Las Palmas Estates
1025 S. Riverside Avenue
Rialto, CA 92376
(909) 820-0255 phone

Application for Residence Checklist

Please see checklist below for a list of items needed to process your application.

[ ] Identification: Valid Driver's License or ID Card or other governmental issued ID.

[ ] Valid Social Security Card or Individual Taxpayer Identification Number (ITIN).

[ ] Proof of Income: Most recent 2 months paystubs (Original copies Only) or any other proof of income.

Once you have all items gathered and have filled out your application(s) completely please bring them to the Las Palmas Estates office to be processed.

Office Hours:

Monday through Friday 9:00 am to 5:00 pm

** Financing available on approved credit for ELS homes

els Equity LifeStyle Properties

Date:	Community Name:	☐ An all-ages community ☐ A 55-and-over community	Contact:	Phone Number (w/area code):
Site Address:	Site #:	City:	State:	Zip Code:

Lot Rent (w/out concessions):	Home Payment:	Purchase Price:	Desired Move-In Date:
$ per month	$ per month	$	

Make:	Year:	Length/Width:	Model:	Serial Number:	Who is the Seller?

Type of Application:	Source of Home:	Home Use:
☐ Residency only ☐ Lease/Lease to own ☐ Seasonal Rental ☐ Background Only	☐ Inventory ☐ Brokered ☐ Retail Partner ☐ Private/Other	☐ Primary Residency ☐ Secondary Residency ☐ Other:

For "Residency Only" application, indicate source of home financing:	☐ Cash	☐ Outside Lender (Loan #, Lender Name & Phone number):	☐ Private Move-In

Applicant Information

Applicant 1		
Name (Last, First, Middle):		Social Security Number:
Date of Birth (Mo/Date/Yr):	☐ Married ☐ Unmarried ☐ Separated	Driver's License Number:

Applicant 1 Address History				
Current Address:			Home Phone (with area code):	Cell Phone (with area code):
City:	State:	Zip Code:	Email Address:	
How long at this address? Years Months	Residency Status: ☐ Own ☐ Relative ☐ Rent ☐ Other		Mortgage Company or Landlord Name:	
Mortgage Company or Landlord Address:			Mortgage Company or Landlord Phone Number:	Monthly Payment $ per month
If you have been at your current address for less than two years, please list:	Former Address:		City: / State:	Zip Code:
Residency Status: ☐ Own ☐ Rent ☐ Relative ☐ Other	How long at this address? Years Months		Mortgage or Landlord (Name and Phone number):	Monthly Payment $ per month

Applicant 1 Employment History					
Current Employer OR List Retired:		Phone Number:	City:	State:	Zip Code:
☐ If Self-Employed	☐ Full Time ☐ Part Time	Time Employed OR Retired: Years Months	Gross Income OR Retirement Income: $ per month		If less than two years, list former Employer below:
Employer:		Phone Number:	City:	State:	Zip Code:
☐ If Self-Employed	☐ Full Time ☐ Part Time	Time Employed OR Retired: Years Months	Gross Income OR Retirement Income: $ per month		

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Applicant 1 Other Income **Notice: Income from alimony, child support, maintenance, and/or public support payments need not be revealed if you do not wish to have them considered as a basis for paying this obligation.**					
Source:	Month Amount $	Source	Month Amount $	Source	Month Amount $
Have you ever filed bankruptcy in the last 7 years?	☐ Yes ☐ No	Have you applied for credit under a different name?		☐ Yes ☐ No	
Have you had any judgments, repossessions, garnishments, or legal proceedings filed against you in the last 7 years?				☐ Yes ☐ No	
If you answered "Yes" to any of these questions, please explain in the "Additional Comments" section on page 5.					

