I. PURPOSE OF THIS DOCUMENT

Hi Cavalry, Inc. dba 100 ("100" or "we") offers the following information so that all Applicants will have available to them a detailed statement of the 100 rental qualifying policies and procedures. Although we have attempted to make this document easy to read and understandable, some statements include formal language and/or legal terms. It is important that you review this document carefully before submitting a rental application, making certain that (to the best of your knowledge) you understand the rental qualifications stated herein. If you have any questions about our policies or about the information contained in this document, we encourage you to please contact our 100 support team. Please also note that these are 100's current screening criteria, but nothing contained in these requirements shall constitute a guarantee or representation by 100 concerning current or prior Applicants. Our ability to verify whether these requirements have been met is limited to the information we receive from the various reporting/screening services used.

Certain states and local jurisdictions may have their own requirements that may impose other requirements that are more favorable to an Applicant than the criteria set forth below, such as limitations on rental qualification criteria, limitations or prohibitions on the use of credit scores, limitations on or prohibitions of application fees and other fees, requirements regarding the manner in which rental qualification criteria may be applied, limitations or prohibitions on inquiries that may be made regarding criminal histories, and the scope of protected classes under nondiscrimination laws. Other states and local jurisdictions have additional requirements for tenant screening criteria, such as requirements for conducting criminal background checks and additional limitations regarding who is eligible to rent. Such state and local requirements will be followed even if other criteria are described below, and state and local law will always override any screening criteria described below.

Our name, address and telephone number are Hi Cavalry, Inc. (dba 100), 5 Union Square West #1485 New York, NY 10003 and (917) 268-8093, and the name, address and telephone number of the consumer reporting agency from which a credit report will be obtained is TransUnion Rental

Screening Solutions, Inc., 6430 S. Fiddler's Green Circle, Suite 500, Greenwood Village, CO 80111, (888) 710-0270. Additional information may be obtained from Equifax Workforce Solutions LLC, 11432 Lackland Road, St. Louis, Missouri 63146, (800) 367-5690.

II. DEFINITIONS

The term "Applicant(s)" under these criteria means the adult persons that will be signing the apartment lease agreement. The term "Occupant(s)" in these criteria means the person(s) that are authorized residents under the apartment lease agreement. The term "Property Manager(s)" means the organization(s) that engage 100 to screen Applicants on their behalf.

III. CONFIDENTIALITY AND YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT AND SIMILAR STATE LAW

100 maintains a strict policy of confidentiality and privacy for all Applicants. We do not discuss information on applications with anyone other than the Applicant and the Property Manager for whom 100 is screening the Applicant(s) (unless required by law). In addition, we do not discuss individual credit reports with an Applicant in accordance with the provisions of the Fair Credit Reporting Act.

However, if required by law, we will provide a free copy of your credit report to you. If you would like to discuss or dispute anything in your credit report, you may contact the consumer agency that made the report. You may also contact us. Please refer to A Summary of Your Rights Under the Fair Credit Reporting Act for more information about your rights under the Fair Credit Reporting Act and other state fair credit reporting and similar laws.

IV. ROOMMATES/CO-APPLICANTS

In the event there are multiple Applicants to reside in the same dwelling (i.e. "roommates" or "co-applicants"), each roommate/co-applicant must qualify individually on any applicable credit and applicable criminal qualifications listed below. Roommates/co-applicants must also qualify collectively per the income qualifications listed below. An additional security deposit may be required for roommate/co-applicant leases, if permitted by applicable law. All persons that will reside in the apartment home upon approval of the application must be listed on the application as well as the lease as either an occupant or lease holder. Failure to disclose all occupants on the application will result in an occupant becoming unauthorized. Unauthorized occupants are unable to reside on the premises until their application for occupancy has been processed and approved per the qualifying requirements listed herein.

Occupancy Guidelines: We accept 2 adults + one additional person 18 years of age or under in a one bedroom; 4 adults + one additional person 18 years of age or under in a two bedroom; 6 adults + one additional person 18 years of age or under in a three bedroom.

V. SOCIAL SECURITY NUMBER AND/OR RESIDENCY REQUIREMENT (IF APPLICABLE)

For U.S. citizens, each Applicant must have a United States government issued Social Security number in order for the verification process to begin for an application. For non-U.S. Citizens, verifiable employment history will be required, if permitted by applicable law, as well as residence history as stated below. Also required is a copy of a valid passport and/or work visa with validity dates through the term of the lease and/or the Applicant's current Green Card, if permitted by applicable law. If applicable law restricts Applicants to persons who are legally authorized to reside and work in the United States, applicable law will be followed. If applicable law

does not permit inquiry as to immigration status or consideration of immigration status, applicable law will be followed and no inquiry is made and no documentation evidencing immigration status will be required; instead, other government-issued identification, such as a passport or foreign driver's license, will be required.

VI. FAIR HOUSING POLICY

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and familial status. Other fair housing law may prevent discrimination based on other grounds. 100 supports the Fair Housing Act and does not discriminate in any way based upon race, religion, color, sex, national origin, familial status, disability, age, marital status, sexual orientation, or any other classification protected by federal, state, or local law applicable in the jurisdiction where the apartment home is located.

VII. FEES AND DEPOSITS FOR APPLICATION

A. THE "100 FEE"

100 imposes a comprehensive, non-refundable (unless refunds are required by applicable law) 100 fee on each Applicant that is expressly designed to cover all expenses incurred during the tenant screening process. This fee encompasses the full spectrum of costs related to credit, criminal, income, employment, and rental history verifications (in each case, if conducted if permitted by applicable law), as well as the administrative and underwriting costs associated with collecting, processing, and securely managing this data on behalf of the property manager. By agreeing to the fee, the Applicant acknowledges that the fee is strictly cost-based, reflecting the necessary expenditures to perform a

thorough screening, and is due regardless of whether the application is ultimately approved or denied.

B. THE "APPLICATION FEE"

Each Property Manager will determine its APPLICATION fee, if any, which shall be applicable to each Applicant. An APPLICATION fee, if permitted by applicable law, is required for each Applicant prior to income and employment verification. Please be advised that the APPLICATION fee is non-refundable (meaning that it will not be returned once your application is submitted), unless refunds are required by applicable law. If you are required to have a Guarantor in order to lease an apartment, the Guarantor must also pay an APPLICATION fee, which is also non-refundable, in each case, unless refunds are required by applicable law.

C. THE "ADMINISTRATION FEE"

Each property using 100 will determine its ADMINISTRATION fee, if any, which shall be applicable to all Applicants. An ADMINISTRATION fee, if permitted by applicable law, is required for each apartment application. Please be advised that the rental ADMINISTRATION fee is non-refundable (meaning that it will not be returned once your application is submitted), unless refunds are required by applicable law, with the sole exception being 100's "Criminal History Denial Policy" set forth below. If you are required to have a Guarantor in order to lease an apartment, the Guarantor may also be required to pay an ADMINISTRATION fee, which is also non-refundable, in each case, unless refunds are required by applicable law.

