

Park: 811 Central Dr W, Braham, MN 55006 Office: 18909 Island Resort Rd, Pine City, MN 55063

Phone: 320-438-7910

Email: braham@osprey-management.com

Dear Applicant,

Please include the below information with your application:

- 1- A Valid copy of your ID or a copy of a valid form of Identification
- 2- A copy of 90 days' worth of paystubs or 90 days' worth of bank statements showing source of monthly income.
- 3- A money order or check made payable to Braham MHC MN LLC in the amount of \$25.00 per applicant. (This is a processing fee and will not be refunded.)
- 4- \*\*\* Please make sure to fill out all information on the application and sign where it is needed to ensure that your application is processed in a timely manner. Missing information or signature will result in application processing to be delayed. \*\*\*

For any further questions, please feel free to contact us via email at **braham@osprey-mangement.com.** 

Thank you for your interest in our park.

# Rental Screening Criteria

Each adult (18 years or older) who will be living in the unit is required to submit a separate application. There is a non-refundable application fee of \$25.00 per application (or the amount listed in the property details). Along with the rental application, each adult applicant must provide a current government-issued photo ID.

By submitting an application, applicants acknowledge that they have reviewed and understand the rental application screening criteria and will confirm their eligibility for occupancy before paying the non-refundable processing fee. Applicant also acknowledge all information submitted does not contain any false or misleading statements.

All information provided in the application must be accurate, complete, and verifiable. Submitting false, misleading, incomplete, or unverifiable information may result in the rejection of the application.

Landlord uses a third-party verification company, AMRent, to review all applications and run credit, criminal, income, and housing history reports to make its determination whether to approve an application. The contact information for AMRent is: AmRent Consumer Assistance, PO Box 530091 Atlanta, GA 30353. 1-888-898-6196

#### MINIMUM INCOME

An applicant's household income or benefits must be at least 2.5 times the monthly rent for the unit. If a guarantor is required, the guarantor's income or benefits must be at least 3 times the rent amount. To be considered as household income or benefits, the amounts must be verifiable, reliable, and predictable, and they must be expected to continue throughout the lease term. Examples of qualifying income or benefits include but are not limited to wages, spousal maintenance, child support, investment returns, Social Security disability or retirement benefits, other retirement funds, public assistance, student loans allocated for living expenses, and withdrawals from savings accounts. Applicants are required to provide income verification from the previous 90-day period.

#### **CRIMINAL HISTORY**

Pending cases and convictions of any felony, gross-misdemeanor, or misdemeanor crimes may be cause for denial. Consideration will be given on a case-to-case basis based on the nature of the offense, disposition, year of offense, rehabilitation efforts, and any other information the applicant provides as part of the application.

We do not deny applications based on criminal convictions with certain outcomes, including successfully completed diversion programs, deferrals of judgment, stays of adjudication, continuances for dismissal or without prosecution, vacated or expunged convictions, and stays of imposition where all conditions were met. Juvenile adjudications are not considered unless (1) they occurred less than four years ago and (2) the crime would lead to denial under our guidelines. Additionally, convictions for crimes that are no longer illegal in Minnesota will not disqualify applicants.

Arrest in an inactive case that did not result in conviction will not result in a denial. Court files that is not public, expunged, or destroyed, will not be considered.

Minor crimes (such as fare evasion, minor alcohol consumption, loitering, or writing worthless checks) and minor to moderate driving offenses (except DWI/DUI or vehicular crimes causing injury or damage) will not result in a denial.

Convictions of serious crimes such as homicide, arson, first- through third-degree criminal sexual conduct, child pornography, the illegal manufacturing or distribution of controlled substances, terrorism, blackmail, extortion, and racketeering, may be cause for denial. Applicants subject to any sex-offender registration requirements may be cause for denied.

Felony convictions for fourth- and fifth-degree criminal sexual conduct and violent crimes against individuals may be cause for denial for 10 years from the sentencing date. Other felony convictions not listed above may be cause for denial for 7 years. Gross misdemeanors, misdemeanors, and petty misdemeanors not mentioned above may be cause for denial for 3 years from the sentencing date.

Given the complexity of criminal convictions, we cannot offer binding pre-application decisions about eligibility based on criminal history. We assess each application after reviewing the official screening reports.

We retain discretion to evaluate criminal records in accordance with our screening criteria, which are designed to comply with fair housing laws, protect the property's interests, and fairly consider applicants without over-penalizing for criminal history. Our criteria may be adjusted in response to new information, laws, or business considerations. We will reject applications as required by federal, state, or local laws and may update our criteria as needed.

#### HOUSING HISTORY

We require three years of housing history, including the names, addresses, and last known contact information (telephone numbers) for your current and previous landlords, mortgage holders, or contract-for-deed holders. If you cannot provide three years of housing history, we have the discretion to consider alternative forms of security, such as a guarantor, an increased security deposit, advance rent payments, or other appropriate options.

Your application may be denied if a previous landlord, mortgage holder, or contract-for-deed holder provides negative references about your past housing. Negative references may include but are not limited to safety, health, or housekeeping violations, lease violations, violations of Minn. Stat. § 504B.171, pest-control problems, unpaid rent or other outstanding balances, repeated late rent payments, acts of violence or threats of violence against other residents, guests of residents, landlords, landlord agents, or other persons, damage to property, or a prior landlord's statement of unwillingness to rent to you again. References from relatives, family members, or roommates are not considered acceptable.

