

Celebrating Over 50 years of Integrity, Quality & Service

Prior to starting your application, take a moment to carefully read through the required items below. If your application is incomplete or any of these required items are missing, IT WILL NOT BE PROCESSED.

- Please write the **specific property/properties** you would like to apply for. Do not write "All".
- You **must include** a copy of each household member's Social Security card; or something legal with the full number on it.
- All household members over the age of 18 must report all asset and income information.
- When completing the income portion, be sure to report all gross weekly or monthly income (before taxes or deductions).
- All household members over the age of 18 must sign and date the application and all forms with the application.
- You **must provide** complete landlord contact information (full name, mailing address, and phone number; email, and/or fax if available to expedite your application).
 - o If you do not have any rental history, please visit our website to print a Co-Signer Application.

 www.hodgescompanies.com → Apartment Communities

 →Affordable Housing → scroll to the bottom of the page where you will find our Co-Signer Application. Anyone over the age of 18 can apply to be a co-signer unless they are already on a current lease with Hodges.

If you have any questions, please feel free to contact our office. Thank you.





Pembroke Road Phase I & II Resident Selection Plan Created March 20, 2023, modified August 3, 2023

Compliance:

This policy and all resident selection procedures shall comply with all state and federal laws and regulations, including any discrimination prohibited by the Fair Housing Act and other state and federal statutes and regulations that prohibit discrimination.

Nondiscrimination:

Pembroke Road does not discriminate on the basis of regardless of race, color, national origin, sex, religion, age, disability, handicap, sexual orientation, gender identity, or marital or familial status; regardless of actual or perceived.

Procedure Guidelines:

Pembroke Road will have a procedure manual that will include acceptance criteria and income guidelines, and a list of funding source requirements for that property, as well as other necessary procedural guidelines. The manuals will be adjusted, as funding guidelines require.

Income Guidelines:

Pembroke Road targets it's housing to low income (LI) (those earning less than 60% of median income), very low income (VLI) (those earning less than 50% of median income), and extremely low income (ELI) (those earning less than 30% of median income) families.

Income guidelines for the LIHTC, HOME, and HUD 811 program will only be used to select incoming residents. Income guidelines will not be used to displace residents if their income rises over the limits after they move into the property.

Income Verification:

Applicants will be required to provide **COMPLETE** income and asset verification at the time of application, at annual re-certification, and as requested by the Owner or its Agents. This includes all assets, income, and student status. **Failure to provide complete verification will result in the application deemed "Unable to Process". Failure to provide accurate and true representation of all assets, income and student status is considered tenant fraud and could affect residency.**

Applications can be obtained from our office or online at our website at www.hodgescompanies.com. Applications are accepted at our office or they can be mailed to Hodges Development Corp, 201 Loudon Road, Concord, NH 03301. Applications must be complete (all questions answered), no white out accepted, and all attachments completed and submitted along with copies of social security cards for all members. All applications are date and time stamped. All applications will be received and processed according to date and time received. Section 8 voucher holders will not be excluded.

Creditworthiness Criteria:

An Applicant's past and present performance in meeting financial obligations is one of the components by which an Applicant will be considered. The following will be considered as examples of unfavorable credit references and will serve as the basis for rejection of an application:

- A. Three or more trade line references past due in the previous two years, <u>excluding</u> medical accounts;
- B. Any outstanding account with a housing related company, including previous landlord and/or property management company and/or mortgage lien holder;
- C. Unpaid charge offs and collections must show as 'paid,' or be in repayment status, with the exception of housing related debts as listed above, which must be paid in full. Proof of payment arrangements for all other unpaid charge-offs and collections, as well as proof of an initial payment on the account in collection or charge-off status will be required;
- D. Applicants with one or more *unsatisfied* public records in the past two years, including but not limited to:
 - 1. Civil judgment;
 - 2. Bankruptcy;
 - 3. Property tax lien;
 - 4. Federal income tax lien;
 - 5. Foreclosure.

If any of the above-mentioned *unfavorable credit references are the result of a financial hardship or medical catastrophe* (military duty, divorce, death of an immediate family member, etc.), the Property Manager shall, at his or her own discretion, waive any or all of the above referenced creditworthiness guidelines. In such cases, the Applicant will be required to provide documentation and/or a letter of explanation of such hardship or catastrophe.

In cases where the Applicant is denied housing based on a negative credit history, s/he is encouraged to re-apply once the credit history is improved to a standard that meets the Resident Selection Criteria above.

Landlord References:

An Applicant's ability to comply with the terms of the Lease from past or current landlords will be considered in determining an Applicant's ability to succeed. An Applicant will be required to provide a minimum of two years rental history.

If an Applicant cannot meet the minimum requirement, at least <u>one</u> of the following criteria <u>must be met</u> in order to determine eligibility:

- A. The Applicant has successfully owned and maintained his/her own home within the last three years;
- B. The landlord is no longer in business and is not able to be found (documentation will be required);
- C. The Applicant can demonstrate good payment history (receipts) as well as a letter of recommendation from the current landlord, not from a relative;
- D. A qualified Co-Signer is added to the lease. The Co-Signer must meet the Resident Creditworthiness Criteria as set forth in the document. If the Resident demonstrates a good payment history for the first twelve (12) months of their residency, the Co-Signer may be removed. Where a Co-Signer is approved, the Rental Payment must be made directly from the Primary Applicant themselves.

An Applicant will be rejected based on the following criteria:

- A. A history of non-payment or late payment of rent;
- B. Two or more violations of Lease or Rental Agreement;
- C. A history of living or housekeeping habits that would pose a threat to the health and safety of the other residents;
- D. A history of disturbances or right to peaceful enjoyment;
- E. A history of violations or non-compliance that resulted in an eviction or termination from rental housing programs within the previous three years.
- F. Refusal of a landlord to provide a written landlord reference. Due diligence will be completed by the Rental Agent before a rejection is issued on this basis.