Receipts for fees will be given to the extent and in the manner required by applicable law.

D. CRIMINAL HISTORY DENIAL POLICY

In the event that the application is denied due to an Applicant(s)' criminal history, then 100 will refund any ADMINISTRATION fee. This refund will be issued within thirty (30) days after the denial date of the application.

VIII. APPLICATION REVIEW PROCESS

Unless otherwise required by applicable law, 100 evaluates every application in the following manner:

1. 100 will process your application by checking your credit, income, employment, criminal history and rental references (in each case, if permitted by applicable law) to confirm that the rental criteria have been met.
2. 100 may use independent vendors to conduct credit, criminal, income, employment and/or rental history/references (in each case, if permitted by applicable law) to evaluate whether you meet rental criteria.
3. If rental criteria have been met, 100 will approve your application and notify you of the approval.
4. If rental criteria have not been met, 100 will decline your application and notify you of the denial.
5. 100 reserves the right to approve your application with additional conditions such as an additional security deposit.
6. The approval/denial process can take 1-3 business days depending upon availability of references and/or reporting services.

IX. CREDIT HISTORY & SCORING

Information about you and your credit experiences, such as your bill-paying history, the number and type of accounts that you have, late payments, collection actions, outstanding debt, and the age of your accounts is collected from your credit report, in each case, to the extent permitted by applicable law.

The following credit score criterion applies to all Applicants, to the extent permitted by applicable law:

1. There can be no judgments, tax liens, evictions, unpaid housing debt, or repossessions within a two (2) year period prior to

application, unless paid, satisfied, or proof of satisfactory arrangements from the payment of the same have been made.
2. There can be no pending bankruptcy and any bankruptcy case final order must be at least two (2) years prior to the application.

Applicants with no established credit history that otherwise meet the income criteria and the rental history criteria may be approved under some circumstances, however 100 reserves the right to deny such applications due to lack of credit history. An extensive, negative credit history is grounds for the denial of an application, to the extent permitted by applicable law. If your application is rejected or is accepted with conditions, you will be given the name, address and telephone number of the agencies which provided your consumer information to 100. An Applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report (which credit report will be provided to the Applicant at no cost if required by applicable law), correct any erroneous information that may be on the report and submit a new application for further consideration. You also have the right to dispute the accuracy of any information on your credit report.

X. EMPLOYMENT/INCOME REQUIREMENT

Your monthly income must be at least three (3) times the market rent of the unit. Gross combined income for roommates/co-applicants may be used and must equal to at least three (3) times the market rent. If unemployed or retired, proof of a source of income will be required. Income may be verified by 100 through use of one or more bank syncing integration partners and/or any of the following, to the extent permitted by applicable law, or any other lawful source of income, to the extent required by applicable law:

Records of Earned Income

1. Paycheck Stub(s) (2 most recent and consecutive);
2. W-2 Forms (most recent);

3. Income Tax Return (state and/or federal);
4. Wage Tax Receipts.

Records of Other Income

1. Pension and Annuities (latest check stub from issuing institution);
2. Social Security (current award letter or benefit letter or proof of income letter);
3. SSI Award Letter (proof of income letter);
4. Workers Compensation;
5. Alimony (certified copy of Court Order);
6. Child Support (certified copy of Court Order);
7. Income from Assets (credit unit/bank, S&L, statements, etc.).

Asset Information

1. Bank Statements;
2. Stock/Bond Certificates;
3. Mortgage Note;
4. Income Tax Return;
5. Certificate of Deposit.

100 reserves the right to verify current salary with employer or by copies of six (6) months of current and consecutive check stubs, to the extent permitted by applicable law. All additional sources of income may also be subject to verification. If you are self-employed or retired, 100 may require proof of income by furnishing copies of federal income tax returns and/or other verifiable documentation acceptable to us.
If required by applicable law, 100 will include rental subsidies, housing assistance or similar sources of income as qualifying lawful income.

XI. RENTAL HISTORY

All persons applying for an apartment must have twelve months of verifiable, satisfactory rental history, except as described below. An eviction or foreclosure during a time period permitted by applicable law could constitute denial. For persons owning a home, a financially

satisfactory home ownership may be substantiated in lieu of rental history. This requires an Applicant to provide proof of timely mortgage payment. Fewer than twelve months of history or first-time renters may require an additional deposit if permitted by applicable law.

Some jurisdictions may permit additional rental history-related criteria to be reviewed. In those jurisdictions, to the extent permitted by applicable law, documented lease violation(s) may result in denial (i.e., any negative rental history is grounds for the denial of an application), if permitted by applicable law. Negative rental history includes, but is not limited to, the following, if permitted by applicable law: NSF checks (within the last 5 years), late rental payments (within the last 2 years), noise complaints (within the last 5 years), unfulfilled lease term(s) (within the last 5 years), history of disruptive behavior (within the last 5 years), poor housekeeping practices (within the last 5 years), false or fraudulent statements (no time limitation) and/or eviction proceedings (within the last 5 years).

XII. CRIMINAL HISTORY SCREENING POLICY

This Section XII applies only to the extent permitted by applicable law. If applicable law restricts or otherwise limits any right of 100 to perform a criminal history or background search, 100 will follow such restrictions or limits. Restrictions and limits may include (without limitation) requiring that criminal history searches occur only after an Applicant has otherwise qualified to rent an apartment, limiting the scope of disqualifying events from a criminal history search, giving an Applicant the right to dispute facts from a criminal history search and giving the Applicant the right to provide additional information and to an individualized assessment, 100 will follow such limits.

100 has the right to perform a criminal history/background search for each person who will be a Applicant and/or occupant. Criminal history is one factor that we will consider when making a decision on whether or not to lease an apartment to an otherwise qualified individual. 100's criminal history screening policy reflects that certain types of crimes, like violent and sexual offenses against persons, are legitimate concerns to a housing

provider. Our policy further reflects our evaluation that other types of crimes may independently represent bad judgment, but not be of a major concern to a housing provider with respect to its legitimate interests in protecting Applicants and/or private property. As set forth below, therefore, 100's screening policy reflects the weighted concern posed by different types of offenses and there has been greater weight placed on convictions that reflect the heightened risks to other persons within a community. It is the express intent of this policy with regard to criminal convictions to distinguish between criminal conduct that indicates a demonstrable risk to Applicant and property safety, and criminal conduct that does not. The written protocols/policies set forth herein are drafted to ensure that procedures and standards are applied consistently and that Applicant decisions are based on accurate and pertinent information.

