

Dear Applicant,

We are excited to learn you are interested in living in a Caritas community!
For your reference, below we have outlined the application process.

This application packet includes the following:

1. Application Process & Tenant Screening Criteria guidelines
2. Application for Residency (an application is required for all applicants over 18 years of age, please request additional applications if needed)
3. Verification of Employment (VOE) form (3 consecutive months of verifiable income is required)
4. Verification of Residency (VOR) form

APPLICATION PROCESS CHECKLIST

- ✧ Everyone 18 years old and older is required to fill out an application.
- ✧ Please complete **every** section of the application. If something does not apply to you, write N/A.
- ✧ Indicate on the Verification of Residence form if you are the homeowner.
- ✧ On the Verification of Employment form please indicate if you are retired or unemployed.

After you complete the application(s) and have the required backup documentation ready, please call the community office to make an appointment to deliver the application(s) in person. Each applicant must appear in person and show a valid driver's license and social security card.

At the time you submit your application for approval, a processing fee of \$25.00 is due for each applicant. You may pay the fee by money order or bank check, one check for multiple applicants is fine. NO CASH IS ACCEPTED.

Make payable to:

↳ Sterling Shore Estates

Upon approval of an application, an appointment will be scheduled to sign all rental documents. This needs to be done **before** applicants can move into the unit. *Note: Applications can take up to 15 business days to review and respond. In the state of Oregon, Caritas has 7 business days to review and respond to applications.*

Please call the community manager at 707-413-3010 if you have any questions.

Sterling Shore Estates

Caritas Applications Team

Applications | Resident Applications



Caritas Application Process & Tenant Screening Criteria

Community Sterling Shore Estates

Space Number _____

Date _____

Caritas is committed to providing Equal Housing Opportunity for all applicants. Please review the following criteria for rental at the above-referenced community before submitting your application. All information provided on the application will be reviewed and verified. We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of Disability, Race, Family Status, National Origin, Sex, Religion, or Color.

Occupancy Guidelines

Occupancy of the space is limited to those listed on the lease and those who have completed and signed an additional occupant form and have been approved. Applicants will be evaluated jointly, and the application will be considered collectively. Persons under the age of 18 do not have to complete an application. If a current resident wants to add an additional occupant, the resident must give the community manager proper notice of intent to add occupant(s) to the lease agreement and the proposed additional occupant needs to submit an application.

Current residents must acknowledge and agree additional occupant(s) will not be listed on the lease and will only have occupancy rights. Residents allowing unauthorized occupants, without first obtaining management approval, will be considered in violation of their lease.

Co-signers must meet or exceed the **specific qualifications outlined in the Co-signer section** of this policy. Please review the Cosigner Section carefully for more information.

Before Submitting Your Application

You are required to return the application, the application processing fee of twenty-five dollars (\$25.00), and all requested supporting documentation **in person** within ten (10) business days of receipt of the application. Management will preview the application to ensure it is complete and confirm receipt of required supporting documentation. The review formal approval process does not begin until all the requirements of the submittals are received. You will receive a response to your application within fifteen (15) business days in accordance with state of California regulations.

Oregon Properties

In the state of Oregon, you will receive a response to your application within seven (7) business days, in accordance with the state of Oregon regulations





Caritas Application Process & Tenant Screening Criteria

Information Regarding the Home Purchase

1. Applicants must provide a copy of the purchase agreement or a letter from the Escrow company, which shows the escrow number and address with respect to the mobile home being purchased.
2. In the event the applicant(s) is approved, the Park will require documentation that all tax obligations have been cleared, and that change of ownership has been registered with State authorities.

Application Process

All applicants must provide a copy of their current photo identification along with their completed application.

A valid driver's license or other government-issued photo identification is acceptable.

1. Completed applications are reviewed in the order in which they are received.
2. All persons 18 years or older (or persons otherwise legally emancipated) must submit an application with a \$25 credit check fee. No cash accepted.
3. Each application must be complete and signed by the applicant. When you sign the application, you verify that the information on the form is truthful and correct.
4. If the information requested in any section of the application does not apply to you, please indicate so with N/A. "Notes" may not be used to substitute the required information in sections.
5. To verify employment, income, rental history, and any other information relevant to the selection criteria, applicant(s) authorize management to contact current and former employers, landlords, and other relevant parties.
6. Applications are approved or denied based on the information submitted. If an applicant submits misleading or fraudulent information, their application will be denied. If an applicant is initially accepted after submitting false information, their tenancy may be terminated.
7. Incomplete applications will not be accepted.