Criminal Background Check:

All persons listed on the application 18 years and older are required to complete a State of New Hampshire Criminal Record Release form. The following may be the basis for rejection:

- A. A <u>felony conviction</u> on the Applicant's criminal record, with the applicant having come off of probation or parole within the <u>previous 5 years</u>;
- B. Any <u>drug-related conviction</u> in the past 7 years on the Applicant's criminal record, unless the applicant has successfully completed a drug-rehabilitation program;
- C. Any sexual offense conviction on the Applicant's criminal record;
- D. A conviction that is classified as a **hate crime** on the Applicant's criminal record in the past 7 years;
- E. The Applicant being **required to register as a sex offender** in any state;
- F. Three (3) or more conviction of crimes against persons
- G. Three (3) or more repeated conviction of crimes against property;
- H. An <u>extensive criminal history record</u>, or a combination of criminal convictions that would signify the Applicant has a disregard of local, state and/or federal laws;
- I. Other criminal convictions that signify a threat to the health, safety, security, or right to peaceful enjoyment of the premises by other residents, of the Owner's, or the Agent of the Owner and his or her employees, contractors, subcontractors, who are involved with the property.

HUD 811 Landlord/Credit Criteria-Applies to units under the HUD 811 contract

HUD Handbook 4350.3 Section 4-27 B 1 states "Owners may reject an applicant for poor credit history, but owners must not reject an applicant for lack of a credit history".

Section 4-27 B 2 a & b shows that the two primary sources owners use to determine credit history are previous landlords and credit report companies. Therefore, 811 PRA properties cannot deny or suspend an application due to the fact that they do not have a landlord history. HUD considers no history to be neutral and therefore properties cannot have a minimum requirement or exception criteria on this.

811 PRA applicants will not be required to have a co-signer for lack of credit or landlord history to comply with HUD regulations.

Unit Size:

In order to ensure that eligible applicants are housed in appropriately sized units in a fair and consistent manner as prescribed by law, Management will apply occupancy standards that consider the size and number of bedrooms based upon the number of people in the household.

Management will also compare household size to occupancy standards when there is a change in family size in order to determine whether the household will be required to transfer to another unit for being over-housed. Household size is based upon all

household members including unborn children, foster children, foster adults and live-in aides.

Waiting Lists:

The Owner will accept applications for housing in advance of vacancies. Applications will not be processed until a vacancy arises. A list of applications will be kept in chronological order by bedroom size by the management company. When there is a vacancy, the Property Manager will contact appropriate Applicants and process applications for those who are interested in the unit. If there are no applications on file appropriate for a given vacancy, the manager will advertise appropriately. In some cases, if appropriate, the property manager may go beyond a chronological list and process applications prior to a vacancy.

The Property Manager is delegated the responsibility of maintaining resident lists and screening applications, they will be informed of the owner's expectations about this responsibility. In particular they will be informed of the importance to Pembroke Road of treating Applicants with dignity and abiding by all fair housing law regulations.

Preferences for Section 811 PRA Units:

The following property owned but managed by Hodges Development Corporation_has a preference for Section 811 Project Rental Assistance (PRA) eligible residents. 811 PRA residents are referred to the property by the New Hampshire Division of Health and Human Services.

The Owner has <u>four (4) two-bedroom units</u> with an occupancy preference for 811 PRA eligible residents, subject to availability of 811 PRA funding at the time of leasing.

These applicants are selected from the HUD 811 waiting list. All marketing and outreach to identify applicants for the HUD 811 program will be done by DHHS.

Student Status-LIHTC

A household cannot be comprised of all full-time students during a calendar year (Kindergarten through 12th grade and institutions of higher education) unless they meet one of the following exceptions:

- A student receiving assistance under Title IV of the Social Security Act (TANF); or
- A student who was previously in the foster care program; or
- A student enrolled in a job training program receiving assistance under the Job Training Partnership Act or under other Federal, State or local laws; or
 - The household is comprised of single parents and their children and such parents are not dependents of another individual and such children are not dependents of another individual other than a parent of such children. In the case of a single parent with children, the legislative history explains that none of the tenants (parent or children) can be a dependent of a third party; or
 - The household contains a married couple entitled to file joint tax returns.

Note that for the LIHTC program, a student who is a full-time student for 5 months out of the current calendar year is considered a full-time student for the entire calendar year. The months do not need to be consecutive.

Student Eligibility for HOME and Section 811 PRA Assistance

Student eligibility is determined at move in/initial certification and at each annual certification. Student eligibility may also be reviewed at interim certification if student status has changed since the last certification. All students are required to report any change in their student status.

A student who is enrolled as either a part time or full-time student at an institute of higher education for the purpose of obtaining a degree, certificate, or other program leading to a recognized educational credential will be eligible for assistance if the student meets all other eligibility requirements, meets screening criteria requirements and:

- Is living with his or her parents/guardian or
- Is at least 24 years old or
- Is married or
- Is a veteran of the Armed Forces of the United States or is currently serving on active duty in the Armed Forces for other than training purposes or
- Has legal dependents other than a spouse or
- Is a person with disabilities who was receiving Section 8 assistance as of November 30, 2005 or
- Is a graduate or professional student or
- Is an independent student, defined as:

- a) The individual is 24 years of age or older by December 31 of the award year;
- b) The individual is an orphan, in foster care, or a ward of the court or was an orphan, in foster care or a ward of the court at any time when the individual was 13 years of age or older;
- c) The individual is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's state of legal residence
- Or, is classified as a Vulnerable Youth. A student meets HUD's definition of vulnerable youth when:
 - i) The individual has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth (as such terms are defined in Section 725 of the McKinney-Vento Homeless Assistance Act), or as unaccompanied, at risk of homelessness and self-supporting, by
 - ii) A local educational agency homeless liaison, designated pursuant to the McKinney-Vento Homeless Assistance Act:
 - iii) The director of a program funded under the Runaway and Homeless Youth Act or designee of the director;
 - iv) The director of a program funded under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act or a designee of the director or v) A financial aid administrator.
- Or, the individual is a student for whom a financial aid administrator makes a
 documented determination of independence by reason of other unusual
 circumstances or
- Has parents who are income eligible for the Section 8 program

Any financial assistance a student receives under the Higher Education Act of 1965, from private sources, or from an institution of higher education that is in excess of amounts received for tuition and other fees is included in annual income, except:

- 1. If the student is over the age of 23 with dependent children or
- 2. If the student is living with his or her parents who are receiving Section 8 assistance

Financial assistance that is provided by persons not living in the unit is not part of annual income if the student meets the Department of Education's definition of "vulnerable youth".