CRIMINAL ARREST(S) POLICY

100 does NOT decline rental applications based solely on an arrest record in accordance with governing federal standards. An arrest is only an accusation that a crime was supposedly committed. It is our policy to consider only actual criminal conviction(s). A conviction means that there is a finding or adjudication of guilt to a criminal charge by a competent court of law (which includes a plea of guilty to a criminal charge). However, arrest records may trigger an inquiry into the facts underlying the alleged criminal conduct which could be used to disqualify the Applicant. Specifically, if the arrest is recent and for serious crime(s), then we reserve the right to investigate the facts pertaining to the criminal charge and ask you or others to provide us with a statement regarding what occurred. Therefore, we have the right to deny a rental application if you decline to provide information as to the arrest matter and/or based on the actual underlying facts related to the arrest if the facts have a bearing on whether you are qualified to live in the community even if the arrest has not resulted in a conviction.

CRIMINAL SCREENING PROCEDURE

It is 100's general policy to first run a credit background check on you to evaluate whether your application qualifies under our credit/financial

requirements as set forth herein. If your application meets our credit/ financial requirements, then it is 100's general policy to run a criminal background screening using the criteria set forth herein. A criminal history check will be run on any Applicant and/or anyone 18 years or older who will live in the apartment. Your application will not be approved unless you are qualified as to all of the rental criteria and all Applicants/occupants of the apartment over the age of 18 pass the criminal background check as set forth below.

LOOKBACK PERIOD DEFINED

It is the intent of this policy that criminal activity must have occurred during a reasonable time before the criminal history screening takes place. Accordingly, if a housing Applicant has a criminal conviction on his or her record and the date of the conviction falls outside of the enumerated "lookback" period defined below, then the Applicant should NOT be denied housing based on the criminal background screening. The "lookback" period for criminal background screening is defined as starting from the date of the rental application going back in time to either of the following (1) the date of the "lookback" period for the particular crime conviction date set forth below OR (2) one year after release from a felony criminal conviction incarceration, whichever period occurs later in time. The lookback periods are as follows:

- Alcohol related – Not factored into the screening decision.
- Arson – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Assault and Battery – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Assault and Battery II – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Bad Checks – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Burglary I – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Burglary II – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.

- Crimes Against Animals – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Crimes Against Children – Lookback period is ten (10) years for a felony and seven (7) years for a misdemeanor.
- Crimes Against Gov't – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Cyber Crimes – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Destruction of Property – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Disturbance of Peace – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Domestic Crimes – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses I – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses II – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses III – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses IV – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses V – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses VI – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Drug Offenses VII – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Embezzlement – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Fraud I – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Fraud II – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Gambling – Not factored into screening decision.
- Harassment – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.

- Homicide I – Felony and misdemeanor convictions are grounds for application denial.
- Homicide II – Felony and misdemeanor convictions are grounds for application denial.
- Homicide III – Felony and misdemeanor convictions are grounds for application denial.
- Homicide IV – Felony and misdemeanor convictions are grounds for application denial.
- Kidnapping I – Felony and misdemeanor convictions are grounds for application denial.
- Kidnapping II – Felony and misdemeanor convictions are grounds for application denial.
- Organized Crime – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- OUI, OVI, DWI – Not factored into the screening decision.
- Petit Theft – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Purposely Obstructs the Law – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- 37. Robbery – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Sex Crimes - Other – Felony and misdemeanor convictions are grounds for application denial.
- Sex Crimes Against a Person – Felony and misdemeanor convictions are grounds for application denial.
- Sex Crimes Against a Child – Felony and misdemeanor convictions are grounds for application denial.
- Theft/Larceny – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- General Traffic Violations – Not factored into the screening decision.
- Trespassing – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Weapons Related I – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.
- Weapons Related II – Lookback period is seven (7) years for a felony and five (5) years for a misdemeanor.

100 will NOT consider any conviction that has been expunged (i.e., erased) OR as part of any "First Offender" Act pursuant to governing state law (such as O.C.G.A. § 42-8-62) when screening for criminal background. Further, in the event that the Applicant has multiple convictions, the lookback period is calculated from the date of the last conviction.

ADOPTED FEDERAL SCREENING POLICY

100's policy is to adopt and follow federal criminal screening requirements for public housing as an example of types of crimes that United States Department of Housing and Urban Development ("HUD") has acknowledged to be sufficiently serious to warrant exclusion. Specifically, Public Housing Authorities (PHAs) are required by law to screen and exclude Applicants with certain convictions on their record. These statutory and regulatory exclusions demonstrate that both HUD and Congress acknowledge legitimate concerns faced by housing providers in determining whether an Applicant is suitable to live in its facilities amongst other Applicants.

INDIVIDUALIZED FURTHER REVIEW ("IFR") PROCESS

In the event that an Applicant has a conviction which would exclude them from renting, or in the event that there is evidence of criminal conduct other than a conviction which would exclude an Applicant from renting, the Applicant should be advised of the basis of the disqualification and which third party company provided that information to us from the criminal background search. It is the policy of 100 that an Applicant has the right to request an Individualized Further Review ("IFR") of any decision to deny an application due to a criminal history. Therefore, upon a written request by the Applicant, we will afford the denied Applicant with an opportunity to dispute/explain the following:

- That you are not the person identified in the search;
- That the records are inaccurate; or

- That you intend to provide us with your own statement and explanation of what occurred and why we should reconsider the decision to decline your application as further set forth below.

When requesting an IFR, the Applicant should submit a signed, dated, and notarized statement along with any other evidence that provides us a factual basis for the review (as further discussed below). If you dispute the denial because your name has been confused with another person who committed the crime or your name was used for identity theft, it will be your responsibility to contact the consumer reporting agency that provided the information and take appropriate steps to correct your file. Applicants who request an IFR should provide sufficient information to allow 100 to consider any circumstances which would serve to mitigate the criminal convictions within the Applicant's criminal history. However, Applicant bears the burden of providing verified or verifiable information to negate or minimize the criminal convictions in their criminal history. 100 reserves the right to contact the source of any document submitted by Applicant in order to verify document authenticity. As part of an IFR process, we may consider whether there were multiple convictions that stemmed from the same incident, or whether the multiple convictions stemmed from multiple incidents. If you were convicted but believe other factors show you are not a risk to the community, then you should submit a written statement outlining those considerations, including, but not limited to the following:

1. The circumstances surrounding the crime;
2. The age of the individual at the time that the crime was committed;
3. The time which has elapsed since the crime or crimes which were the reason or the initial denial;
4. The number of total convictions which are part of the Applicant's criminal history;
5. Evidence of good tenant history or references since commission of the crime;
6. Evidence of rehabilitation efforts or treatment;
7. Evidence of community ties and support, references, and other supporting recommendations,
8. Further explanation of the criminal offense;

9. Evidence of good employment history, stability, or vocational training; and,
10. Requests for accommodation.

Applicant(s) requesting an IFR should, but are not required, include relevant documents in support of the IFR request. Examples of relevant supporting documentation include, but are not limited to the following:

1. Counseling Records;
2. Probation and Parole Records;
3. Employment Documentation;
4. School and Technical Training Records;
5. Documents Evidencing Work with Social and Nonprofit Organizations;
6. Police Reports;
7. Probable Cause Documents;
8. Charging Documents;
9. Character Reference Letters; and,
10. Letters of Explanation from a Criminal Defense Attorney.