Deposits

1. All applicants will be required to provide a security deposit equal to at least one month's rent. A security deposit equal to two (2) months' rent may be required based on the applicant's ability to meet rental criteria.
2. The determined deposit amount is based on an evaluation of the information provided by the applicant, including their financial history, rental background, and credit screening results.

Income

1. All applicants must provide verification of income, whether employed or receiving non-employment income. The total gross monthly income must equal at least **three (3) times the monthly rent**. If there are multiple applicants, their combined income may be used to meet this requirement. Income must be steady and verifiable for the three (3) most recent consecutive months to ensure all applicants, regardless of income type, meet the financial requirements consistently.
2. **For employed applicants**, we require verification of income through **employer verification, pay stubs** and **bank statements** showing consistent payroll deposits. In lieu of paycheck stubs, bank statements showing consistent payroll deposits will be accepted. These deposits must match the details provided on the Employer Verification Form or pay stubs.





Caritas Application Process & Tenant Screening Criteria

3. If employed, applicants must provide paycheck stubs covering the three (3) most recent consecutive months of employment along with the three (3) most recent consecutive months of bank statements that reflect the automatic installments.
4. **For applicants with non-employment sources of income** (e.g., social security, retirement benefits, child support, financial aid), you must provide written verification from the issuing agency, along with the three (3) most recent consecutive months of bank statements that reflect the automatic installments.
5. Applicants are required to provide contact information for their employer's Human Resource Department, direct supervisor, and business telephone number. You must sign the provided Verification of Employment form. Any verification fees by the employer must be paid by the applicant.

The information provided by the current or former Employer will be used solely for the purpose of evaluating the application.

6. Self-employed applicants must provide complete business bank statements (all pages) for the most recent three (3) consecutive months. These statements should show regular deposits that align with your reported income. Additionally, please submit proof of active business operations, such as a valid business license, registration documents, or other verifiable evidence of legal business activity.

Please note: Deposits through Zelle, Venmo, PayPal, etc. cannot be used to verify income, as we are unable to verify the source and purpose of the deposits. All income documentation must come from a business account to ensure that deposits are clearly identifiable as business-related.

7. Applicants with insufficient or unverifiable monthly income may still meet income requirements by providing complete copies of their **three (3) most recent consecutive bank statements** (all pages), demonstrating a **consistent minimum balance equivalent to at least six (6) months' rent**.

All statements must:

- Identify the financial institution,
- Identify the applicant as the account holder,
- Include at least the last four digits of the account number,
- Statement coverage period
- Include all deposits and withdrawal transactions,
- Include the ending account balance.

Credit Screening Details

1. Bankruptcies must have been fully discharged for at least two (2) years.
2. If any applicant has had a foreclosure within the past three (3) years, a co-signer will be required, provided that credit and income meet the other qualifications.
3. The combined credit report for all applicants cannot show more than three (3) past-due accounts in the past two (2) years.
4. The combined credit report for all applicants cannot show more than \$2,000 in past-due balances, excluding medical collections.
5. Medical collections will not affect screening for the purposes of this evaluation.

Credit Score Assessment

Credit scores will be considered as part of the application review process, using the following ranges as guidelines:

- Further Review Recommended: Credit scores between 666 and 850





Caritas Application Process & Tenant Screening Criteria

- Additional Conditions May Apply: Credit scores between 483 and 665 (Applicants in this range may be subject to further requirements, such as a higher security deposit.)
- Not Within Acceptable Range: Credit scores between 300 and 482 (Applicants in this range may be subject to further requirements, such as a co-signer)

Residential History

1. Applicants must have at least two (2) years of favorable residential history.
2. Applicants may not have more than two (2) late rent or mortgage payments in the past three (3) years. If this condition is not met, a co-signer will be required.
3. If the applicant owns their home proof of ownership is required.
4. Applicants must not have an outstanding balance with a previous landlord.
5. Applicants must not have experienced an eviction or non-renewal of tenancy in the past three (3) years.
6. Applicants must provide accurate contact information for their current landlord or property manager. Applicants are also required to sign the provided Verification of Residency Form.