HUD's Enterprise Income Verification Existing Tenant Search

HUD provides the Owner or management agent information about a Section 811 Project Rental Assistance applicant's current status as a recipient of rental assistance at another location. We use the Existing Tenant Search at the time we are processing your application to determine if any member of the applicant household is currently being assisted at another location. If the report identifies that the applicant or a member of the applicant's household is receiving assistance at another location, we will give the applicant the opportunity to explain any circumstances relative to being assisted at another location. This may be the case where the applicant wants to move from his/her present location or where two assisted families share custody of a minor child. the Owner or management agent will follow up with the respective assistance provider to confirm the individual's assistance participation status before admission and coordinate the move out of that location with the move into our location.

Violence Against Woman Act (VAWA) Protections

VAWA Protections apply to households applying for or receiving rental assistance payments under the Section 811 Project Rental Assistance Program.

Violence Against Woman Act Protections are not limited to women and covers victims of domestic violence, dating violence, sexual assault and stalking regardless of sex, gender identity or sexual orientation.

The Owner or Management Agent will not consider incidents of domestic violence, dating violence, sexual assault and stalking as serious or repeated violations of the lease or "other good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse.

If an applicant or resident or an affiliated individual of yours (your spouse, parent, brother, sister, child or a person for whom you stand in the place of parent or guardian. For example, the affiliated individual is in your care, custody or control) or any individual, resident or lawful occupant living in your household is or has been the victim of domestic violence, dating violence, sexual assault or stalking by a member of your household or any guest, you may not be denied rental assistance or occupancy rights solely on the basis of criminal activity directly relating to domestic violence, dating violence, sexual assault or stalking.

The Owner or Management Agent may request in writing that the victim, or a family member on the victim's behalf, certify or provide documentation that the individual is a victim of domestic violence, dating violence, sexual assault or stalking. VAWA Protections do not have to be provided for failure or refusal to provide the certification or other documentation within 14 business days, or an agreed upon extension date.

Criminal activity directly related to domestic violence, dating violence, sexual assault or stalking, engaged in by a member of a resident's household or any guest or other person under the tenant's control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.

Assistance may be terminated or a lease "bifurcated" in order to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful tenant, if he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim, who is a tenant or a lawful occupant, to remain.

Social Security Number Requirements for Section 811 PRA Residents

Applicants must disclose and provide verification of the complete and accurate SSN assigned to each household member. Failure to disclose and provide documentation and verification of SSNs will result in an applicant not being admitted or a tenant household's tenancy being terminated.

- 2. Exceptions to disclosure of SSN:
- a. Individuals who do not contend eligible immigration status.
- (1) Mixed Families: For projects where the restriction on assistance to noncitizens applies and where individuals are required to declare their citizenship status, proration of assistance or screening for mixed families must continue to be followed. In these instances, the owner will have the tenant's Citizenship Declaration on file whereby the individual did not contend eligible immigration status to support the individual not being subject to the requirements to disclose and provide verification of a SSN.
- b. Individuals age 62 or older as of January 31, 2010, whose initial determination of eligibility was begun before January 31, 2010.
- (1) The exception status for these individuals is retained even if there is a break in his or her participation in a HUD assisted program.
- (2) When determining the eligibility of an individual who meets the exception requirements for SSN disclosure and verification, documentation must be obtained that verifies the applicant's exemption status. A certification from the tenant is not acceptable verification of the exemption status. This documentation must be retained in the tenant file.

- (3) Provisions for Applicants Disclosure and/or Documentation of Social Security Numbers An applicant may not be admitted until SSNs for all household members have been disclosed and verification provided.
 - 1. If all household members have not disclosed and/or provided verification of their SSNs at the time a unit becomes available, the next eligible applicant must be offered the available unit.
 - 2. The applicant who has not disclosed and provided verification of SSNs for all household members must disclose and provide verification of SSNs for all household members to the owner within 90 days from the date they are first offered an available unit.
 - 3. If the owner has determined that the applicant is otherwise eligible for admission into the property, and the only outstanding verification is that of disclosing and providing verification of the SSN, the applicant may retain his or her place on the waiting list for the 90-day period during which the applicant is trying to obtain documentation.
 - 4. After 90 days, if the applicant has been unable to supply the required SSN and verification documentation, the applicant should be determined ineligible and removed from the waiting list.

The Social Security Number requirements do not apply to:

A child under the age of 6 years old added to the applicant household within the 6-month period prior to the household's date of admission. The household will have a maximum of 90 days after the date of admission to provide the Social Security Number and adequate documentation that the Social Security Number is valid.

An additional 90 days may be granted under certain circumstances. If the household does not provide the Social Security Number and adequate documentation to verify the Social Security Number within the prescribed timeframe, HUD requires that the household's tenancy be terminated.

Confidentiality:

Pembroke Road and its Management Agent will keep copies of all application materials in the Applicant's file. All information obtained will be confidential, except that:

- A. Information may be released to the Applicant or to his or her designated representative if s/he has filed a formal grievance with the Resident Grievance Review Panel. In such cases, only information pertinent to the grievance will be released:
- B. Information will be released to third parties only under court order or subpoena or at the request of an authorized governmental agency. Upon written request from the Applicant, anything supplied directly by the Applicant can be released (this does not include references).

- Information obtained regarding illegal activity on the part of the resident, their household member and/ or guests, will be reported to the relevant authorities;
- C. The owner may determine that the information is necessary to defend claim against the property.
- D. The Owner may disseminate demographic information from residents' files on a periodic basis. This information is limited to town of residency prior to moving in to the property. Housing, age, race, gender, gross income level, source of rent subsidy, if applicable, family composition (i.e., female headed household), employer name, as well as grade level of minors residing in the household.

The information will only be released in the aggregate and on a property-specific basis provided that the confidentiality of individual family information can be protected. The Owner will not prohibit other authorized agencies; such as agencies administering the Section 8 program, from requesting such updates.

The Resident Grievance Review Panel

Any Applicant may wish to discuss the adverse decision of the Pembroke Road staff or the Property Manager may request to have that decision reviewed **WITHIN 14 DAYS OF DENIAL**.

Such requests may include, but will not be limited to, decisions regarding eligibility.

All such request will be forwarded to the **PROPERTY MANAGER AND A MEETING WILL BE SET UP TO DISCUSS THE GRIEVANCE WITH A DECISION BEING MADE TO FOLLOW**.

