and the particulars of the applicant’s college enrollment, with enough specificity to allow the property manager to determine if the applicant is a college student whose application must be denied. If the property manager determines that the applicant is a college student, the application shall be denied on that basis, and there shall be no investigation into the application (such as, but not limited to, pulling credit reports, or seeking employment, income or prior landlord information or references). Each college student applicant whose application is denied shall be told that his/her application was denied in accordance with MMR’s policy that it does not rent to college students.

All college student tenants in MMR's apartments or town homes as of January 1, 2006 shall be unaffected by this changed policy, and their leases shall not be non-renewed solely because of their status as college students. However, the property manager may, consistent with his/her general authority, choose to non-renew such tenants' leases if there are other reasons for a non-renewal.

**Income** Applicants must demonstrate a verifiable source of income with a 30% or less debt to income ratio. Verification may include original pay stubs, written verification from income sources, bank statements, tax returns, etc.

**Employment** Applicant must have a minimum of one (1) year employment history in the same field of work. Applicant must be currently employed unless retired, or on disability.

**Source of Income** Notwithstanding the foregoing, MMR does not discriminate on the basis of an applicant's source of income where it is illegal to do so.

**Rental/Mortgage History** Applicant(s) should have a current resident reference (apartment community or mortgage company) reflecting a prompt payment record and an acceptable rental/mortgage history for the past one (1) year.

Any record of disturbance of neighbors, destruction of property, living or housekeeping habits at a prior residence which may adversely affect the health or welfare of other residents, illegal occupants, unauthorized pets, or owing a past due balance to a previous landlord may result in the denial of the application.

If applicant is a first-time renter who has not had a mortgage, Summerdale Apartments may require a Lease Contract Guarantor.

**Credit** Applicants' credit record must currently be satisfactory. MMR does not generally disqualify applicants who have filed for bankruptcy protection. However, the following conditions must be met:

1. Bankruptcies must be discharged
2. No late payment since discharge date

**Criminal History** To the extent allowed by law, MMR reserves the right to refuse to rent to individuals who have been charged with or convicted of, or who have pled guilty or no contest to, or who have had any other disposition other than a non-guilty verdict for any crime involving injury or threat to another person, destruction of property, use, sale, distribution, manufacture or possession of any illegal drugs, or any other crimes that render an applicant unsuitable for residency in MMR's properties in MMR's sole discretion.

**Occupancy** All residents and all occupants must be listed on the Lease Contract.

**Roommates** Each resident and Guarantor is jointly and severally responsible for the entire rental payment as well as the adherence to all community rules and policies.

**Guarantors** They must complete an application and meet all rental criteria and will be held legally responsible for the lease and all addendums, amendments, extensions and renewals. **Guarantors must be a Pennsylvania resident.**

**Pre-Payment of Lease Term** If an applicant does not meet all of the rental guidelines, MMR may still choose to lease to him/her, subject to the pre-payment of rent for the entire lease term provided that there are no documented complaints from current or previous landlord.

**False Information** Any falsification of information on the application will automatically disqualify the application and all deposits and application monies will be forfeited. If MMR determines after a lease is signed that an applicant has falsified any information on his/her application, MMR reserves the right to terminate the lease.

**Application Fee** Applicant has paid MMR an application fee. Applicant understands and agrees that the application fee is non-refundable. If MMR rejects this application for any reason, or if the applicant does not enter into a lease, the application fee will not be returned to applicant.

**Security Deposit** MMR requires a security deposit equal to one month's rent.

**Discrimination** MMR does not discriminate on the basis of race, color, sex, religion, national origin, disability, familial status or any other protected category.

**Consent** The undersigned applicant(s) and co-signer(s) hereby consent to allow MMR, itself or through its designated agents and/or employees, to obtain a consumer report and criminal record information on each of us and to obtain and verify each of our credit and employment information for the purpose of determining whether to lease an apartment to me/us. I/We also agree and understand that MMR and its agents and employees may obtain additional consumer reports and criminal record reports on each of us in the future to update or review our account. Upon my/our request, MMR will tell me/us whether consumer reports or criminal record reports were requested and the names and addresses of any consumer reporting agency that provides such reports.

**Changes** MMR may, at any time, in MMR's sole discretion, and without notice, change these Guidelines, require anything else that MMR deems appropriate, and consider any other factors that MMR deems appropriate when reviewing for approval of any application.

I have read and understood the Rental Application Guidelines.

Date:

Applicant Signature

Applicant Signature