Required Qualifications for Co-signers

1. Co-signers must have a verifiable gross income equal to or greater than **six (6) times the monthly rent**.
2. Applicants must provide verification of income, whether from employment or other sources. Income must be steady and verifiable for the three (3) most recent consecutive months. This ensures that applicants, regardless of income type, meet the financial requirements consistently.
3. **For employed applicants**, we require verification of income through **employer verification, pay stubs** and **bank statements** showing consistent payroll deposits. Applicants are required to submit income documentation for the three (3) most recent consecutive pay periods, along with the three (3) most recent consecutive months showing consistent payroll deposits. In lieu of paycheck stubs, bank statements showing consistent payroll deposits will be accepted. These deposits must match the details provided on the Employer Verification Form or pay stubs.
4. Applicants are required to provide contact information for their employer's Human Resource Department, direct supervisor, and business telephone number. You must sign the provided Verification of Employment form. Any verification fees by the employer must be paid by the applicant.
5. **For applicants with non-employment sources of income** (e.g., social security, retirement benefits, child support, financial aid), you must provide written verification from the issuing agency, along with the three (3) most recent consecutive months of bank statements that reflect the automatic installments.
6. If you are self-employed, please provide complete business bank statements (all pages) covering the most recent three (3) consecutive months. The statements should reflect regular deposits consistent with your reported income. Additionally, please submit proof of active business operations, such as a valid business license, registration documents, or other verifiable evidence of legal business activity.

Please note: Deposits through Zelle, Venmo, PayPal, etc. cannot be used to verify income, as we are unable to verify the source and purpose of the deposits. All income documentation must come from a business account to ensure that deposits are clearly identifiable as business-related.

7. Applicants with insufficient or unverifiable monthly income may meet income requirements by submitting copies of complete bank statements (all pages) showing a minimum and consistent balance equal to a minimum of six (6) months' rent.





Caritas Application Process & Tenant Screening Criteria

All statements must:

- Identify the financial institution,
- Identify the applicant as the account holder,
- Include at least the last four digits of the account number,
- Statement coverage period
- Include all deposits and withdrawal transactions,
- Include the ending account balance.

8. Bankruptcies must have been fully discharged for at least two (2) years.
9. Credit report(s) cannot show more than one (1) currently past due account within the past two (2) years
10. The credit report cannot show more than \$2,000 in past-due balances, excluding medical collections.
11. Medical collections will not affect screening for the purposes of this evaluation.

Credit Score Assessment

Credit scores will be considered as part of the application review process, using the following ranges as guidelines:

- Further Review Recommended: Credit scores between 666 and 850
- Additional Conditions May Apply: Credit scores between 483 and 665 (Applicants in this range may be subject to further requirements, such as a higher security deposit.)
- Not Within Acceptable Range: Credit scores between 300 and 482

Rental Criteria for Pets

We have a strict pet policy in our communities. A picture of the pet specified in the pet agreement is required prior to approval. If you have a pet, a picture of the pet must be submitted with your application. In addition to the guidelines below, there are specific pet policies for each community shown in the community rules and regulations. Please contact the community office if you have questions about the park's pet policy and to determine if your pet meets the requirements. Additional documents may be requested prior to approval.

The following guidelines apply to all parks:

1. No aggressive or mixed aggressive breed dogs. For example, Pit Bulls, Dobermans, Rottweilers, Chows, or any mixed breed that is a near relative.
2. No pet over twenty-five (25) pounds will be allowed.
3. Pet policies are strictly enforced, and any breach will be grounds for termination of your tenancy under applicable law.
4. Residents will be evicted pursuant to applicable law for misrepresenting the breed of their dog, dangerous, or illegal pets or endangered species.
5. Tenants will be evicted pursuant to applicable law for failing to disclose pets living in the park.
6. All birds must be confined to cages.
7. No ferrets, reptiles, or rodents of any kind are permitted as pets. Fish tanks and aquariums greater than 10-gallon capacity are not permitted.





