

BLUFIN REAL ESTATE: Arizona Qualification Criteria

Applications

- An application must be completed for each occupant 18 years of age or older and all individuals deemed an adult under Applicable Law regardless of age.
- A non-refundable application fee, if applicable, must be paid by each Applicant before an application will be processed.
- All Applicants are required to present a valid government-issued identification. Except as otherwise prohibited by Applicable Law, non-U.S. citizen Applicants may be required to present additional documentation evidencing Applicant's right to live in the United States through the end of the lease term.
- An application does not constitute a lease agreement or offer to lease. No lease shall exist unless and until Landlord and Applicant execute a lease agreement and Applicant pays all required funds.
- Falsification of any information on an application may result in Applicant's automatic denial. If an Applicant is denied for falsifying paperwork, Landlord may retain all deposits and fees paid.

Equal Housing

Landlord and Landlord's agents are committed to providing equal housing opportunities to all Applicants regardless of race, color, religion, national origin, sex, disability, family status, sexual orientation, gender identity, lawful source of income, or other protected class status under Applicable Law.

Website

Home details on Landlord's website are offered for illustrative purposes only. Actual home details may vary. Applicant should verify all information before lease execution.

Occupancy Guidelines

The maximum occupancy is two (2) persons per bedroom, plus one additional person per home.

Age

Applicants must be 18 years of age or older, unless deemed an adult under Applicable Law.





Credit

- A credit report or substantially similar report will be completed on all Applicants to verify creditworthiness, except as otherwise prohibited by Applicable Law. Verified credit history will be entered into an application scoring model to determine rental eligibility.
- Security deposit levels may vary based on an Applicant's credit report.
- Applicant may be denied if a cannot be obtained.
- Open bankruptcies will result in an automatic denial of the application.
- Some credit results may require further verification.

Income

- The combined household income must be a minimum of three (3) times the monthly rent between the approved financially responsible Applicants, except as otherwise prohibited by Applicable Law.
- If a household has three (3) or more Applicants, Landlord will use only the three (3) highest incomes in calculating the combined household income. In certain markets, Landlord may use the three (3) highest incomes in calculating the combined household income.
- Employed Applicants will be asked to produce pay stubs for the past four (4), consecutive weeks for the most recent month of employment unless Applicant is paid monthly in which case they will be asked to produce pay stubs for the last two (2) consecutive months.
- Employed Applicants' employment and income may be verified by accessing an online employment database.
- Additional legal sources of verifiable income may be accepted. Examples include social security, child support, disability, retirement, bank statements, and any other legal, verifiable income. Applicant must provide three (3) consecutive months of bank statements if an additional source of income cannot be confirmed from its source.
- Applicants who are self-employed or proprietors of businesses will be asked to provide their last two (2) years
 of tax returns.
- Applicants starting a new job may be required to provide an Offer Letter on employer letterhead confirming start date and compensation terms.
- In instances where sufficient income requirements cannot be met, Landlord may elect to accept pre-paid rent or a Guarantor.
- Some income results may require further verification.





Guarantor

- A Guarantor must submit an application and pay a non-refundable application fee, if applicable.
- Landlord allows only one Guarantor per household.
- A Guarantor is subject to the same qualification requirements as an Applicant but must have an income of four (4) times the monthly rent.
- A Guarantor will be required to sign the lease.

Rental History

- Prior evictions may result in an automatic denial of the application.
- Applicant may be denied for an outstanding debt/judgment to any prior landlord.

Criminal History

- A criminal background check will be completed for each Applicant.
- In evaluating an Applicant's criminal history, Landlord will conduct an assessment of the risk to persons or property posed by an Applicant that may consider: (1) the type of crime; (2) the severity of the crime; (3) the facts or circumstances surrounding the crime; (4) the length of time that has passed since the crime; (5) the age of the Applicant at the time of the crime; and (6) evidence of rehabilitation efforts.
- Convictions for the manufacture or distribution of a controlled substance will result in an automatic denial of the application.
- Landlord will not deny an Applicant solely on the basis of arrests or pending criminal actions.
- Denied Applicants may petition Landlord for reconsideration by providing additional information to assist Landlord in its review of criminal history.

OFAC

 An OFAC (Office of Foreign Assets Control) search will be completed for each Applicant. The application will be denied if any Applicant appears on an OFAC list.





Pets

- Except as otherwise prohibited by Applicable Law, certain dog breeds are not permitted, including Pit Bulls,
 Staffordshire Terriers, Rottweilers, German Shepherds, Chow Chows, Doberman Pinschers, Akitas, Wolf-hybrids,
 and any mix containing one of these breeds.
- Pet fees, rent, and/or deposits may be charged, where applicable.
- Livestock, poisonous, wild, or exotic animals are not permitted.
- Aquariums may be permitted, subject to a 20-gallon maximum.
- Assistance animals for persons with disabilities are not considered to be pets and are not subject to the above pet restrictions. Assistance animals require Landlord's advance written approval.

Vehicles

- Vehicles must be operational and have current registrations.
- Boats and trailers are not allowed without Landlord's prior written approval.

Renter's Insurance

• In certain markets/locations Landlord requires that residents obtain renter's insurance for casualties such as fire, flood, water damage, theft, and general liability. Renter's insurance should be a traditional HO4 policy and have a minimum of \$100,000 of liability coverage with Landlord identified as an Additional Insured (or other appropriate designation as available).