Once a written IFR as outlined above is submitted, 100 will consider the IFR and inform the Applicant in writing of the results (or any reason for delay such as further document investigation) as soon as practical.

XIII. APPLICATION DENIAL POLICY

All applications are subject to Property Manager criteria for qualification. If an Applicant is rejected for poor credit, the Applicant will be informed of the reason for the rejection. The Applicant will not be told of the content of the credit report unless required by law. An Applicant rejected for unsatisfactory credit is encouraged to obtain a copy of his/her credit from the credit reporting agency, correct any erroneous information that may be on the report, and resubmit an application to 100. The Applicant will also be given a free copy of the Applicant's credit report if required by applicable law.

XIV. PHOTO IDENTIFICATION POLICY

At the time of the application submission, all Applicant(s) will need to verify their identity using CLEAR's digital identity verification technology. This identification can be completed using a state or federally issued and acceptable identification, such as a driver's license, passport, and/or a state-issued photo identification card. For Applicant(s) who are not U.S. citizens, a copy of a valid passport and/or work visa with validity dates through the term of the lease and/or the Applicant's current Green Card, or any other qualifying identity document under applicable law, is required.

XV. APARTMENT AVAILABILITY POLICY

In the event of multiple and equally qualified applications, We will rent the property to the first Applicant that meets Property Manager criteria. Applicants are subject to the availability of the apartment floor plan requested.

XVI. FALSE INFORMATION

False information provided on a rental application immediately disqualifies an application for approval.

XVII. GUARANTOR POLICY

Each property using 100 will determine whether Guarantors are accepted for Applicants who do not meet income requirements. If accepted, Guarantors must meet the following requirements, to the extent permitted by applicable law:

- Guarantors must pass CLEAR's identity verification;

- Guarantors must complete an application;
- Guarantors must pay an additional APPLICATION fee;
- Guarantors must qualify showing income of five (5) times the monthly rent.

XVIII. AUTOMATIC DENIAL OF APPLICATION

An Applicant will be denied if any of the following is determined, to the extent permitted by applicable law:

- False Social Security Number (SSN);
- Housing Debt;
- Unpaid Eviction;
- Bankruptcy (Past 24 months);
- Foreclosure (Past 24 months);
- Failure to Meet Criminal History Criteria.

XIX. APPROVAL OF APPLICATION PERIOD

Approved applications remain in good standing for a period of thirty (30) days (or such other period required by applicable law) from the approval date. If the Lease is not signed and/or the Applicant fails to occupy an apartment within the viable time period, the application must be resubmitted for verification and approval and new fee(s) must be paid.

XX. PERSONS WITH LIMITED ENGLISH PROFICIENCY ("LEP") POLICY

It is the policy of 100 not to discriminate against those persons who have Limited English Proficiency (LEP) and to take reasonable steps, upon request, to ensure that persons with LEP have meaningful access to our housing. Accordingly, any Applicant/co-applicant shall be permitted to use a translator if they need assistance during the application process. Further, any Applicant/co-applicant who has limited ability to read, write, speak or understand English shall not be automatically prohibited from the application process. Moreover, 100 does not favor one particular language over that of a different language and all reasonable efforts shall be made to communicate with those persons with Limited English Proficiency no matter what language such persons may otherwise use or speak. Applicants are encouraged to request from 100 any reasonable accommodation which they believe may help facilitate communication and/or understanding.

XXI. ANIMAL DESIGNATION & ANIMAL POLICIES

Animals are not allowed without management’s prior written approval and payment of animal deposit and fee in full for each animal. Additionally, animals will be screened by a third-party screening company. Prior to the commencement of occupancy, all residents will be required to complete either a Household Pet Profile or a No Pet Profile with the third-party screening company. Residents with a household pet will be required to pay to the third-party provider a profile fee of $30.00 per pet. No fee will be assessed for a No Pet Profile. There is a limit of two domestic dogs, cats or fish per apartment. Full grown weight is not to exceed 99 pounds. Breed Restrictions include, but are not limited to, purebred or cross breed of any of the following; Pit Bull, Akita, Doberman, Rottweiler, Staffordshire Terrier,

Chow-Chow, German Shepherd, Malamute, Great Dane, Saint Bernard, Wolf -Dog, Husky and other known aggressive breeds. All animals over 6 months must be spayed or neutered. When completing your third-party profile you will be asked to provide a certificate of health, from a licensed veterinarian, that states animal breed, age, weight, height, vaccinations received and upload animal photo(s). Exceptions to the deposit and fee requirements (including any Pet Profile fee) and the number, weight and breed limitations will be made for approved, qualified assistance animals.

XXII. RENTERS INSURANCE REQUIREMENT

Resident agrees to maintain a policy of $200,000 personal liability insurance. Water coverage must be provided for “Resident Caused” damage to our property. If coverage is through any company other than ePremium, Resident is required to upload proof of compliance to ePremiums Online Portal. Regardless of the provider, insurance must be in effect on or prior to the commencement Date of this Lease, subsequent renewal periods and from time to time thereafter upon request. Insurance carriers must list the Property - P.O. Box 498067 Cincinnati, OH 45249 as an “Interested Party” on the Declaration page and that the insurance company will notify the community in the event of a cancellation or change in policy status.

XXIII. LOCATION-SPECIFIC DISCLOSURES

California Residents

The following provisions apply unless prohibited by applicable law. Cities including Berkeley, Los Angeles, Oakland, Richmond, San Francisco and Santa Monica further restrict screening.

Application Fees

Application screening fees will not be greater than the actual out-of-pocket costs of gathering information concerning the applicant (including, but not limited to, the cost of using a tenant screening service or a consumer credit reporting service, and the reasonable value of time spent by 100 in obtaining information on the applicant) but not greater than $30 per applicant (as adjusted annually commensurate with an increase in the Consumer Price Index, beginning on January 1, 1998). An application screening fee will not be charged if we know or should have known that no rental unit is available at that time or will be available within a reasonable period of time.

We charge an applicant an application screening fee only if, when the application screening fee is collected, we offer any of the following:

- An application screening process that complies with all of the following:
    - Completed applications are considered, as provided for in the established screening criteria, in the order in which the completed applications were received.
    - The first applicant who meets the established screening criteria is approved for tenancy.