Your application may be denied if an eviction action resulted in a writ of recovery of premises and order to vacate within the last three (3) years.

#### **CREDIT HISTORY**

Your application may be denied if your credit report shows negative information that directly impacts your ability to qualify as a resident. Examples include outstanding debts to previous landlords or utility companies, a significant debt burden affecting rent payments, high collections activity, or a bankruptcy or foreclosure within the last three years.

Repeated late payments on credit obligations may also be considered. However, we do not consider medical or educational debt unless it affects your ability to pay rent. Credit scores alone are not used to determine application approval. If you do not have a credit history, alternative options may be considered upon our discretion, such as a guarantor, an increased security deposit, advance rent payments, or other suitable arrangements.

## APPLICANT/CO-APPLICANT.

If there is more than one applicant for a Unit and one applicant's application is denied, all applications for such Unit will be denied.

## REQUESTS FOR REASONABLE ACCOMMODATION / REASONABLE MODIFICATION

If you require a reasonable accommodation or modification, please inform the Community Manager. Although a reasonable accommodation or modification request can be made orally or in writing, it is helpful for both the applicant and Community Management if the request is made in writing. A request for a reasonable accommodation will be processed pursuant to the Community's Policies and Procedures.

# **EQUAL OPPORTUNITY HOUSING**

This Community does not discriminate on the basis of an applicant's status as a member of a protected class and shall not deny tenancy to a prospective buyer/renter for any reason prohibited by federal, state or local law.

If approved, the prospective resident must read and sign the Park Lease and Park Rules and Regulations together with any other documents reasonably required to be signed. The security deposit and first month's rent must be paid in full upon signing the Lease. If a homeowner, the home must be brought into compliance within Park Standards by completing any work or repairs noted in the "Presale Inspection."



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Lot #	Start Date: _	Month	ly Rent
How did you	hear about us?		
rimary Applicant Name:			
SS or ITIN #:	Drive	r's License # (optional):	Date of Birth:
Contact Number:		Make and Model of Vehic	le (optional):
License Plate # (optional):	Email	Address:	
Vehicle information must be o	completed if applicant will	keep a vehicle at the proper	ty
Residential History			
Current Address:		City:	State: Zip:
Iow long at present address? _			
ncome Information - Current			
			Job Title:
Iow Long?Mont			
upervisor Name & Phone:			
Questions:			
<del></del>			
Primary Applicant:			
I		id i 4 . 1	44l
Iave you ever had a writ of rec	•	• •	timee years? • No • Yes
explain Lave you been issued lease vio			
xplain			
Iave you ever been convicted of	of any crime?  No  Y	es	
•	•		

Contact Number:	Driver's License # (optional):Date of Birth: Make and Model of Vehicle (optional):
sieense i iate // (eptional):	Email Address:
*Vehicle information must be comple	eted if applicant will keep a vehicle at the property.
Income Information - Current Employ	yer Name & Address:
eunem Emplo	Job Title:
How Long?Monthly Gros	
Supervisor Name & Phone:	
Name of your banking institution:	Checking Savings
<b>Questions:</b>	
Secondary Applicant	
•	and order to vacate issued against you in the last three years?   No  Yes
	notice(s) in the last 3 years? □ No □ Yes
Explain	
Have you ever been convicted of any c	erime? U No U Yes
Have you declared Bankruptcy? 🗖 No	Yes Year
	ship of any others that will occupy the property. (Anyone over age 18 must
complete the application)	

Previous Address:		City:	State:	Zip:
How long at present address:				
Why are you moving:				
Landlord Name and Phone:				
Pet/Animal Information:				
Will you or any occupant have a p	oet/animal?   Yes   No If	yes, how many and w	hat kind	
Please indicate the color, weight, a	age and breed of each pet			
If the lease or park rules require ar restrictions) applicants, residents, procedures. Requests may be mad	or a person acting on their b	ehalf may request a i		
Personal and/or additional Cred	`		• /	
Personal and/or additional Cred  1  2				
Personal and/or additional Cred				
Personal and/or additional Cred  1  2	what the answers I have give and lord may need to obtain a eligibility. I understand that on if discovered after moving to hold the home for my more falsified my application to ladit application for the purpose inform you that the process by of the information herein, ion from credit institutions, aske a written request within a dersigned agrees that this application and the signed agrees that this application is a signed agree as the signed agrees that this application is a signed agree as the signed agree agree as the signed agree agree as the signed agree agree as the signed agree agree agree as the signed agree agree agree agree	en in this application a credit report or any if any part of my application in a property. I understand the information that is end of obtaining a remaining of this application including processing and criminal backgroal restricted period of	are true and correct. I other report necessary plication has been fals nderstand that a home hat my deposit is NOT could have caused my tal lease, compliance in includes, but is not by consumer reports fround checks from appritime to receive additional of the consumer time to receive additional of the checks from appritime to receive additional of the checks from appritional of the checks from a principal of the checks from	y to verify the accuracy of ified, it shall be grounds for will continue to be offered a refundable if I cancel my y application to be denied. I with the FAIR CREDIT limited to, making inquiries om consumer reporting opriate law enforcement onal information about the

Signature: \_\_\_\_\_Date: \_\_\_\_

Print Name: \_