

**TENANT SELECTION POLICY**

118-120 N. Waller, LLC, LLC DOES BUSINESS IN ACCORDANCE WITH THE FAIR HOUSING ACT, AND DOES NOT DISCRIMINATE ON THE BASIS OF SEX, SEXUAL ORIENTATION, MARITAL STATUS, RACE, CREED, RELIGION, AGE, FAMILIAL STATUS, DISABILITY, COLOR, NATIONAL ORIGIN, OR ANY OTHER PROTECTED GROUP.

1. **Completed Application** is required by each person 18 years of age or older, intending to occupy the property. Each application must be filled out completely and signed by the applicant. Incomplete applications will not be processed. Complete applications include: "APARTMENT RENTAL APPLICATION", "REQUEST TO VERIFY RENTAL HISTORY", and "REQUEST TO VERIFY EMPLOYMENT". False information is grounds for denial.
2. **Valid current photo documentation** -- driver's license, military identification (ID), state ID, or other government issued ID is required with each application. A photo copy of the photo documentation will be taken as part of the application.
3. **Social security card** for each applicant. Applicant(s) without a social security number must show proof of a permitted stay in the U.S. with a visa.
4. **A Paid Application fee** of \$35 for individual applicants plus \$30 for each additional applicant must accompany application(s). The application fee is non-refundable. The Application will not be processed without application fee. Application fee must be paid by US currency or certified funds (e.g., money order, cashier's check, certified bank check). Note: If a credit verification is not required, the Application fee may be reduced to \$15 per applicable applicant.
5. **A "Holding Deposit" may be given (but not required)** to reserve apartment during the application process (see APARTMENT RENTAL APPLICATION for full terms and disclosures).
6. **Income for the household should at least two times the monthly rent.** *All sources of income must be verifiable.* The income for household will be based on pre-tax income minus monthly personal debt payments (e.g., credit debt, installment debt, wage garnishment; Civil Judgment obligations, etc.). Pre-payment or a guarantor may be accepted if income is not sufficient. Depending on employment history may allow up to 10% less than twice monthly rent.
7. **Income / Employment will be verified for each applicant.** Self-employed applicants are required to submit the previous two year's Tax Return or 1099 with application. All non-employed applicants are required to assist with verification of income and submit proof of income with application that is verifiable.
8. **Credit reports are reviewed for payment history and debt obligation.** *No credit (i.e., no prior credit history) will not be cause for denial of application.* A negative credit report (e.g., current credit accounts in collection and/or civil judgments with delinquent payments) is cause for denial of application. Applicants receiving rental assistance from a Federal, State, or local government sponsored program in the amount of 80% or more of monthly rent for entire term of leasing term may not have to complete a credit history check depending on employment history.
9. **Rental History will be verified for the past twenty-four months** for each applicant with applicant's Lessor or Mortgage Company if applicant previously owned. If applicant was not responsible for rent, occupancy only will be verified with Lessor. Inability to verify non-record occupants or applicant's with a prior eviction is cause for denial of application. Verification must reflect timely payments, no complaints for illegal activity, minimum complaints for noise, appropriate "notice of intent to vacate", and remediation for any applicable damage to unit or failure to leave the property clean without damage at time of lease termination. Lessor reserves the right to review up to forty-eight months of prior rental history.
10. **Criminal background** must not contain any convictions, adjudications or pending charges for felonies or contain any repeat convictions, adjudications or pending charges for drug, theft or deceptive practice misdemeanor within the past five years and *no sexual offenses.* And, if felony related, must be 1.5 to 2 years beyond latter of parole or release date.
11. **Acceptance of Rental Agreement** which consists of the lease and following addendums: Crime Free Lease Addendum, Class 9 Lease Addendum, and Fee Schedule Lease Addendum. Crime Free Lease Addendum, Class 9 Lease Addendum, Fee Schedule Lease Addendum (posted at www.ChicagoApartments.PhileoLLC.com) is required. A printed copy of the rental agreement can also be made available for anyone who would prefer to review a paper copy. Please read the rental agreement carefully, as we take each part of the agreement seriously. The agreement has been written to help us prevent illegal activities from disturbing the peace of our apartment units and provide quality housing to our tenants.

Applications from other applicants may be accepted until an application is approved (i.e., completes verification and meets selection criteria). If more than one application is received before verification completes on prior applicants, then the most qualified applicant will be approved. All verification information is confidential.

RENTAL PAYMENTS: Due on the 1st of the month, Security Deposit equal to one months rent, and Delinquent rent subject to late charges and eviction as prescribed by applicable law.

THANK YOU
118-120 N. Waller, LLC

No dogs (other than seeing-eye dogs in the company of a blind person) may be kept in or brought into the Apartment or Building. No other animals may be kept in or brought into the Apartment without Lessor's written consent (which may be revoked at any time). No animals without leash shall be allowed in any public area of the Building.

EFFECTIVE DATE: July 1, 2016



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Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, DC 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

- Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4367 (Toll-Free)
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051