We refund application screening fees when required by law, although we may offer, as an alternative to refunding the screening fee, the option, at the applicant's discretion, for the screening fee paid by the applicant to be applied to an application for another rental unit offered by the same landlord. We do not refund an application screening fee to an applicant whose application is denied, after consideration, because the applicant does not meet the established screening criteria.

We will provide the applicant with a receipt for the fee paid by the applicant, which receipt shall itemize the out-of-pocket expenses to obtain and process the information about the applicant.

If we do not perform a personal reference check or do not obtain a consumer credit report, we will return any amount of the screening fee that is not used for the purposes authorized by this section to the applicant.

If an application screening fee has been paid by the applicant, we will provide a copy of the consumer credit report to the applicant upon request.

As used above, "application screening fee" means any nonrefundable payment of money charged to an applicant, the purpose of which is to purchase a consumer credit report and to validate, review, or otherwise process an application for the rent or lease of residential rental property, and "applicant" means any entity or individual who makes a request to rent a residential housing unit, or an entity or individual who agrees to act as a guarantor or cosignor on a rental agreement.

We will follow any provisions or regulations that govern the collection of deposits and fees under federal or state housing assistance programs.

TENANT SCREENING FEE RIGHTS STATEMENT

Pursuant to California law you have tenant screening fee rights, including the right to a copy of your consumer credit report if one is obtained with your screening fee, a refund of any unused portion of the fee and a receipt of the costs of the screening.

Fair Housing Laws

We comply with California's Fair Employment and Housing Act and the Unruh Civil Rights Act, to the extent applicable. We do not discriminate on the basis of protected characteristics, which include race, color, ancestry, national origin, citizenship, immigration status, primary language, religion, disability (mental or physical), sex and gender, sexual orientation, gender identity, gender expression, genetic information, marital status, familial status (families with children under 18 or people who are pregnant), source of lawful income (including the use of government rental assistance such as a Section 8 Housing Choice voucher), military or veteran status or age, in each case, to the extent prohibited by law, and we do not ask about such protected characteristics to the extent prohibited by law.

An applicant may provide a government-issued photo identification other than a driver's license, such as a foreign driver's license or passport.

We do not reject an applicant on the basis that the applicant receives Section 8 assistance or participates in other similar housing voucher programs

Criminal Background Checks

We do not have a policy that prohibits persons with a criminal record from renting or living in a housing unit no matter the circumstances. When permitted by law, we run a lawful criminal background check. We use criminal background check information only when permitted by law. If housing may be unavailable or if we take an adverse action based on a past criminal conviction, we follow all legal guidelines.

Among them, the conviction must be a directly-related conviction, meaning that the criminal conviction must have a direct and specific negative bearing on a substantial, legitimate and nondiscriminatory interest or purpose of the housing provider, such as the safety of other residents, the housing provider's employees or the property. Accordingly we consider information such as the facts or circumstances surrounding the criminal conduct to see if they directly bear on your ability to be a good tenant, how long ago the conduct happened and whether you were a minor or young, whether the conduct arose as a result of a disability or domestic violence, the nature and severity of the crime, the amount of time that has passed since the criminal conduct, whether you have maintained a good tenant history before and/or after the conviction, and evidence of your rehabilitation efforts.

We do not consider any infractions or arrests that didn't lead to a conviction, information that indicates that a person has been questioned, apprehended, taken into custody, detained or held by law enforcement, infractions or criminal convictions older than seven years. Unless you offered the information as mitigating information, we do not consider convictions that have been sealed or expunged, adjudications in the juvenile justice system, or your participation in a pre- or post-trial diversion program.

We give you the opportunity, and encourage you, to present additional (mitigating) information that could inform our decision. We also encourage you to let us know if any information in a criminal background check is

false, outdated, incorrect or falsely attributed to you. We also delay seeking, considering and using criminal history information until after your financial and other qualifications have been verified.

Mitigating information means acts or circumstances surrounding the criminal conduct that help explain the event and show that you are still going to be a good tenant. This includes rehabilitation efforts, that you were young when the criminal conduct occurred, that the conduct occurred a long time ago or was the result of domestic violence, that you have been a good tenant elsewhere, and/or that you have steady employment.

Credit Checks

In accordance with the California Fair Employment and Housing Act (FEHA), in instances in which there is a government rent subsidy, we do not (1) use a financial or income standard in assessing eligibility for the rental of housing that is not based on the portion of the rent to be paid by the tenant or (2) use a person's credit history as part of the application process for a rental accommodation (rather, we offer the applicant the option, at the applicant's discretion, of providing lawful, verifiable alternative evidence of the applicant's reasonable ability to pay the portion of the rent to be paid by the tenant, including, but not limited to, government benefit payments, pay records, and bank statements).

If the applicant elects to provide lawful, verifiable alternative evidence of the applicant's reasonable ability to pay pursuant to clause (2), we will both (I) provide the applicant reasonable time to respond with that alternative evidence and (II) reasonably consider that alternative evidence in lieu of the person's credit history in determining whether to offer the rental accommodation to the applicant.

We may request information or documentation to verify employment, to request landlord references, or to verify the identity of a person.

The applicant represents that all the statements within the Application are true and correct, authorizes verification of all the Application items, and agrees to furnish additional references upon request. Applicant authorizes us to obtain reports that may include, if permitted by applicable law, credit

reports, unlawful detainer (eviction) reports, bad check searches, social security number verification, fraud warnings, previous tenant history and employment history. Applicant consents to allow us to disclose tenancy information to previous or subsequent Property Managers.

We may require a payment identified in the Application, which is to be used to screen each Applicant. The amount charged is itemized as follows, unless a separate itemization is provided by us:

- Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports, as applicable;
- Cost to obtain, process and verify screening information (may include staff time and other soft costs, if permitted by applicable law).

Upon approval of the Application and execution of a rental agreement, the Applicant shall pay all sums due, including required security deposit, before occupancy.

Berkeley, California Residents

Please see the Notice to Residential Applicants and Tenants, regarding Fair Chance Access to Housing, located at https://rentboard.berkeleyca.gov/sites/default/files/documents/Fair%20Chance%20Notice%20to%20Applicants%20and%20Tenants.pdf. Berkeley law prohibits rental discrimination based on criminal history. No inquiry regarding criminal history will be made if an inquiry is prohibited by applicable law.

Except as permitted by applicable law as described below, we do not refuse to consider persons with criminal backgrounds for housing, demand a higher security deposit or rental amount based on criminal history, refuse to allow the addition of an immediate family member based on the family member's criminal history, disqualify tenants from rental assistance programs such as Section 8 based on criminal history (subject to certain exceptions below), or treat rental applicants or tenants differently based on their criminal history. Exceptions may apply, solely to the extent permitted by applicable law, for lifetime sex offenders.

If we take any action against an applicant based on criminal history (such as refusing to offer a lease, refusing to add a family member, etc.), we will provide the applicant with written notice and an opportunity to respond. We encourage you to provide corrections to any background information.