Assets for Applicant 1 (Please include Liquid Assets as it may enhance your approval chances)		
Type of Account	Bank	Balance

Credit References and Other Expenses for Applicant 1 **(Please include payments and obligations that likely DO NOT already show up on the credit bureau; such as child support and buy here/pay here car loans and furniture companies)**		
Type of Bill	Company or Payee	Monthly Obligation
Child Care		$
Child Support		$
Alimony		$
Car Loan		$
Other:		$

Applicant 2					
Name (Last, First, Middle):			Social Security Number:		
Date of Birth (Mo/Date/Yr):	☐ Married ☐ Unmarried ☐ Separated		Driver's License Number:		
Applicant 2 Address History					
Current Address:			Home Phone (with area code):	Cell Phone (with area code):	
City:	State:	Zip Code:	Email Address:		
How long at this address? Years Months	Residency Status: ☐ Own ☐ Relative ☐ Rent ☐ Other		Mortgage Company or Landlord Name:		
Mortgage Company or Landlord Address:			Mortgage Company or Landlord Phone Number:		Monthly Payment $ per month
If you have been at your current address for less than two years, please list:	Former Address:		City:	State:	Zip Code:
Residency Status:	How long at this address?		Mortgage or Landlord (Name and Phone number):		Monthly Payment

els Equity LifeStyle Properties

☐ Own ☐ Rent ☐ Relative ☐ Other	Years Months		$ per month

Applicant 2 Employment History

Current Employer OR List Retired:	Phone Number:	City:	State:	Zip Code:

☐ If Self-Employed	☐ Full Time ☐ Part Time	Time Employed OR Retired: Years Months	Gross Income OR Retirement Income: $ per month	If less than two years, list former Employer below:
Employer:		Phone Number:	City:	State: Zip Code:
☐ If Self-Employed	☐ Full Time ☐ Part Time	Time Employed OR Retired: Years Months	Gross Income OR Retirement Income: $ per month	

Applicant 2 Other Income

Notice: Income from alimony, child support, maintenance, and/or public support payments need not be revealed if you do not wish to have them considered as a basis for paying this obligation.

Source	Month Amount $	Source	Month Amount $	Source	Month Amount $

Have you ever filed bankruptcy in the last 7 years?	☐ Yes ☐ No	Have you applied for credit under a different name?	☐ Yes ☐ No
Have you had any judgments, repossessions, garnishments, or legal proceedings filed against you in the last 7 years?			☐ Yes ☐ No

If you answered "Yes" to any of these questions, please explain in the "Additional Comments" section on page 5.

Assets for Applicant 2
(Please include Liquid Assets as it may enhance your approval chances)

Type of Account	Bank	Balance

Credit References and Other Expenses for Applicant 2
(Please include payments and obligations that likely DO NOT already show up on the credit bureau; such as child support and buy here/pay here car loans and furniture companies)

Type of Bill	Company or Payee	Monthly Obligation
Child Care		$
Child Support		$
Alimony		$
Car Loan		$
Other:		$

Financing

els Equity LifeStyle Properties

Total Cash Down Payment:	$	Total Trade Equity For Down Payment:	$
Total % of Sales Price:		Total Down Payment (Cash Down payment + Total Trade Equity):	$

Occupants

Occupant 1				
Name (Last, First, Middle):	Social Security Number:	Date of Birth (Mo/Day/Yr):	Residency Status: ☐ Own ☐ Rent ☐ Relative ☐ Other	
Current Address:	City:		State:	Zip Code:
Phone Number:	Length at current address (If less than 2 years, provide length at prev. address):		Length at previous address:	
Occupant 2				
Name (Last, First, Middle):	Social Security Number:	Date of Birth (Mo/Day/Yr):	Residency Status: ☐ Own ☐ Rent ☐ Relative ☐ Other	
Current Address:	City:		State:	Zip Code:
Phone Number:	Length at current address (If less than 2 years, provide length at prev. address):		Length at previous address:	
Occupant 3				
Name (Last, First, Middle):	Social Security Number:	Date of Birth (Mo/Day/Yr):	Residency Status: ☐ Own ☐ Rent ☐ Relative ☐ Other	
Current Address:	City:		State:	Zip Code:
Phone Number:	Length at current address (If less than 2 years, provide length at prev. address):		Length at previous address:	
Occupant 4				
Name (Last, First, Middle):	Social Security Number:	Date of Birth (Mo/Day/Yr):	Residency Status: ☐ Own ☐ Rent ☐ Relative ☐ Other	
Current Address:	City:		State:	Zip Code:
Phone Number:	Length at current address (If less than 2 years, provide length at prev. address):		Length at previous address:	

Vehicle Information			
Year:	Make:	Model:	Plate/License Number:
Year:	Make:	Model:	Plate/License Number:
Year:	Make:	Model:	Plate/License Number:

Pet Information
Do you have any pets that will be living with you? (if permitted) ☐ Yes ☐ No If yes, how many?