HUD 811 Rejections

In accordance with HUD Handbook 4350.3, change 5 2 21 REJECT APPLICANTS, you are hereby notified that you may appeal the decision of this office by contacting us in writing within 14 CALENDAR DAYS from receipt of this notice. You may dispute this rejection by requesting a meeting to go over the reason for rejection in accordance with HUD procedures. You may also request a reasonable accommodation, which is a request that a change be made in our policies or procedures to help a disabled applicant meet the site's admission criteria or appeals meeting. Furthermore, according to HUD Handbook 4350.3 Rev-1 w/Change 2, Section 4-9, D2, "the owner **must** advise the applicant in writing of the <u>final decision on eligibility within five business days of the applicant appeal meeting."</u>

The Fair Housing Act prohibits discrimination in the sale, rental or financing of housing on the basis of race, color, national origin, sex, religion, age, disability, handicap, sexual orientation, gender identity, or marital or familiar status. Federal Law also prohibits discrimination on the basis of age. Complaints of discrimination may be forwarded to the Administrator, RD, USDA, Washington, D.C. 20250.

Date Received (Office UTime Received:							
	H	Housing A	Application	1			
Do you need a handica (All units are 2-bedroo	up accessible unit?	J	- F F				
	Pemb 195 Pembro		oad Apartm d Concord,		l		
Please fill in de	etails below for all housel	nold membe	rs who would li	ve in the apart	ment, incl	uding yours	elf.
Name	Social Security Number	Date of Birth	Relationship to Head of Household (Ex: spouse, significant other, child, grandchild)	If this person is a dependent, do they live with you full-time?	Race (White, Black, Asian, American Indian / Alaska Native, Native Hawaiian / Pacific Islander)	Hispanic or Latino? (Y/N)	Gender
			нон				
				l:			
How did you hear ab	out us?:						





Please answer ALL questions:
1. Do you expect any additions to the household within the next twelve months? \Box YES \Box NO
Name & Relationship:
Explanation:
2. Is there anyone living with you now who won't be living with you at this property? \square YES \square NO
Name & Relationship:
Explanation:
3. Do you have full custody of the child(ren) who will live with you in the apartment? \square YES \square NO (If no, please provide documentation of partial custody that specifies how often the child lives with you.)
Explanation:
4. Are there any absent household members who, under normal conditions, would live with you? (For example, a spouse away in the military or a child in college.)
Explanation:
5. Does your household have or anticipate having any pets? \Box YES \Box NO
If YES, is this a service animal or emotional support animal as determined by a medical provider? \square YES \square N





Describe type of animal and size at maturity:

		<u> </u>	dit and Criminal History					
YES	<u>NO</u>	Please answer ALL q	uestions either Yes or No and provide	explanation				
		6. Have you or anyon	e else named on this application file	l for bankruptcy?				
		Member & Date:						
		7. Have you or anyon	Have you or anyone else named on this application been convicted of a misdemeanor or felony?					
			Household Member, Offense & Date:					
			Are you or anyone else named on this application subject to registration under a state sex offender registration program?					
		Member:						
			Have you or anyone else named on this application been evicted by a sheriff lock-out from a rental unit of any type including an apartment, home, mobile home or trailer?					
		Member, Date & Lar	ndlord name & address:					
		Housing R	eferences - Do not list re	latives				
			starting with current housing. (If additive reserve the right to verify your land					
not b	e considered	d landlords, unless you had a l	ease agreement and/or can demonstrat	e you paid rent on a regular bas	sis.			
	Land	llord's Name /Address	Your Name/Address	<u>Information</u>	Dates			
Name:				Own From:				
Address:				Rent To:				
				Monthly Rent/Mortgage	e: \$			
Phone:	())		# of BRs:Utilities In Are you in good standing	ncl:			
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D1				Monthly Rent/Mortgage				
Phone:	()	<u> </u>		# of BRs:Utilities In Did you leave in good st				
				Did you reave in good si				
			Student Status					
•	this year o	or last year, or expect to be one	ING MINORS) currently <u>a full or part</u> e in the next 12 months? \(\begin{array}{c}arra		art-time student			
Please list	ALL full aı	nd part-time students:						
NT /CI.	tus:							





Vehicle Identification						
	I		cle information for all vehicles the	hat are owned or operated State Issued		ember. /Model/Year
Vehicle #1:						
Vehicle #2:						
			Emero	gency Contact		
T				<u> </u>	· C FILLY	
			s not already on the application. unable to be reached.	You hereby give permiss	sion for The Hodges	Companies to contact them, in
Name:						
Address	:					
Phone:			Relationship:		Years Known:	
		Gro	ss Income Informati	on (before taxes	or deduction	s)
Income	is counted t	h	ne 18 or older. However, if the isousehold members including mile all GROSS income (before	inors. Please answer ALI	L questions either Ye	s or No.
	Do		or ANYONE in your house	, -		
YES	NO					
П		10.	Employment wages or salario	PS? (Include overtime tins have	uses commissions and nav	nants racaived in cash
_	_	200	Household Member		/Address/Phone #	Gross Amount Per Week
		11.	Self-employment? (Include over	time, tips, bonuses, commissions o	and payments received in c	ash.)
			<u>Household Member</u>	Type of	Business	Gross Amount Per Week
_	_					
		12.	Social Security, SSI, SSDI, o			
			<u>Household Member</u>	SSA Offi	ice Address	Gross Amount Per Month
		13.	Unemployment benefits or w	vorkman's compensation	?	
			Household Member	Agenc	y Address	Gross Amount Per Week





<u>YES</u> □	<u>NO</u> □	14.	Welfare, Public Assistance, General	Paliaf or Tamporary Assistance t	or Needy Families (TANE)?
		14.	Household Member	Office/Address	Gross Amount Per Month
		15.	(a) Child support or Alimony? Household Member	Payer/Address	Gross Amount Per Week
		N/A	(b) How is the support received? (Child Support Enforcement Court of Law Directly from Individual Other	ont Agonov	
		16.	Regular pay as a member of the Arr	med Forces/Military or payment f	rom Veteran's Benefit?
			<u>Household Member</u>	Base Name & Branch	Gross Amount Per Month
		17.	Regular payments from a Pension, l <u>Household Member</u>	Retirement Benefit or Annuities? Name/Address	Gross Amount Per Month
		18.	Regular payments from a severance <u>Household Member</u>	package? <u>Name/Address</u>	Gross Amount Per Month
		19.	Regular payments from any type of <u>Household Member</u>	settlement? (For example, insurance settlement) Name/Address	Gross Amount Per Month
		20.	Regular gifts or payments from any (This includes anyone supplementing your incom Household Member		Gross Amount Per Month
				-	