Los Angeles, California Residents

Application reviews are conducted without regard to race, color, religion, sex, gender, gender identity and expression, familial status, national origin, citizenship status, immigrant status, primary language, marital status, ancestry, age, sexual orientation, disability, source of income (including receipt of Section 8 and other similar vouchers), genetic information, military or veteran status, arbitrary characteristics, or any other basis currently or subsequently prohibited by law.

Oakland, California Residents

Please see the Notice to Residential Applicants and Tenants, regarding Fair Chance Access to Housing, located at https://cao-94612.s3.us-west-2.amazonaws.com/documents/Fair-Chance-Ordinance.Tenant-Notice.10.5.2020.pdf. Oakland law prohibits rental discrimination based on criminal history. No inquiry will be made if an inquiry is prohibited by applicable law.

Richmond, California Residents

For the rental or lease of Affordable Housing, the Housing Provider will consider for tenancy qualified applicants with Conviction History in a manner consistent with the requirements of Ordinance No. 20-16 N.S. Please see the notice located at https://ebaldc.org/wp-content/uploads/2020/08/FCO-Notice-to-Tenants.pdf.

San Francisco, California Residents

Please see the notice located at https://www.sf.gov/information--affordable-housing-protections-people-criminal-history, regarding the Fair Chance Ordinance for affordable housing.

Santa Monica, California Residents

We do not discriminate based on housing status (such as being homeless, living in temporary housing, a voucher program, transitional housing, temporary housing, or shelters), or gaps in housing history, although we may inquire about housing status or gaps in housing history to the extent permitted by applicable law.

Colorado Residents

Unless the landlord is exempt from the requirements set forth in subsections (1.5)(a) to (1.5)(e) of C.R.S. 38-12-904:

- The prospective tenant has the right to provide to the landlord a portable tenant screening report, as defined in section 38-12-902 (2.5), Colorado Revised Statutes; and
- If the prospective tenant provides the landlord with a portable tenant screening report, the landlord is prohibited from:
    - Charging the prospective tenant a rental application fee; or
    - Charging the prospective tenant a fee for the landlord to access or use the portable tenant screening report.

Cook County, Illinois Residents

You have the right to dispute inaccuracies relevant to criminal history and to provide evidence of rehabilitation or other mitigating factors related to your criminal background. A link to the Cook County Commission on Human Rights' website is https://www.cookcountyil.gov/agency/commission-human-rights, and it currently contains the address, email address, and phone number of the Commission and further information about the Just Housing Amendment.

Please also visit https://www.cookcountyil.gov/sites/g/files/ywwepo161/files/documents/2022-12/summary_of_residential_tenant_landlord_ordinance_en_may_2021 (1).pdf for further information about the Cook County Residential Tenant Landlord Ordinance.

Kansas City Residents

The landlord does not discriminate based on source of income.

Housing discrimination is illegal. Please visit https://www.kcmo.gov/home/showpublisheddocument/13273/638581326788570000 for a Housing Discrimination Notice, which informs you of certain of your rights.

While a landlord may obtain, examine and consider a criminal background check, credit history, or rental history and other objective information in reviewing an application for rental housing, this platform's functionality permits an interactive process for an applicant to provide additional information to give more context to such objective sources of information, as required by applicable law. We will review and consider additional information provided by the rental applicant, as and to the extent required by applicable law, including, but not limited to, personal references, recency and status of any evictions, and any actions taken by the rental applicant to resolve past evictions, credit challenges, or alleged damages, the recency and severity of any convictions, the violent or sexual nature of any prior convictions, the facts or circumstances surrounding criminal conduct, the age of the applicant at the time of the conduct, the age or vulnerability of the victim of the conduct, evidence that the applicant has maintained a good tenant history in the intervening time, and evidence of rehabilitation efforts, consistent with state and federal law, including, but not limited to, fair housing laws. We may consider such factors specific to the individual applicant.

Massachusetts Residents

You agree to complete, sign and provide to Us the Criminal Offender Record Information (CORI) Acknowledgement Form at the https://www.mass.gov/doc/cori-acknowledgement-form-for-housing-0/download.

Minneapolis Residents

We comply with Minneapolis screening criteria described at https://www2.minneapolismn.gov/business-services/licenses-permits-inspections/rental-licenses/renter-screening/.

St. Paul Residents

We comply with St. Paul screening criteria set forth in Section 193.04 of Ord 20-14, available at https://www.stpaul.gov/sites/default/files/2021-02/ORD%2020-14%20Final%20Language%20Signed.pdf.

New Jersey Residents

Background Checks

New Jersey's Fair Chance in Housing Act, N.J.S.A. 46:8-52 to 64 (FCHA), limits a housing provider's ability to consider a person's criminal history in deciding whether to extend an offer or whether to rent a home after extending an offer.

Before making a conditional offer of housing, 100 may consider only whether an applicant has a conviction for the manufacture or production of methamphetamine on the premises of federally assisted housing, or whether an applicant has a lifetime registration requirement under a State sex offender registration program.

100 will not consider, or request from an applicant or any other person or entity, any other information about an applicant's criminal history as part of the application process until and unless a conditional offer of housing has been made. After extending a conditional offer of housing, 100 intends to review and consider an applicant's criminal record in determining whether to rent a home, in accordance with the FCHA and its accompanying rules.

100 will not, either before or after the issuance of a conditional offer, evaluate or consider any of the following criminal records: (1) arrests or charges that have not resulted in a criminal conviction; (2) expunged convictions; (3) convictions erased through executive pardon; (4) vacated and otherwise legally nullified convictions; (5) juvenile adjudications of delinquency; and (6) records that have been sealed.

100 may consider, after the issuance of a conditional offer, a criminal record that:

- Resulted in a conviction for murder, aggravated sexual assault, kidnapping, arson, human trafficking, sexual assault, endangering the welfare of a child in violation of N.J.S.2C:24- 4(b)(3);
- Resulted in a conviction for any crime that requires lifetime state sex offender registration;
- Is for any 1st degree indictable offense, or release from prison for that offense, within the past 6 years;
- Is for any 2nd or 3rd degree indictable offense, or release from prison for that offense, within the past 4 years; or
- Is for any 4th degree indictable offense, or release from prison for that offense, within the past 1 year.

For more information about how these rules apply, please refer to the resources at https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/fcha/.

100 may withdraw a conditional offer based on your criminal record only if 10 determines, by a preponderance of the evidence, that the withdrawal is necessary to fulfill a substantial, legitimate, and nondiscriminatory interest.

If 100 utilizes any vendor or outside person/entity to conduct a criminal record check on their behalf, 100 will take reasonable steps to ensure that the vendor or outside person/entity conducts the criminal record check consistent with the requirements of the FCHA and rules.

