MOUNTAIN SPRINGS
MANFUACTURED HOME COMMUNITY
A Community for "Older Persons"
3800 West Wilson Street #236
Banning, California 92220

APPLICATION and OCCUPANCY QUALIFICATION STANDARDS

This document has been prepared pursuant to Civil Code § 798.74, to inform applicants of the information Management will require in order to determine if they will be acceptable as a Homeowner in the Park.

1. The home situated on the homesite that Applicant is applying to rent shall be occupied by at least one person who has been accepted by Management for tenancy; who has signed the rental agreement; and whose name is recorded as a registered owner of the home on the California Department of Housing and Community Development ("HCD") Certificate of Title, in order for anyone else to stay in the home for any length of time. If such person is absent, the home must be unoccupied, except as provided for in Civil Code § 798.23.5.
2. All persons who are legally eligible to enter into a binding contract, and who will occupy the home and wish to have rights of tenancy, shall complete their own *Application*, and if accepted for tenancy, shall sign the rental agreement. Any person who is accepted by Management to occupy the home on an on-going basis, but who has not completed the application process and sign the rental agreement, will be a non-resident occupant with no rights of tenancy.
3. Applicant shall provide a social security number (SSN) or tax identification number (TIN). Failure to provide a SSN or TIN will result in the *Application* being returned as "incomplete and unable to process."

NOTICE RELEVANT ONLY TO APPLICANTS WHO DO NOT HAVE A SSN/TIN
If you do not have a SSN/TIN, write 'none' in the "Social Security or Tax ID #" filed on the *Credit Application* and note: The information received from the consumer reporting agency and used to determine whether or not an applicant will be accepted for tenancy, has a greater probability of accuracy if obtained using a social security number or tax identification number. Neither Management nor the consumer reporting agency will be responsible for delays in the approval process, or the rejection of an applicant based on inaccurate information contained in the Consumer Report due to the absence of a SSN/TIN.

4. Applicants shall authorize Management to obtain a Consumer Report, complete with credit score, and acknowledges that the information contained therein will be used to determine Applicant's ability to pay rent and other charges of the Park. An applicant whose Consumer Report shows no credit history/no credit score shall provide additional written proof of timely payments to at least two of the following: landlord, utility company, phone company, and/or other monthly billing for the preceding six months. If such additional verifications cannot be provided, the application may be rejected.
5. Applicant shall submit a copy of a valid government issued photo identification and written verification of income to cover the two most recent months, and shall bring the original document(s) for management to view in person, upon request. Income that cannot be verified will not be included when calculating the income-to-rent ratio. Personal income tax returns are not being requested and are not required for income verification. If Applicant submits personal income tax returns, Applicant shall include a written, signed statement that despite being advised that personal income tax returns are not required and have not been requested, Applicant has submitted them voluntarily.
6. Additional documents to verify information provided by Applicant may be required pursuant to the FTC Red Flags Rules[1]. All such documents must be submitted to Management before the *Application* will be processed.
7. Applicant's verifiable, on-going, consistent income must be at least four times the total monthly space fees. Applicants who do not have an income-to-rent-ratio of at least 4.0:1 will be rejected without consideration of any and all other assets.

[1] Federal Trade Commission Red Flags Rules: https://www.ftc.gov/tips-advice/business-center/privacy-and-security/red-flags-rule

8. The Applicant that signs a rental agreement with the Park must be 55 years or older and all other occupants must be 18 years or older.
9. An *Application* will be rejected for any one of the following reasons:
    a. Financial inability to pay rent and charges of the Park, determined as follows:
        i. Income-to-rent ratio (based strictly on verified, consistent, on-going income) of less than 4.0:1
        ii. Derogatory payment history reported by 30% or more creditors
        iii. Any one or more public records (judgments, collection, charge-off and/or lien)
        iv. No established post-bankruptcy credit, or any post-bankruptcy derogatory tradeline or record
        v. Termination of tenancy (eviction by a landlord) for non-payment of rent
    b. A reasonable determination by Management that Applicant will not comply with rules and regulations of the Park
    c. Fraud, deceit, or concealment of material facts by Applicant
    d. Not meeting the age requirement for the Park
10. Co-applicants must independently meet these *Standards* to be accepted. A co-signer will not be accepted on behalf of anyone whose Application is rejected. If more than one person applies to occupy the same home (co-applicants), it is possible for one applicant to be accepted and the other to be rejected. If this occurs, and the accepted applicant meets the requirements of paragraph 1 above, Applicant may contact Management and inquire about non-resident occupancy for the applicant that was not accepted.