<u>YES</u> □	<u>NO</u> □	21.	Regular payments from lottery win	nings or inheritances?	
_	_		Household Member	Source of Benefit	Gross Amount Per Month
		22.	Regular payments from rental prop	perty or other types of real estate tra	ansactions?
			Household Member	Name/Address	Gross Amount Per Month
		23.	Any other income sources or types	not listed?	
			Household Member	Name/Address	Gross Amount Per Month
		24.	Do you or any other household mer months?	nbers expect any changes to your in	come in the next 12
			Explanation:		
			Asset Info	rmation	
Include a	all assets held	d and the	e income derived from the asset. INCLUING MINORS. Please answer		HOUSEHOLD MEMBERS
			Do YOU or ANYONE in	your household have:	
YES _	<u>NO</u>				
		25.	Checking or Debit account (Chime	, Venmo, Direct Express, etc.)?	
			Household Member	Financial Institute/Address	Typical monthly balance
		26.	Savings account?		
			Household Member	Financial Institute/Address	Current Balance
		27.	Stocks, bonds, mutual funds or secu	urities?	
			Household Member	Company or Broker	Current Balance
		28.	CDs, money market accounts, trust <u>Household Member</u>	funds/accounts, or treasury bills? <u>Financial Institute/Address</u>	Current Balance
•					
\sim					

YES	NO				
		29.	Pensions, IRAs, Keogh, annuities	or other retirement accounts?	
			Household Member	Financial Institute/Address	Current Balance
		30.	Whole or Universal life insurance	ee policy?	
			Household Member	Insurance Carrier/Address	Cash Value
		31.		contracts/contract for deeds, other hold	
			(This includes your personal residence, mobilities that the subject of the subjec	le homes, vacant land, farms, vacation homes or comm Address of Property	<u>Market Value</u>
		32.	Personal property held as an inv		
			(This includes paintings, coin or stamp collect not include your personal belongings such as	ctions, artwork, collector or show cars, items in safe de syour car, furniture or clothing.)	posit box and antiques. This does
			Household Member	<u>Item</u>	<u>Cash Value</u>
		33.	Cash on hand? (Money in the form of cash kept on your person)	on or easily accessible, NOT in a bank account.)	
			Household Member		<u>Amount</u>
		34.	Have you or any other household fair market value within the past	members disposed of or given away any 2 years?	asset(s) for LESS than
			Household Member:	Amount:	
			Explanation:		
			Applica	nt Status	
The follow	ing question	ns pertain	n to specific eligibility requirements of	of the Housing Credit Program.	
YES	<u>NO</u>				
		35.	Will you or any ADULT househo	old member require a live-in care attenda	ant to live independently?
			Name of Attendant		
			Relationship (if any):		
		36.	other rental assistance at the tim	g Section 8 Rental Assistance (Housing Cae of move-in? (e.g. Rapid Rehousing, Bridg	e Program, other subsidy)
			• •		
				ucher:	
			Trousenord memoci(s) currently off vo	uono.	•

Release Info

I understand that management is relying on this information to prove my household's eligibility for the Housing Credit Program. I certify that all information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application. I also understand that such action may result in criminal penalties.

I authorize my consent to have management verify the information contained in this application for purposes of proving my eligibility for occupancy. I will provide all necessary information including source names, addresses, phone numbers, and account numbers where applicable and any other information required for expediting this process. I understand that my occupancy is contingent on meeting management's resident selection criteria and the Housing Credit Program requirements.

All ADULT household members must sign below:

Signature	Date
Applicant #1 Social Security Number	
Signature	Date
Applicant #2 Social Security Number	
Signature	Date
Applicant #3 Social Security Number	
Signature	Date
Applicant #4 Social Security Number	
Have you or any member listed on this application served in the military? YES	□ NO
Are you or any member listed on this application a Veteran? YES NO	
Do you require this information in another language? YES NO	
If yes, what language	
Is there a person who you authorize us to speak with regarding your application or yes, please fill in their information here:	your application decision? If
Name	
Agency	
Contact phone or email	







Celebrating Over 50 years of Integrity, Quality & Service

GENERAL RELEASE AND CONSENT

I/We,		_ the undersigned hereby au	
companies in the categories listed assets for purposes of verifying in release of information without liab and/or the state housing developm	formation on moility to the own	ny/our apartment rental appliner/manager of the apartmer	ication. I/We authorized
INFORMATION COVERED			
I/We understand that the previous and inquires that may be requested employment income, assets, and n authorization cannot be used to obtain and continued participation as a Q	l include but ar nedical or child tain informatio	e not limited to: personal id care allowances. I/We und on about me/us that is not pe	lentity, student status, lerstand that this
GROUPS OR INDIVIDUALS TH	IAT MAY BE	ASKED	
The groups or individuals that may	y be asked to re	elease the above information	include, but are not limited
Past and Present Employers Support and Alimony Providers Educational Institutions Banks/Financial Institutions Public Housing Agencies	State Ur Social S Current	l/Sex Offender Checks nemployment Agencies ecurity Administration and Previous Landlords d Federal Agencies	Veteran Administration Retirement Systems Medical Providers Child Care Providers Credit Agencies
CONDITIONS			
I/We agree that a photocopy of the of this authorization is on file and understand that I/We have a right SIGNATURE(S)	will stay <u>in eff</u>	ect for 15 months from the	e date signed. I/We
Market Chilles			
Applicant Signature		(Print Name)	$\overline{}$ Date
V	~		~
Applicant Signature	. 4	(Print Name)	Date ✓
Applicant Signature		(Print Name)	Date







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Acknowledgement of Receipt of VAWA

I hereby acknowledge receipt of the following documents:

- 1. VAWA Appendix A: Notice of Occupancy Rights Under the Violence Against Women Act, form HUD-5380
- 2. VAWA Appendix C: Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking, form HUD-5382

✓		✓	✓
	Applicant Signature	(Print Name)	Date
~		✓	✓
	Applicant Signature	(Print Name)	Date





Hodges Development Corporation¹

Notice of Occupancy Rights under the Violence Against Women Act²

To all Tenants and Applicants

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation.³ The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that **Section 8 Rental Assistance** is in compliance with VAWA. This notice explains your rights under VAWA. A HUD-approved certification form is attached to this notice. You can fill out this form to show that you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking, and that you wish to use your rights under VAWA."