If you are subjected to the withdrawal of a conditional offer of housing due to criminal history, you have the right to request and receive the materials relied upon by 100 in making this determination.

You have the right to dispute, within ten (10) days of receiving this statement, the relevance and accuracy of any criminal record, and to offer evidence of any mitigating facts or circumstances, including but not limited to your rehabilitation and good conduct since the criminal offense. You may also provide evidence demonstrating inaccuracies within aspects of your criminal record which may be considered under the FCHA, or

evidence of rehabilitation or other mitigating factors to 100 at any time, including after the ten days.

Any action taken by 100 in violation of the process laid out in this statement may constitute a violation of the FCHA. If you believe that any owner, agent, employee, or designee of 100 has violated any of the above requirements, you may contact the New Jersey Division on Civil Rights at www.NJCivilRights.gov (1-866-405-3050). A complaint must be filed with DCR within 180 days of the allegedly discriminatory conduct. You cannot be subjected to retaliation for filing a complaint or for attempting to exercise your rights under the FCHA.

DCR has several fair housing fact sheets available at https://www.njoag.gov/about/divisions-andoffices/division-on-civil-rights-home/division-on-civil-rights-resources or available for pickup in any of DCR's four (4) regional offices.

Nondiscrimination

The New Jersey Law Against Discrimination (LAD) prohibits discrimination in housing based on actual or perceived:

- Race or color;
- Religion or creed;
- National origin, nationality, or ancestry;
- Sex, pregnancy, or breastfeeding;
- Sexual orientation;
- Gender identity or expression;
- Disability;
- Marital status or domestic partnership/civil union status;
- Liability for military service;
- Familial status (having children under age 18); and
- Source of lawful income used for rental or mortgage payments.

Income

New Jersey Law Against Discrimination (LAD) prohibits the discrimination and harassment in housing based on the source of lawful income you plan to use to pay rent. We will not deny your application based on the "source

of lawful income"—which includes child support, alimony, supplemental security income, unemployment benefits, and vouchers and subsidies provided by federal, state, or local rental assistance programs.

We will not deny your application if you plan to pay with a Section 8 voucher, SRAP (State Rental Assistance Program), TRA (temporary rental assistance), or COVID-19 emergency rental assistance (CVERAP), unemployment benefits, child support, alimony, or supplemental security income. In addition, we will not ignore your receipt and use of rental assistance (such as Section 8 housing choice vouchers, SRAP, TRA, or CVERAP) when applying minimum income requirements to your rental application. This means that any minimum income requirement, financial standard, or income standard must be calculated based only on the portion of the rent to be paid by the tenant, rather than the entire monthly rent.

New York Residents

Application Fees

Under Section 238-a of the New York Real Property Law, we do not require any payment, fee, or charge for the processing, review or acceptance of an application, or before or at the beginning of the tenancy, except background checks and credit checks. The maximum charge is $20 for a credit and background check (or, if lower, the actual cost of the credit and background check), and you will be given a copy of the background and credit check, as well as an invoice from the entity that conducted it. You can provide your own background and credit check to avoid any fees, as long as the background/credit check was done in the past 30 days.

Limitation on Application Rejections

Applicants cannot be rejected based on pending or past landlord-tenant actions.

Animals

Service, assistance or emotional support animals are accepted if required by law to be accepted as a reasonable accommodation of a disability despite any "no pet" policy.

New York City Residents

Under the New York City Fair Chance Housing Law we do not discriminate against renters - including in coops and condos - because of arrest records, convictions, or other criminal history. We review only limited types of convictions, and we ask about renter convictions only when permitted by the New York City Fair Chance Housing Law. Any and all statements above about criminal background checks or criminal records or express limitations on this basis are deemed omitted from your application. We do not treat applicants differently because of criminal history.

We use criminal background checks only after reviewing tenant general eligibility and making a conditional offer. We only review limited convictions as part of this criminal background check. If after such a check, we want to revoke a housing offer or decline to renew a lease, we follow the notice and process requirements of the New York City Fair Chance Housing Law and make a decision in writing based on a review of an individual's entire application, including any supporting information provided by an applicant.

The fact that an applicant has conviction(s) is not sufficient for a denial of housing. We will show a specific, non-speculative reason for revoking a housing offer. We do not consider most parts of a criminal record at any time during the housing process. We do not ask about or review: arrests, pending cases, Adjournments in Contemplation of Dismissal (ACDs), youthful offender or juvenile delinquency adjudications, convictions under an executive pardon or certificate of relief from disabilities, convictions that have been legally nullified or vacated, or sealed and expunged convictions, and actions that were terminated in favor of the individual. In addition, we do not look at felony convictions from more than 5 years ago and misdemeanor convictions from more than 3 years ago.

We consider the following convictions, provided all aspects of the New York City Fair Chance Law notice and timeframe requirements are followed:

- Convictions that require registration on a sex offense registry at the time of the background check, regardless of when they took place.
- Felony convictions where the actual release date OR sentencing date (if no jail time) was within the last 5 years and Misdemeanor convictions where the actual release date OR sentencing date (if no jail time) was within the last 3 years.
- The 3 or 5 years are measured from release or sentencing date, regardless of probation or parole status.

Please visit NYC.gov/FairChanceHousing to review the NYC Fair Chance Housing Notice: Criminal Records. It is available in languages other than English at https://www.nyc.gov/site/cchr/law/legal-resources.page#fch.

Income

You cannot be rejected for insufficient income if your voucher program would approve the monthly rent for the apartment and you have a housing voucher that calculates your portion of the rent based on your income (like Section 8). If you have a housing voucher that covers 100% of the rent, you should not be rejected based on your credit. If you pay a portion of the rent out of pocket, your credit may be considered on a case-by-case basis. All vouchers or programs that provide lawful sources of income are considered.

Nondiscrimination

In accordance with the New York City Human Rights Law, we do not discriminate in connection with race, creed, color, national origin, gender, age, disability, sexual orientation, uniformed service, height, weight, marital status, partnership status, or immigration or citizenship status of any person or group of persons, or because of any lawful source of income of such person or persons, or because children are, may be or would be residing with such person or persons.

Reasonable Accommodation

The New York State Human Rights Law requires housing providers to make reasonable accommodations or modifications to a building or living space to meet the needs of people with disabilities. For example, if you have a physical, mental, or medical impairment, you can ask your housing provider to make the common areas of your building accessible, or to change certain policies to meet your needs.

To request a reasonable accommodation, you should contact your property manager. You will need to inform your housing provider that you have a disability or health problem that interferes with your use of housing, and that your request for accommodation may be necessary to provide you equal access and opportunity to use and enjoy your housing or the amenities and services normally offered by your housing provider. A housing provider may request medical information, when necessary to support that there is a covered disability and that the need for the accommodation is disability related.