If the *Application* is returned as "*incomplete and unable to process*," it will include instructions for completion. If Applicant does not complete and return the *Application* pursuant to said instructions within 15 business days, or contact Management to explain a delay, Management will consider the *Application* withdrawn and shall have no further obligation to communicate with Applicant or render a decision of acceptance or rejection to Applicant, until and unless Applicant re-establishes communication, in writing, by submitting the completed *Application* pursuant to Management's instructions.

Within 15 business days after receiving all of the required information, Management will notify the seller and the applicant, in writing, of either acceptance or rejection of the application, and the reason, if rejected. The start of the 15 day count may be delayed as a result of additional information requested by necessity (such as that pursuant to the Park's Red Flags Rule Program) after Applicant has submitted a completed *Application*.

If Applicant is accepted for tenancy, Applicant shall meet with Management and sign a rental agreement and other required tenancy documents. The meeting must be attended by all persons who will occupy the home, regardless of whether or not they will be signing the rental agreement, and the document signing must be completed before the home may be occupied. Anyone who does not attend this meeting will be subject to the Park's rules and regulations concerning guests, including time limitations for staying in the home.

If the *Application* is rejected, Management will not discuss or expand upon the reason for rejection with anyone, but will include instructions in the *Prospective Purchaser Evaluation* for Applicant to receive a free copy of the Consumer Report used, in conjunction with these *Standards*, to determine that Applicant will not be accepted for tenancy. In the event Applicant wishes to dispute the completeness or accuracy of any information in the Consumer Report, Applicant shall contact the consumer reporting agency listed on the *Prospective Purchaser Evaluation*; and thereafter, shall submit written verification of changes made, if Applicant chooses to request that Management reconsider the application.

I RECEIVED THIS DOCUMENT AS PART OF MY APPLICATION TO RENT HOMESITE/SPACE ____.

I HAVE READ AND UNDERSTAND THE INFORMATION CONTAINED HEREIN, AND ACKNOWLEDGE THAT I WILL ONLY BE ACCEPTED FOR TENANCY IF I QUALIFY IN ACCORDANCE WITH THE ABOVE-STATED CRITERIA.

Signature: _____ **Date:** _____

COST TO APPLICANT: $30.00

APPLICATION FOR RESIDENCY

STATE OF CALIFORNIA

(Must be filled out by every proposed occupant over the age of 18)

IN _____ Date: _____
(Community Name)

Personal:

Name of Person Making Application: _____

Phone Number: _____ E-Mail Address: _____

Social Security Number: _____ Driver's License Number: _____

Date of Birth: _____

Other Person(s) who will be occupying the Homesite:

Name	Relationship	Social Security Number	Driver's License No.	Date of Birth

Present Address: _____
City State Zip

Present Landlord or Mortgage Co.: _____ Yrs. ____

Address: _____
City State Zip

Phone Number: _____

Monthly Rent or Mortgage Payment: _____

Previous Address: _____
City State Zip

Previous Landlord or Mortgage Co.: _____ Yrs. ____

Address: _____
City State Zip

Phone Number: _____

Monthly Rent or Mortgage Payment: _____

Have you, your spouse, or any occupant listed above ever: Been evicted or asked to move out? Yes ☐ No ☐ Broken a rental agreement or lease contract? Yes ☐ No ☐ Declared bankruptcy? Yes ☐ No ☐ Been sued for nonpayment of rent? Yes ☐ No ☐ Been convicted of a felony? Yes ☐ No ☐ On parole or probation for any offense? Yes ☐ No ☐
If you answered "Yes" to any of the above questions, please explain: _____

_____

_____

Have you ever lived in a manufactured home community before: Yes ☐ No ☐

If "Yes", please explain:_____

_____

Address:_____
City State Zip

Dates of residency:_____ Latest Rent:_____

Vehicles:

Number of Automobile(s):_____ Other_____

For your protection, we must have complete descriptions of all vehicles:

Make:_____ Model:_____ Year:_____ License No.:_____ State:_____

Make:_____ Model:_____ Year:_____ License No.:_____ State:_____

Employment:

Resident's Employer:_____ Phone:_____

Address:_____
City State Zip

Position:_____ Gross Monthly Salary: $_____

Immediate Supervisor:_____ Length of Employment: Yrs._____ Mos._____

If not employed, please provide source and amount of means of financial support:_____

_____

Co-Resident's Employer:_____ Phone:_____

Address:_____
City State Zip

Position:_____ Gross Monthly Salary: $_____

Immediate Supervisor:_____ Length of Employment: Yrs._____ Mos._____

If not employed, please provide source and amount of means of financial support:_____

_____

Financial:

1. Name of Bank:_____ City:_____

Account No.:_____ ☐ Checking ☐ Savings ☐ Loan

2. Name of Bank:_____ City:_____

Account No.:_____ ☐ Checking ☐ Savings ☐ Loan

Credit Card:_____ Acct. No.:_____ How Long?:____

Credit Card:_____ Acct. No.:_____ How Long?:____

Credit Card:_____ Acct. No.:_____ How Long?:____

Net Worth (from back page):_____

Emergency:

Person(s) not living with applicant to notify in case of an emergency:

Name: _____ Relationship: _____

Address: _____

City State Zip

Phone Number: _____

References:

1. Name: _____ Relationship: _____

   Address: _____

   City State Zip

   Phone Number: _____

2. Name: _____ Relationship: _____

   Address: _____

   City State Zip

   Phone Number: _____

3. Name: _____ Relationship: _____

   Address: _____

   City State Zip

   Phone Number: _____

Pets:

If you have dogs and/or cats, please provide the following information:

Name	Type	Age	Color/Description	Height	Weight

Home to Occupy Homesite:

Make/Model: _____ Net Size: Length_____ Width_____ Height_____

Year: _____ Breaker Size: _____ amps. License or Decal No: _____

Serial No.: _____ VIN No.: _____ Value:$_____

Current Location: _____

Is your Home Financed? Yes ☐ No ☐ Monthly Payments: $_____

Name/Address of Lienholder (bank or financing company): _____

_____

If new home, Name/Address of Selling Retailer: _____

_____

Legal Owner Name/Address: _____

_____

Registered Owner Name/Address:_____

_____

Any Other Lienholder Name/Address (if any):_____

_____

General Information Regarding the Home to Occupy Homesite:

What type of air conditioner? Central ☐ Window ☐ Other, explain:_____
Is your home all electric? ☐ OR, Is your home gas and electric? ☐
Is your roof shape: Peaked ☐ or Rounded/Arched ☐ Is your roof: Shingled ☐ or Metal ☐
What type siding does your home have? Metal ☐ Vinyl ☐ Hardboard ☐
Does your home have a bay window? Yes ☐ No ☐ If "Yes", where is it located?:_____

If any of the above information changes, please notify management immediately.

The following paragraph should be completed by management and initialed by the prospective resident in the event the park has established minimum age requirements. If there are no age requirements for occupancy, the following paragraph should be crossed out.

The undersigned understands and acknowledges that this Park is a "housing for older persons" park with a minimum age requirement of _____ years of age or older for at least one resident and a minimum age requirement of _____ years of age or older for all other residents. The undersigned hereby represents that the person(s) making application to reside in the park meet the age requirement.
Initialed:_____

The undersigned acknowledges that in the event a Rental Agreement is executed by both the management and the undersigned, it is subject to approval by the management of the undersigned's mobilehome as provided in the Rental Agreement.

The undersigned represents and warrants that the above information is true and correct and hereby authorizes verification of the above items including, but not limited to, the obtaining of a credit report.
The undersigned understands that Prospective Resident(s) shall have no rights of tenancy until an Agreement has been signed by the community management and the prospective resident(s).

Applicant:_____ Date:_____

Applicant:_____ Date:_____

Applicant:_____ Date:_____