Protections for Applicants

If you otherwise qualify for assistance under **HUD Section 8**, you cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

Protections for Tenants

¹ The notice uses HP for housing provider but the housing provider should insert its name where HP is used. HUD's program-specific regulations identify the individual or entity responsible for providing the notice of occupancy rights.

² Despite the name of this law, VAWA protection is available regardless of sex, gender identity, or sexual orientation.

³ Housing providers cannot discriminate on the basis of any protected characteristic, including race, color, national origin, religion, sex, familial status, disability, or age. HUD-assisted and HUD-insured housing must be made available to all otherwise eligible individuals regardless of actual or perceived sexual orientation, gender identity, or marital status.

If you are receiving assistance under **HUD Section 8**, you may not be denied assistance, terminated from participation, or be evicted from your rental housing because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

Also, if you or an affiliated individual of yours is or has been the victim of domestic violence, dating violence, sexual assault, or stalking by a member of your household or any guest, you may not be denied rental assistance or occupancy rights under **HUD Section 8** solely on the basis of criminal activity directly relating to that domestic violence, dating violence, sexual assault, or stalking.

Affiliated individual means your spouse, parent, brother, sister, or child, or a person to whom you stand in the place of a parent or guardian (for example, the affiliated individual is in your care, custody, or control); or any individual, tenant, or lawful occupant living in your household.

Removing the Abuser or Perpetrator from the Household

HODGES DEVELOPMENT CORPORATION may divide (bifurcate) your lease in order to evict the individual or terminate the assistance of the individual who has engaged in criminal activity (the abuser or perpetrator) directly relating to domestic violence, dating violence, sexual assault, or stalking.

If HODGES DEVELOPMENT CORPORATION chooses to remove the abuser or perpetrator, HODGES DEVELOPMENT CORPORATION may not take away the rights of eligible tenants to the unit or otherwise punish the remaining tenants. If the evicted abuser or perpetrator was the sole tenant to have established eligibility for assistance under the program, HODGES DEVELOPMENT CORPORATION must allow the tenant who is or has been a victim and other household members to remain in the unit for a period of time, in order to establish eligibility

under the program or under another HUD housing program covered by VAWA, or, find alternative housing.

In removing the abuser or perpetrator from the household, HODGES DEVELOPMENT CORPORATION must follow Federal, State, and local eviction procedures. In order to divide a lease, HODGES DEVELOPMENT CORPORATION may, but is not required to, ask you for documentation or certification of the incidences of domestic violence, dating violence, sexual assault, or stalking.

Moving to Another Unit

Upon your request, HODGES DEVELOPMENT CORPORATION may permit you to move to another unit, subject to the availability of other units, and still keep your assistance. In order to approve a request, HODGES DEVELOPMENT CORPORATION may ask you to provide documentation that you are requesting to move because of an incidence of domestic violence, dating violence, sexual assault, or stalking. If the request is a request for emergency transfer, the housing provider may ask you to submit a written request or fill out a form where you certify that you meet the criteria for an emergency transfer under VAWA. The criteria are:

- (1) You are a victim of domestic violence, dating violence, sexual assault, or stalking. If your housing provider does not already have documentation that you are a victim of domestic violence, dating violence, sexual assault, or stalking, your housing provider may ask you for such documentation, as described in the documentation section below.
- (2) You expressly request the emergency transfer. Your housing provider may choose to require that you submit a form, or may accept another written or oral request.

4

(3) You reasonably believe you are threatened with imminent harm from further violence if you remain in your current unit. This means you have a reason to fear that if you do not receive a transfer you would suffer violence in the

very near future.

OR

You are a victim of sexual assault and the assault occurred on the premises during the 90-calendar-day period before you request a transfer. If you are a victim of sexual assault, then in addition to qualifying for an emergency transfer because you reasonably believe you are threatened with imminent harm from further violence if you remain in your unit, you may qualify for an emergency transfer if the sexual assault occurred on the premises of the property from which you are seeking your transfer, and that assault happened within the 90-calendar-day period before you expressly request the transfer.

HODGES DEVELOPMENT CORPORATION will keep confidential requests for emergency transfers by victims of domestic violence, dating violence, sexual assault, or stalking, and the location of any move by such victims and their families.

HODGES DEVELOPMENT CORPORATION's emergency transfer plan provides further information on emergency transfers, and HODGES DEVELOPMENT CORPORATION must make a copy of its emergency transfer plan available to you if you ask to see it.

Documenting You Are or Have Been a Victim of Domestic Violence, Dating Violence, Sexual Assault or Stalking

HODGES DEVELOPMENT CORPORATION can, but is not required to, ask you to provide documentation to "certify" that you are or have been a victim of domestic violence, dating

Form HUD-5380

(12/2016)

violence, sexual assault, or stalking. Such request from HODGES DEVELOPMENT CORPORATION must be in writing, and HODGES DEVELOPMENT CORPORATION must give you at least 14 business days (Saturdays, Sundays, and Federal holidays do not count) from the day you receive the request to provide the documentation. HODGES DEVELOPMENT CORPORATION may, but does not have to, extend the deadline for the submission of documentation upon your request.

You can provide one of the following to HODGES DEVELOPMENT CORPORATION as documentation. It is your choice which of the following to submit if HODGES DEVELOPMENT CORPORATION asks you to provide documentation that you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

- A complete HUD-approved certification form given to you by HODGES DEVELOPMENT CORPORATION with this notice, that documents an incident of domestic violence, dating violence, sexual assault, or stalking. The form will ask for your name, the date, time, and location of the incident of domestic violence, dating violence, sexual assault, or stalking, and a description of the incident. The certification form provides for including the name of the abuser or perpetrator if the name of the abuser or perpetrator is known and is safe to provide.
- A record of a Federal, State, tribal, territorial, or local law enforcement agency, court, or administrative agency that documents the incident of domestic violence, dating violence, sexual assault, or stalking. Examples of such records include police reports, protective orders, and restraining orders, among others.
- A statement, which you must sign, along with the signature of an employee, agent, or volunteer of a victim service provider, an attorney, a medical professional or a mental health professional (collectively, "professional") from whom you sought assistance in

addressing domestic violence, dating violence, sexual assault, or stalking, or the effects of abuse, and with the professional selected by you attesting under penalty of perjury that he or she believes that the incident or incidents of domestic violence, dating violence, sexual assault, or stalking are grounds for protection.