Statement of Understanding and Acknowledgement of Receipt

By signing this acknowledgment, the undersigned agree that they have had the opportunity to review the Park Application Process and Tenant Screening Criteria. The Tenant Screening Criteria may include factors such as credit history, current income, and rental history. If you do not meet the selection criteria, or if you provide inaccurate or incomplete information, your application will be denied.

Oregon Properties

Caritas and the prospective applicant may agree to a time extension for Caritas to evaluate an application.

Caritas will not unreasonably decline an applicant. Reasonable cause for denial includes failure of the applicant to meet Caritas' requirements or the applicant's untimely request for verification or additional information within the time allowed for response. Caritas will provide the seller and applicant with written notification of the reason(s) for the denial.

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

Applicant's Signature: _____

Date: _____

**We look forward to having you as a resident.
Please let us know if you have any questions.**



Screening Results and Delivery Options

A copy of your screening report will be provided to you either by mail or by another mutually agreed-upon method. If no delivery method is indicated, the report will be mailed to the current address provided on the resident application form. Please indicate your preferred delivery method below and provide the necessary contact information. Your screening report will be sent within 7 days of receipt from the screening company. Available delivery options include:

Applicant 1's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 2's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 3's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 4's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 5's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 6's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Applicant 7's Name:

- ☐ Email Address: _____
- ☐ Mailing Address: _____

Application for Residency

All sections must be filled out, missing information may result in denial due to an incomplete application.

Personal

Name of Applicant: _____ Date of Birth: _____
Phone Numbers (Mobile): _____ Home: _____
Present Address: _____
City: _____ State: _____ Zip: _____
Social Security/ITIN: _____ Driver's License Number: _____
Name(s) of other person(s) who will be occupying the space and their relationship: _____

Resident History

Present Landlord/Mortgage Co.: _____ Phone: _____
Years: _____ Monthly Rent or Payment: _____
Address: _____
City: _____ State: _____ Zip: _____
Have you ever been asked to terminate your residency elsewhere; or have ever been evicted: Yes ☐ No ☐
If yes, please explain: _____

Have you ever lived in a mobile home park before? Yes ☐ No ☐ Dates: _____ to: _____
Name of community and address: _____

Vehicles

Number of Automobiles: _____ Boat(s): _____ Other: _____
1. Make _____ Model: _____ Year: _____
License Number: _____ State: _____ Financed by: _____
Address: _____ Phone: _____
2. Make _____ Model: _____ Year: _____
License Number: _____ State: _____ Financed by: _____
Address: _____ Phone: _____
3. Make _____ Model: _____ Year: _____
License Number: _____ State: _____ Financed by: _____
Address: _____ Phone: _____

Employment

Employer: _____ Title: _____ Gross Monthly Salary: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Length of Employment: Years: _____ Months: _____
Immediate Supervisor: _____
If not employed, please provide source and amount of financial support: _____

Application for Residency

VERIFIABLE PROOF OF INCOME MUST BE SUBMITTED AT THE TIME OF APPLICATION

Financial

Name of Bank: _____ City: _____ Acct Number: _____

Type of Account: _____ Check: ☐ Savings: ☐ Loan: ☐

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Type of Account: _____ Check: ☐ Savings: ☐ Loan: ☐

Reference

List two (2) personal references:

Name: _____ Relationship: _____ Phone: _____

Name: _____ Relationship: _____ Phone: _____

Emergency

Emergency contact (someone other than a co-resident):

Name: _____ Relationship: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Pets

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

Name	Age	Type	Color/Description	Height	Weight
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Home Information

Make/Model: _____ Year _____ Bedrooms _____

(Net Size) Length: _____ Width: _____ Height: _____

Breaker Size: _____ amps License/Decal Number: _____

Price: _____ Amount Financed: _____ Monthly Payments: _____

Current Location: _____

Legal Owner Name/Address: _____

Registered Owner Name/Address: _____

The undersigned represents and certifies that the aforementioned information is true and correct and that it has been provided solely for the purpose of informing park management. The undersigned allows Caritas to verify credit and personal references and to verify any and all information provided on this application.

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 mobile home as provided in the rental agreement. The undersigned understands that in the event that any of the above information cannot be verified, management has the right to deny the application. The undersigned further understands prospective resident(s) shall have no tenancy rights until they received a fully executed (by manager and resident) lease agreement.

