

APPLICANT SCREENING DISCLOSURE AND OCCUPANCY POLICY

Affinity Group Inc. complies with all applicable State and Federal Fair Housing Guidelines. No applicant shall be discriminated against because of race, color, sex, marital status, source of income, familial status, religion or national origin.

OCCUPANCY POLICY

At all times for all properties managed by Affinity Group Inc. there shall be a maximum occupancy limit of two designated occupants per studio unit and two designated occupants per dwelling bedroom, or the maximum occupancy rating set by applicable fire codes and housing codes for the jurisdiction in which the real property is located, whichever is less.

SCREENING CRITERIA

DURATION OF CURRENT EMPLOYMENT

Applicant(s) should possess uninterrupted employment tenure of at least one year. Applicants will be required to demonstrate proof of employment history through employer verification and/or with copies of tax returns, IRS forms 1099 or W-2 wage statements.

INCOME REQUIREMENTS

The verifiable gross income of the applicant(s) must be at least 250% of the specified monthly rental rate.

PRIOR RENTAL HISTORY

Applicant(s) should possess a minimum of one year of continuous positive rental history. All applicants will be required to demonstrate proof of rental history with complete information regarding current and past tenancy relationships.

CREDIT HISTORY

Applicants must demonstrate credit worthiness with no negative credit history and an acceptable credit rating at the discretion of the property owner and/or the property manager showing all accounts current and paid. A bankruptcy will result in a denial of tenancy unless there has been a post-petition showing of three years or more of accounts current and paid, also subject to property owner discretion and consent and/or property manager discretion and consent or denial.

MISCELLANEOUS

Home-based business activity and occupations will not be allowed in rental dwellings without prior written approval of Affinity Group Inc.

Failure to meet any one of the preceding criteria for tenancy or any derogatory information discovered relating to the proceeding criteria for tenancy or any derogatory information discovered relating to the proceeding criteria may result in the denial of tenancy. In some cases, however, the following options may be available to the applicant at the discretion of Affinity Group Inc., to cure an otherwise unacceptable application:

- The applicant may provide an acceptable co-signer (additional financial responsible party) who can meet the employment, credit other screening criteria; and/or
- Payment by the applicant at move-in of an increased security deposit amount to be determined by the property manager and/or the property owner.

REASONS FOR IMMEDIATE DENIAL

- Providing information on the rental application that is false, misleading or inaccurate.
- Any negative rental history reference of any kind, late payments, unpaid balances, or history of eviction or event of forcible entry and detainer (FED) concerning any prior or current tenancy.
- Any conviction for any criminal activity at the discretion of the property owner and/or the property manager, including misdemeanors, felonies, drug related, theft, molestation, and violent crimes of any kind.
- Any applicant whose tenancy could potentially constitute a threat to the health, safety, and/or peaceful enjoyment of other tenants, neighbors, and other individuals or whose residency could result in any disruption or harm to others.
- Any applicant who is not of legal age or legally competent to enter into a binding contract, rental or lease agreement.

Applicant

Date

Applicant

Date

Affinity Group Inc., 4800 Meadows Rd, Suite 300, Lake Oswego, OR 97035