If you believe that you have been denied a reasonable accommodation for your disability, or that you were denied housing or retaliated against because you requested a reasonable accommodation, you can file a complaint with the New York State Division of Human Rights as described at the end of this notice.

Specifically, if you have a physical, mental, or medical impairment, you can request:

Permission to change the interior of your housing unit to make it accessible (however, you are required to pay for these modifications, and in the case of a rental your housing provider may require that you restore the unit to its original condition when you move out); Changes to your housing provider’s rules, policies, practices, or services; Changes to common areas of the building so you have an equal opportunity to use the building. The New York State Human Rights Law requires housing providers to pay for reasonable modifications to common use areas.

- If you have a mobility impairment, your housing provider may be required to provide you with a ramp or other reasonable means to permit you to enter and exit the building.
- If your healthcare provider provides documentation that having an animal will assist with your disability, you should be permitted to have the animal in your home despite a “no pet” rule.
- If you need grab bars in your bathroom, you can request permission to install them at your own expense. If your housing was built for first occupancy after March 13, 1991 and the walls need to be reinforced for grab bars, your housing provider must pay for that to be done.
- If you have an impairment that requires a parking space close to your unit, you can request your housing provider to provide you with that parking space, or place you at the top of a waiting list if no adjacent spot is available.
- If you have a visual impairment and require printed notices in an alternative format such as large print font, or need notices to be made available to you electronically, you can request that accommodation from your landlord.

Required Accessibility Standards

All buildings constructed for use after March 13, 1991, are required to meet the following standards: Public and common areas must be readily accessible to and usable by persons with disabilities; All doors must be sufficiently wide to allow passage by persons in wheelchairs; and All multi-family buildings must contain accessible passageways, fixtures, outlets, thermostats, bathrooms, and kitchens. If you believe that your building does not meet the required accessibility standards, you can file a complaint with the New York State Division of Human Rights

How to File a Complaint

A complaint must be filed with the Division within one year of the alleged discriminatory act or in court within three years of the alleged

discriminatory act. You can find more information on your rights, and on the procedures for filing a complaint, by going to www.dhr.ny.gov, or by calling 1-888-392-3644. You can obtain a complaint form on the website, or one can be e-mailed or mailed to you. You can also call or e-mail a Division regional office. The regional offices are listed on the website.

Oregon Residents

We do not consider any court eviction actions that occurred between April 2, 2020 and March 1, 2022 when screening an applicant, regardless of the outcome of the case and regardless of the reason for the eviction. We do not consider an applicant's unpaid rent, including rent reflected in court judgements, or referrals of debt to a collection agency, that accrued on or after April 1, 2020 and before March 1, 2022.

Portland, Oregon Residents

Please see the notices available at https://www.portland.gov/phb/rental-services/documents/notice-3001086c3b-modification-or-accommodation/download and https://www.portland.gov/phb/rental-services/documents/notice-3001086c3c-application-and-screening-rights-and/download.

We comply with the requirements available at https://www.portland.gov/phb/rental-services/documents/minimum-income-requirement-table-effective-5-20-24/download.

We comply with Ordinance 189580 as amended by Ordinance 189714 and further amended by Ordinance 190905, 30.01.086 Evaluation of Applicants for Dwelling Units, and the Permanent Administrative Rule available at https://www.portland.gov/phb/rental-services/documents/application-and-screening-permanent-rules-effective-july-29-2022/download.

Philadelphia, Pennsylvania Residents

We will not decline your application solely because of (a) the existence of an eviction record or (b) a credit score or tenant screening score below a specific number. Philadelphia Code § 9-810.

Before accepting an application or application fee for rental housing, we will provide you with the written or electronic uniform screening criteria.

If we reject your application, within three business days of the rejection, we will provide a written or electronic statement of reasons for the rejection and include copies of any third party reports we relied on. After receiving notice of rejection, you have 48 hours to notify 100 of your intent to dispute or request reconsideration of the denial, and seven business days to provide evidence of (1) incorrect, inaccurately attributed, or prohibited information, or (2) mitigating circumstances related to the grounds for denial.

If a rejected applicant disputes information or seeks reconsideration, and provides information that demonstrates their ability to satisfy the requirements of tenancy, the landlord must offer to the rejected applicant the landlord's next available dwelling unit of comparable size and rental price if the landlord owns five or more rental units in the City of Philadelphia.

Washington State Residents - Seattle Residents

We will not deny a prospective renter based on their criminal history. We do not discriminate against you if you use alternative sources of income like social security benefits to pay for rent. We will not deny you housing or treat you differently because your income comes from sources other than wages from a job like aged, blind, or disabled cash assistance. When calculating your income in order to determine if your income is sufficient

for monthly rent, we subtract subsidies from the monthly rent and include all sources of income when making the calculation.

We do not refuse to rent to someone because of their income source. We agree to accept short-term or long-term housing subsidies from a third party that pays a portion or all of a tenant's rent. Examples of housing subsidies include Housing Choice Vouchers (Section 8) and VASH (Veterans Affairs Supportive Housing).

You are entitled to a copy of the screening report.

We only charge you the actual cost of screening your application.

We comply with the First-in-Time ordinance and offer a rental agreement to the first qualified applicant who provides a complete application.

You have the right to request additional time where needed, such as for translation or a reasonable accommodation for a disability. This is known as meaningful access.

We date and time stamp applications in the order received. We screen applications in chronological order one at a time. We give a minimum of 72 hours to provide additional information. We provide 48 hours for a response to an offer of a rental agreement.
After 48 hours, we can proceed screening the next applicant in line.

We do not discriminate, which means treating a person unfairly because of a protected class, such as:

- Race
- Color
- National origin
- Religion
- Sex
- Disability

- Familial status
- Marital status
- Sexual orientation
- Gender identity
- Veteran/military status
- Age
- Ancestry
- Housing Choice Voucher (Section 8)
- Political ideology
- Creed
- Alternative source of income
- Other subsidies

We comply with all provisions of the Fair Chance Housing Ordinance that are enforceable under applicable law, including bans (subject to exceptions) on requiring a tenant or applicant to disclose their criminal history or taking an adverse action based on that history.

Washington, DC Residents

Pursuant to § 42–3505.10 of the Code of the District of Columbia, the following information is posted at the premises of the applicable housing development:

- The number of days after receipt of a prospective tenant's application that the housing provider will respond with an approval or denial decision;
- The prospective tenant's right to dispute any information relied upon by the housing provider that is inaccurately or incorrectly attributed to the prospective tenant or is based upon the housing provider's use of prohibited criteria, and the right to receive a response from the housing provider regarding any information disputed by the prospective tenant;
- The prospective tenant's right to a refund for any unused application fee; and

- In addition, a prospective tenant has the right to file a complaint with the Office of Human Rights or pursue civil action via the Superior Court of the District of Columbia ("Superior Court") if he or she believes the housing provider has violated this section.

Revised: February 13, 2026