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Type	Breed	Color	Weight	Height	Age

Additional Comments

Signatures

I hereby authorize Equity Lifestyle Properties, Inc., its affiliates and subsidiaries, to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/salary details, vehicle records, licensing records, and/or any other necessary information. **I hereby expressly release Equity Lifestyle Properties, Inc., its affiliates and subsidiaries, and any procurer or furnisher of such information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including, without limitation, various law enforcement agencies.**

As an applicant, I represent that the above statements are correct and complete and that I intend that Equity Lifestyle Properties, Inc. its affiliates and subsidiaries rely on these representations in determining whether to lease to me a home and/or homesite in the community. I agree that I have no right to occupy a home or homesite in the community until and unless this application is approved, a lease is signed and I have made any necessary initial payments. I understand that any misrepresentation on this application may be cause for lease termination and/or non-acceptance of this application.

Applicant 1: _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Applicant 2: _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Occupant 1 (over 18): _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Occupant 2 (over 18): _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Occupant 3 (over 18): _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Occupant 4 (over 18): _____ (Print Name) _____ (Signature) _____ (Date (Mo/Day/Yr))

Internal Use

When application is returned, ensure that the application is complete, legible, signed, and dated, and collect the Resident Application Screening Fee.

INFORMATION FOR PROSPECTIVE HOMEOWNERS

As a prospective homeowner you are being provided with certain information you should know prior to applying for tenancy in a manufactured home community. This is not mean to be a complete list of information.

Owning a home in a manufactured home community incorporates the dual role of "homeowner" (the owner of the home) and community resident or tenant (also called a "homeowner" in the Mobilehome Residency Law). As a homeowner under the Mobilehome Residency Law, you will be responsible for paying the amount necessary to rent the space for your home, in addition to other fees and charges described below. You must also follow certain rules and regulations to reside in the park.

If you are approved for tenancy, and your tenancy commences within the next 30 days, your beginning monthly rent will be $ 1,100.00 for space number
Additional information regarding future rent or fee increases may also be provided.

In addition to the monthly rent, you will be obligated to pay to the community the following additional fee and charges listed below. Other fees or charges may apply depending upon your specific requests. Metered utility charges are based on use.

Sewer $69.16, Trash $57.24, Street light fee $2.05, Security Patrol $6.75.

(Management shall describe the fee or charge and a good faith estimate of each fee or charge.)

Some spaces are governed by an ordinance, rule, regulation, or initiative measure that limits or restricts rents in a manufactured home community. Long-term leases specify rent increases during the term of the lease. By signing a rental agreement or lease for a term of more than one year, you may be removing your rental space from a local rent control ordinance during the term, or any extension, of the lease if a local rent control ordinance is in effect for the area in which the space is located.

A fully executed lease or rental agreement, or a statement signed by the park's management and by you stating that you and he management have agreed to the terms and conditions of a rental agreement, is required to complete the sale or escrow process of the home. You have no rights of tenancy without a properly executed lease or agreement or that statement. (Civil Code Section 798.75)

If the management collects a fee or charge from you in order to obtain a financial report or credit rating, the full amount of the fee or charge will either be credited toward your first month's rent or, if you are rejected for any reason, refunded to you. However, if you are approved by management, but, for whatever reason, you elect not to purchase the mobilehome, the management may retain the fee to defray administrative costs. (Civil Code Section 798.74)

We encourage you to request from management a copy of the lease or rental agreement, the park's rules and regulations, and a copy of the Mobilehome Residency Law. Upon request, community management will provide you with a copy of each document. We urge you to read these documents before making the decision that you want to become a manufactured home community resident.

Dated: _____ Resident Signature: _____

Dated: _____ Resident Signature: _____

Dated: _____ Manager Signature: _____

For Consumers with a Mailing Address in California
This Disclosure is Provided Pursuant to the
California Consumer Credit Reporting Agencies Act

In order to evaluate your application, Las Palmas Estates (the "Community") may request a consumer credit report about you from a consumer reporting agency.

