

H&H Holdings Group, LLC

Reasons for denying applications:

- 1. <u>Incomplete Application</u> Unable to Process. The applicant didn't supply sufficient information, such as Social Security numbers, birth dates, phone numbers, etc., to process the application.
- 2. <u>Falsification of Information</u> Information on the application is not verifiable through 3rd party sources, e.g., addresses, employment, etc.
- 3. <u>Unsatisfactory References from Landlords</u> Reports of failure to pay rent in a timely manner, history of damage to property, history of repeated lease violations, history of allowing too many people to reside in an apartment, disturbing of neighbors, etc.
- 4. Recent Court Ordered Eviction within the last the last 5 years.
- 5. <u>Unsatisfactory Credit Report</u> This includes a history of not paying bills on time, a history of collections, bankruptcy, and money judgments.
- Excessive Occupants for the Property Guideline of 2 people per bedroom.
- 7. <u>Drug Users</u> Users of "Illegal" drugs will be rejected. I.e. Convictions within last 7 years for drug use, paraphernalia, etc.
- 8. Pets Breed restrictions in park rules, # of pets allowed by city.
- 9. History of Late Rental Payments
- 10. No Verifiable Income, Insufficient Income or a High "Debt to Income" Ratio Household income must be 3 times the amount of monthly rent.
- 11. Excessive Debts Debts in collections exceeds \$1,000 per person.
- 12. Conviction of a Crime which was a Threat to Property in the last 5 years
- 13. Conviction of a Crime with Violence and/or Aggression within last 5 years i.e. Domestic Violence,

 <u>Disorderly Conduct, etc.</u>
- 14. <u>Conviction for the Manufacture or Distribution of a Controlled Substance in the</u>
 Past (7) Years