 Any other statement or evidence that HODGES DEVELOPMENT CORPORATION has agreed to accept.

If you fail or refuse to provide one of these documents within the 14 business days, HODGES DEVELOPMENT CORPORATION does not have to provide you with the protections contained in this notice.

If HODGES DEVELOPMENT CORPORATION receives conflicting evidence that an incident of domestic violence, dating violence, sexual assault, or stalking has been committed (such as certification forms from two or more members of a household each claiming to be a victim and naming one or more of the other petitioning household members as the abuser or perpetrator), HODGES DEVELOPMENT CORPORATION has the right to request that you provide third-party documentation within thirty 30 calendar days in order to resolve the conflict. If you fail or refuse to provide third-party documentation where there is conflicting evidence, HODGES DEVELOPMENT CORPORATION does not have to provide you with the protections contained in this notice.

Confidentiality

HODGES DEVELOPMENT CORPORATION must keep confidential any information you provide related to the exercise of your rights under VAWA, including the fact that you are exercising your rights under VAWA.

HODGES DEVELOPMENT CORPORATION must not allow any individual administering assistance or other services on behalf of HODGES DEVELOPMENT CORPORATION (for example, employees and contractors) to have access to confidential information unless for reasons that specifically call for these individuals to have access to this information under applicable Federal, State, or local law.

HODGES DEVELOPMENT CORPORATION must not enter your information into any shared database or disclose your information to any other entity or individual. HODGES DEVELOPMENT CORPORATION, however, may disclose the information provided if:

- You give written permission to HODGES DEVELOPMENT CORPORATION to release the information on a time limited basis.
- HODGES DEVELOPMENT CORPORATION needs to use the information in an
 eviction or termination proceeding, such as to evict your abuser or perpetrator or
 terminate your abuser or perpetrator from assistance under this program.
- A law requires HODGES DEVELOPMENT CORPORATION or your landlord to release the information.

VAWA does not limit HODGES DEVELOPMENT CORPORATION's duty to honor court orders about access to or control of the property. This includes orders issued to protect a victim and orders dividing property among household members in cases where a family breaks up.

Reasons a Tenant Eligible for Occupancy Rights under VAWA May Be Evicted or Assistance May Be Terminated

You can be evicted and your assistance can be terminated for serious or repeated lease violations that are not related to domestic violence, dating violence, sexual assault, or stalking committed against you. However, HODGES DEVELOPMENT CORPORATION cannot hold tenants who

have been victims of domestic violence, dating violence, sexual assault, or stalking to a more demanding set of rules than it applies to tenants who have not been victims of domestic violence, dating violence, sexual assault, or stalking.

The protections described in this notice might not apply, and you could be evicted and your assistance terminated, if HODGES DEVELOPMENT CORPORATION can demonstrate that not evicting you or terminating your assistance would present a real physical danger that:

- 1) Would occur within an immediate time frame, and
- 2) Could result in death or serious bodily harm to other tenants or those who work on the property.

If HODGES DEVELOPMENT CORPORATION can demonstrate the above, HODGES

DEVELOPMENT CORPORATION should only terminate your assistance or evict you if there are no other actions that could be taken to reduce or eliminate the threat.

Other Laws

VAWA does not replace any Federal, State, or local law that provides greater protection for victims of domestic violence, dating violence, sexual assault, or stalking. You may be entitled to additional housing protections for victims of domestic violence, dating violence, sexual assault, or stalking under other Federal laws, as well as under State and local laws.

Non-Compliance with The Requirements of This Notice

You may report a covered housing provider's violations of these rights and seek additional assistance, if needed, by contacting or filing a complaint with HUD, Norris Cotton Federal Building, 275 Chestnut Street, 4th Floor, Manchester, NH 03101-2487.

For Additional Information

You may view a copy of HUD's final VAWA rule at

https://www.federalregister.gov/documents/2014/10/20/2014-24284/violence-against-women-act

Additionally, HODGES DEVELOPMENT CORPORATION must make a copy of HUD's

VAWA regulations available to you if you ask to see them.

For questions regarding VAWA, please contact HUD, Norris Cotton Federal Building, 275

Chestnut Street, 4th Floor, Manchester, NH 03101-2487.

For help regarding an abusive relationship, you may call the National Domestic Violence Hotline at 1-800-799-7233 or, for persons with hearing impairments, 1-800-787-3224 (TTY). You may also contact Crisis Center of Central NH, PO Box 1344, Concord, NH 03302-1344, 1-866-841-6229 (Crisis Line), 603-225-7376 (Office).

For tenants who are or have been victims of stalking seeking help may visit the National Center

for Victims of Crime's Stalking Resource Center at https://www.victimsofcrime.org/our-

programs/stalking-resource-center.

For help regarding sexual assault, you may contact Bridges: Domestic & Sexual Violence Support, PO Box 217, Nashua, NH 03061-0217, 603-883-3044 (Crisis Line), 603-672-9833 (Milford office), 603-889-0858 (Nashua Office).

Victims of stalking seeking help may contact Voices Against Violence, PO Box 53 Plymouth, NH 03264, 603-536-1659 (Crisis Line), 603-536-5999 (Office).

Attachment: Certification form HUD-5382

Attachment to VAWA

The following is a list of some of the organizations that offer assistance to victims of domestic violence, dating violence, sexual assault, and/or stalking:

- 1) Voices Against Violence PO Box 53 Plymouth, NH 03264 603-536-1659 (Crisis Line) 603-536-5999 (Office)
- 2) New Beginnings Without Violence and Abuse PO Box 622
 Laconia, NH 03247
 1-866-644-3574 (Domestic Violence)
 1-800-277-5570 (Sexual Assault)
 603-528-6511 (Office)
- 3) Crisis Center of Central NH PO Box 1344 Concord, NH 03302-1344 1-866-841-6229 (Crisis Line) 603-225-7376 (Office)
- 4) YWCA Crisis Service
 72 Concord Street
 Manchester, NH 03101
 603-668-2299 (Crisis Line)
 603-625-5785 (Manchester Office)
- 5) Bridges: Domestic & Sexual Violence Support PO Box 217
 Nashua, NH 03061-0217
 603-883-3044 (Crisis Line)
 603-672-9833 (Milford office)
 603-889-0858 (Nashua Office)

OMB Approval No. 2577-0286 Exp. 06/30/2017

Purpose of Form: The Violence Against Women Act ("VAWA") protects applicants, tenants, and program participants in certain HUD programs from being evicted, denied housing assistance, or terminated from housing assistance based on acts of domestic violence, dating violence, sexual assault, or stalking against them. Despite the name of this law, VAWA protection is available to victims of domestic violence, dating violence, sexual assault, and stalking, regardless of sex, gender identity, or sexual orientation.