Origen Tenant Screening is the consumer reporting agency that will prepare or assemble the reports for the Community. The address and phone number for Origen Tenant Screening are 27777 Franklin Road, Suite 1570, Southfield, MI 48034; toll free: 1-800-492-1874.

The consumer report may contain information bearing on your credit worthiness, credit standing, credit capacity, and may be used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for credit. The types of information that may be obtained include, but are not limited to: social security number verifications; address history; credit reports and history; and credit standing.

You may request more information about the nature and scope of the consumer report by contacting the Community.

FOR CONSUMERS WITH A MAILING ADDRESS IN CALIFORNIA
AUTHORIZATION PURSUANT TO THE
CALIFORNIA CONSUMER CREDIT REPORTING AGENCIES ACT
(CA CIVIL CODE SECTINS 1785.1, ET. SEQ.)

I have carefully read and understand the California Consumer Credit Reporting Agencies Act Disclosure and Authorization forms. By signing below, I consent to preparation of consumer credit reports by a consumer reporting agency, and to the release of such reports to Las Palmas Estates (the "Community") and its designated representatives and agents, for the purpose of assisting the Community in making a determination as to my eligibility for credit.

I authorize consumer reporting agencies to disclose information about me to the Community and its agents, any information about or concerning me. The information that can be disclosed to the Community and its agents includes my credit history, and I agree that this form in original, faxed, photocopied or electronic (including electronically signed) form, will be valid for any consumer credit reports that may be requested by or on behalf of the Community.

_____ _____

Applicant Date

FOR CONSUMERS WITH A MAILING ADDRESS IN CALIFORNIA
This Disclosure is Pursuant to the California Investigative Consumer Reporting Agencies Act for Investigative Consumer Reports

This Disclosure is pursuant to the California Investigative Consumer Reporting Agencies Act for Investigative Consumer Reports

Las Palmas Estates (the "Community") may request, for purposes of evaluating our application for credit, background information about you from an investigative consumer reporting agency in connection in the form of an investigative consumer reports. Under California law, an "investigative consumer report" is a consumer report in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through any means. The most common form of which is checking personal or professional references.

Origen Tenant Screening is the investigative consumer reporting agency that will prepare or assemble the background reports for the Community. The address and phone number for Origen Tenant Screening are 27777 Franklin Road, Suite 1570, Southfield, MI 48034; toll free: 1-800-492-1874. The website where the consumer may find information about the investigative reporting agency's privacy practices, including whether the consumer's personal information will be sent outside the United States or its territories is www.origenonline.com.

The investigative consumer report may contain information bearing on your character, general reputation, personal characteristics, or mode of living, and may be used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for consumer credit. The types of information that may be obtained include, but are not limited to: social security number verifications; address history; public court records; bankruptcy filings; employment history verifications (e.g., dates of employment, salary information); and other information bearing on your character, general reputation, personal characteristics, mode of living and credit standing.

This information may be obtained from private and public record sources, including, as appropriate: government agencies and courthouses; educational institutions; former employers; and personal interviews with sources such as neighbors, friends, former employers and associates; and other information sources.

An investigative consumer reporting agency must supply files and information as required under California Civil Code Section 1786.10 during normal business hours and on reasonable notice. Files maintained on a consumer must be made available for visual inspection as described below:
(1) In person, if the consumer appears in person and furnishes proper identification. A copy of such file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
(2) By certified mail, if the consumer makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings are not liable for disclosures to third parties

caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
(3) A summary of all information contained in files on the consumer and required to be provided by California Civil Code Section 1786.10 must be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

The investigative consumer reporting agency must provide trained personnel to explain to the consumer any information furnished pursuant to California Civil Code Section 1786.10.

The investigative consumer reporting agency must provide a written explanation of any coded information contained in files maintained on the consumer. This written explanation must be distributed whenever a file is provided to the consumer for visual inspection.

The consumer is permitted to be accompanied by one other person of the consumer's choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

Under California Civil Code Section 1786.10, the following must be made available to the consumer:
All items of information, except that the sources of information, other than public records and records from databases available for sale, acquired solely for use in preparing an investigative consumer report and actually used for no other purpose need not be disclosed.
The recipients of any investigative consumer report on the consumer that the investigative consumer reporting agency has furnished for either of the following purposes:
(1) For employment or insurance purposes within the three-year period preceding the request.
(2) For any other purpose within the three-year period preceding the request.
The identification of such a recipient must include the name of the recipient or, if applicable, the trade name (written in full) under which the recipient conducts business and, upon request of the consumer, the address and telephone number of the recipient.
The dates, original payees, and amounts of any checks or charges upon which is based any adverse characterization of the consumer, included in the file at the time of the disclosure.