Applicant: _____ Date: _____

Received by: _____ Date: _____



VERIFICATION OF RESIDENCY

THIS SECTION IS TO BE COMPLETED AND EXECUTED BY THE APPLICANT

TO: (Name and address of landlord)

Landlord's Email: _____

Landlord's Phone # _____

Landlord's Fax # _____

RE: Applicant(s) Print Name: _____

I hereby authorize the release of my residential information.

Signature of Applicant

Date

The person(s) mentioned above have indicated that you are their current or former Landlord. They have applied for residency at one of our Mobile home communities which requires verification of residency. The supplied information will only be used to confirm applicant meets our resident criteria and is kept confidential. Your prompt response is crucial to the processing of their application and is greatly appreciated.

Please return to me either by fax to (____) _____ - _____ or scan back to me at _____@caritascorp.org.

Thank you for your cooperation.

Community Manager

Faxed/Mailed to Landlord on:

THIS SECTION TO BE COMPLETED BY LANDLORD

Is the applicant(s) currently residing at the above-mentioned address? ☐ Yes ☐ No Comments: _____

Length of Residency: _____ Rental Term: From: _____ / _____ / _____ Through: _____ / _____ / _____

Do they currently pay rent? ☐ Yes ☐ No Current Monthly Rent: \$ _____

Was the rent paid on time? ☐ Yes ☐ No Number of times delinquent during the last twelve (12) months: _____

Were payments ever declined due to non-sufficient funds? ☐ Yes ☐ No Number of NSF during the last twelve (12) months: _____

Did the above-named applicant(s) and his/her guests comply with your rules? ☐ Yes ☐ No Would you rent to them again? ☐ Yes ☐ No

Did the applicant(s) give a proper thirty (30) day notice or provide notice according to the terms of the rental agreement? ☐ Yes ☐ No

Additional remarks: _____

Landlord's Signature

Landlord's Printed Name & Title

Date

THIS SECTION TO BE COMPLETED BY MANAGEMENT ONLY

Landlord Contacted:

Verified By: _____

☐ Yes All the Above information Verified

Date: _____

☐ No Third-Party Verification/Refused to Verify

Notes: _____

☐ No Other means of Verification: _____



EMPLOYMENT VERIFICATION

THIS SECTION IS TO BE COMPLETED AND EXECUTED BY THE APPLICANT

TO: (Name and address of employer)

Employer's Email: _____

Employer's Phone # _____

Employer's Fax # _____

RE: Applicant Print Name: _____

Social Security: _____

Date of Birth: _____

I hereby authorize the release of my employment information.

Signature of Applicant

Date

The person(s) mentioned above have indicated that you are their current or former employer. They have applied for residency at one of our mobile home communities which requires income verification as part of the application process. The supplied information will only be used to confirm employment status and is kept confidential. Your prompt response is crucial to processing their application and is greatly appreciated.

Please return to me either by fax to (____) _____ - _____ or scan back to me at _____@caritascorp.org

Thank you for your cooperation.

Community Manager

Faxed/Mailed to Employer on:

THIS SECTION TO BE COMPLETED BY EMPLOYER

Employee Name: _____ Job Title: _____

Presently Employed: ☐ Yes Date First Employed _____ ☐ No Last Day of Employment _____

Average # of regular hours per week: _____ **Current Wages/Salary:** \$ _____ (check one)
☐ hourly ☐ weekly ☐ bi-weekly ☐ semimonthly ☐ monthly ☐ yearly ☐ other _____

Is this employee on a Leave of Absence? ☐ Yes ☐ No From: ____/____/____ Through: ____/____/____

List any anticipated change in the employee's rate of pay within the next 12 months: _____ Effective date: _____

If the employee's work is temp, seasonal, or as needed, please explain: _____

Additional remarks: _____

Employer's Signature

Employer's Printed Name & Title

Date

THIS SECTION TO BE COMPLETED BY MANAGEMENT ONLY

Employer Contacted:

Verified By: _____

☐ Yes All the Above information Verified

Date: _____

☐ No Third-Party Verification/Refused to Verify

Notes: _____

☐ No Other means of Verification: _____