Use of This Optional Form: If you are seeking VAWA protections from your housing provider, your housing provider may give you a written request that asks you to submit documentation about the incident or incidents of domestic violence, dating violence, sexual assault, or stalking.

In response to this request, you or someone on your behalf may complete this optional form and submit it to your housing provider, or you may submit one of the following types of third-party documentation:

- (1) A document signed by you and an employee, agent, or volunteer of a victim service provider, an attorney, or medical professional, or a mental health professional (collectively, "professional") from whom you have sought assistance relating to domestic violence, dating violence, sexual assault, or stalking, or the effects of abuse. The document must specify, under penalty of perjury, that the professional believes the incident or incidents of domestic violence, dating violence, sexual assault, or stalking occurred and meet the definition of "domestic violence," "dating violence," "sexual assault," or "stalking" in HUD's regulations at 24 CFR 5.2003.
- (2) A record of a Federal, State, tribal, territorial or local law enforcement agency, court, or administrative agency; or
- (3) At the discretion of the housing provider, a statement or other evidence provided by the applicant or tenant.

Submission of Documentation: The time period to submit documentation is 14 business days from the date that you receive a written request from your housing provider asking that you provide documentation of the occurrence of domestic violence, dating violence, sexual assault, or stalking. Your housing provider may, but is not required to, extend the time period to submit the documentation, if you request an extension of the time period. If the requested information is not received within 14 business days of when you received the request for the documentation, or any extension of the date provided by your housing provider, your housing provider does not need to grant you any of the VAWA protections. Distribution or issuance of this form does not serve as a written request for certification.

Confidentiality: All information provided to your housing provider concerning the incident(s) of domestic violence, dating violence, sexual assault, or stalking shall be kept confidential and such details shall not be entered into any shared database. Employees of your housing provider are not to have access to these details unless to grant or deny VAWA protections to you, and such employees may not disclose this information to any other entity or individual, except to the extent that disclosure is: (i) consented to by you in writing in a time-limited release; (ii) required for use in an eviction proceeding or hearing regarding termination of assistance; or (iii) otherwise required by applicable law.

TO BE COMPLETED BY OR ON BEHALF OF THE VICTIM OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, OR STALKING

1. Date	the written request is received by victim:
2. Name	of victim:
3. Your	name (if different from victim's):
	e(s) of other family member(s) listed on the lease:
	ence of victim:
	of the accused perpetrator (if known and can be safely disclosed):
	ionship of the accused perpetrator to the victim:
	s) and times(s) of incident(s) (if known):
10. Loca	ation of incident(s):
•	own words, briefly describe the incident(s):
and recol dating vi	certify that the information provided on this form is true and correct to the best of my knowledge lection, and that the individual named above in Item 2 is or has been a victim of domestic violence, olence, sexual assault, or stalking. I acknowledge that submission of false information could be program eligibility and could be the basis for denial of admission, termination of assistance, or
Signature	Signed on (Date)
	Form HUD-5382 12/2016)

Public Reporting Burden: The public reporting burden for this collection of information is estimated to average 1 hour per response. This includes the time for collecting, reviewing, and reporting the data. The information provided is to be used by the housing provider to request certification that the applicant or tenant is a victim of domestic violence, dating violence, sexual assault, or stalking. The information is subject to the confidentiality requirements of VAWA. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget control number.



2900 Monarch Lakes Blvd Suite 201 Miramar, FL 33027 Tel: 954.526.6110 www.screeningreports.com

RELEASE OF INFORMATION

COMMUNITY YOU ARE APPLYING FOR:

I authorize Screening Reports, Inc. (SRI) to do a complete investigation of all information provided on my application. I have personally filled in and/or reviewed and approved all information listed on my application and hereby affirm that it is true, correct and complete. A complete investigation may include any or all of the following: Credit Report, Criminal Record, Rental History References and Personal Interviews with references. I acknowledge that SRI provides reports to apartments and does not participate in the approval or denial process. My signature below authorizes all entities listed on application to release rental, job history (including salary) and criminal record information.

ARBITRATION AGREEMENT("AGREEMENT")

I agree to arbitrate all disputes and claims arising out of or relating to actions taken by SRI or its agents and assigns in acquiring and reporting information relating to my application. Before I seek arbitration, I will first provide written Notice of Claim or Dispute ("Notice") to SRI, 220 Gerry Dr., Wood Dale, IL 60191 ("Notice Address"). The Notice must: (a) describe the nature and basis of my claim or dispute; and (b) include all supporting documentation to substantiate the basis for my claim or dispute. If I do not reach an agreement with SRI to resolve the claim or dispute within 30 days after the Notice is received, I may commence an arbitration proceeding.

To the fullest extent permitted by applicable law, no arbitration under this Agreement shall be joined to an arbitration involving any other party subject to this Agreement, whether through class arbitration proceedings or otherwise. I may bring claims against SRI in my individual capacity only, and not as a plaintiff or class member in any purported class or representative proceeding.

The arbitration shall be governed by the Commercial Dispute Resolution Procedures and the Supplementary Procedures for Consumer Related Disputes of the American Arbitration Association ("AAA"), as modified by this Agreement, and shall be administered by the AAA. The AAA rules are available at www.adr.org or by writing to the Notice Address.

PRIVACY POLICY

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate, disclose and make use of personal information. The following outlines our privacy policy.

- Before or at the time of collecting personal information, we will identify the purposes for which information is being collected.
- We will collect and use personal information solely with the objective of fulfilling those purposes specified by us and for other compatible purposes, unless we obtain the consent of the individual concerned or as required by law.
- We will collect personal information by lawful and fair means and, where appropriate, with the knowledge or consent of the individual concerned.
- Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date.
- We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.
- We will make readily available to customers information about our policies and practices relating to the management of personal information.
- We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.

Applicant Name	XXX - XX - Social Security #	Date of Birth
Applicant Signature		Today's Date
Applicant Name	XXX - XX Social Security #	Date of Birth
Applicant Signature		Today's Date
Applicant Name	XXX - XX - Social Security #	Date of Birth
Applicant Signature		Today's Date