FOR CONSUMERS WITH A MAILING ADDRESS IN CALIFORNIA
Authorization for Investigative Consumer Report

I have carefully read and understand the Disclosure and Authorization forms. By my signature below, I consent to preparation of investigative consumer reports by a consumer reporting agency, and to the release of such background reports to the Community and its designated representatives and agents, for the purpose of assisting the Community in making a determination as to my eligibility for consumer credit.

I understand that information contained in my application may be used for the purpose of obtaining and evaluating investigative consumer reports on me.

I authorize all of the following, without limitation, to disclose information about me to the consumer reporting agency and its agents: law enforcement and all other federal, state and local agencies, learning institutions (including public and private schools, colleges and universities), information service bureaus, credit bureaus, record/data repositories, courts (federal, state and local), my past or present employers, the military, and all other individuals and sources with any information about or concerning me. The information that can be disclosed to the consumer reporting agency and its agents includes, but is not limited to, information concerning my employment and earnings history, credit history, and military service.

By signing below, I agree that this form in original, faxed, photocopied or electronic (including electronically signed) form, will be valid to authorize any investigative consumer reports that may be requested by or on behalf of the Community.

_____ _____

Applicant Date

California Residents: If you would like to receive a copy of your consumer credit report, please check the box below.

☐ I would like to receive a copy of my consumer credit report.

_____ _____

Applicant Date

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

    - a person has taken adverse action against you because of information in your credit report;
    - you are the victim of identity theft and place a fraud alert in your file;
    - your file contains inaccurate information as a result of fraud;
    - you are on public assistance;
    - you are unemployed but expect to apply for employment within 60 days.

  In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357



This Community is an Equal Housing Opportunity Provider.

Owner/Lessor does business in accordance with the federal fair housing law. It is illegal to discriminate against any person because of race, color, religion, sex, gender identity or gender expression, handicap/disability, familial status, ancestry, national origin or inclusion in any other protected class.

Las Palmas Estates

GUIDELINES FOR COMMUNITY APPROVAL

Welcome to Las Palmas Estates Community.

This Community is an equal housing opportunity provider. We do business in accordance with state and federal fair housing laws. It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, national origin, or any other protected status. In order to reside in our Community there are certain requirements that have been set in order to be approved for residency.

Where a mobilehome being sold by a homeowner in the Community will remain in the Community after purchase, Community management requires the right of prior approval of the purchaser for tenancy. The selling homeowner or their agent must give notice to Community management of the proposed sale of the home before the close of the sale. The prospective purchaser of the home must apply for and be approved for tenancy in the Community before completion of the sale.

Prior to giving approval for tenancy, the Community will require the purchaser to show that they have the financial ability to pay the rent and charges of the Community, as well as show that the potential purchaser can and will comply with the Rules and Regulations of the Community, including prior tenancy history. In determining whether the purchaser has the financial ability to pay the rent and charges of the Community, management may require the purchaser to document the amount and source of the purchaser's gross monthly income or means of financial support and will require a credit report.

Within 15 business days of receiving a completely filled out application for tenancy from the purchaser, which includes all supporting documents and information requested, Community management shall notify the seller and the purchaser / prospective homeowner, in writing, of either acceptance or rejection of the application. If the applicant is rejected and the rejection is based upon something in the applicant's credit report, applicant will be notified as stated below. During this 15-day period the prospective homeowner shall comply with Community management's request, if any, for a personal interview.

The following qualification standards and information will be required from every prospective resident who applies for tenancy in the Community. They include, but are not necessarily limited to:

IDENTIFICATION:

Every adult individual (18 years or older) who wishes to reside in a mobilehome in the Community must apply and be approved for tenancy, unless said individual falls within an exception under the California Mobilehome Residency Law as set forth at California Civil Code Section 798, *et seq.* Each individual 18 or over wishing to reside in the mobilehome must present a valid driver's license or other government-issued photo identification in order to ensure the identity of the individual applying for tenancy or

wishing to reside in a mobilehome in the Community. Other acceptable forms of identification include but are not limited to valid state-issued I.D. cards, valid military I.D. card, or a valid Passport.

For Non-U.S. Individuals, the applicant shall provide a taxpayer identification number and one or more of the following: Passport number and issuing country, alien identification card number, or number and issuing country of any government issued identification, which evidences residence or nationality and bears a photo or similar safeguard.

For U.S. Individuals, the applicant must provide a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) on your application for processing.

Note: School or merchant identification cards will not be accepted as a form of identification.

PROOF OF RESOURCES/INCOME/EMPLOYMENT:

Each applicant who will be responsible for the payment of rent (or the combined amounts of the applicants if more than one) must provide proof of their ability to pay rent. **Applicant(s) must show gross income of no less than two and one-half (2.5) times the monthly space rent, estimated utilities, and other charges at the Community.**

Applicant is responsible for providing documentation that proves that applicant has legal, verifiable income that is paid directly to applicant or applicant's representative. Applicant is also responsible for ensuring that any employer/employment information stated for the income requirement is verifiable and that the employer contacts the Community and confirms applicant's employment.

Acceptable proof of income may include, but is not limited to:

1. Social security or SSI – current printout or letter from the Social Security office documenting applicant's gross benefits;
2. Pension/Annuity/VA Pension – current letter stating gross monthly income;
3. Most recent two (2) months of paycheck stubs from applicant's most recent pay periods;
4. Two (2) months of the most recent bank statements for all applicants as allowable subject to state law;
5. Employment Verification form;
6. Award letters;
7. TANF or other federal or state assistance;
8. Grants;
9. Investment accounts.

Applicant must make sure that the date of proof of income documents is obvious from the face of such documents, and that such documents relate to applicant. Blurry or confusing documents are not acceptable and will not be used to support the application. The Community is not responsible for trying to figure out the validity of or to authenticate the documents submitted.

CREDIT STATUS:

The Community requires that all applicants undergo a credit screening to confirm credit worthiness. The Community requires a FICO credit score of at least 600.

Credit scores and credit information will be used as well as a number of other factors indicated herein to determine if applicant has the financial ability to pay the rent and whether applicant will comply with the Rules and Regulations of the Community.

Credit status and evictions will be checked through the appropriate Credit Bureau. If applicant does not have a social security number, a taxpayer ID number or visa with other identifiable information can be used depending on the Credit Bureau.

If applicant is rejected because of an unsatisfactory credit report, applicant will be given the name, address, and telephone number of the credit agency and are encouraged to review the credit report for inaccuracies. If applicant believes that the report contains erroneous information, applicant is encouraged to correct the errors and resubmit an application to the Community.

ADDITIONAL CRITERIA FOR TENANCY:

Applicant shall review the complete Community Rules and Regulations (including but not limited to any pet rules, and in 55+ age-qualified communities, the age restrictions in the Community) before applying for tenancy in the Community to ensure that applicant is able to abide by the terms of the tenancy and all Rules and Regulations. Some Rules of which applicant should be aware are set forth below, but this is not an exhaustive list. Applicant is responsible for reviewing and understanding all of the Rules and Regulations of the Community before applying for tenancy.

1. **Registered Owner.** At least one of the person(s) applying for tenancy must be an owner of the mobilehome situated on the Premises and listed on the title to the mobilehome. A copy of a current HCD title showing that at least one applicant residing in the mobilehome is also an owner will be required prior to acceptance.
2. **Residential Purposes.** Applicant understands that the mobilehome and the Premises are to be used for residential purposes only.
3. **Pets.** Applicant must review the Community's specific rules and restrictions regarding any pets. Prior authorization from Community management is required before any pet may be brought into the Community. The Community may require a written pet agreement.
4. **Age Qualifications (if applicable).** If the Community is a 55+ Housing for Older Persons Community, applicant must review the Community's age qualifications to ensure that applicant meets such qualifications. Reliable proof of age will be required.

APPROVAL CRITERIA:

There are only four bases for denying tenancy:

a. Lack of financial ability to pay rent;

b. Inability to comply with the park's rules and regulations, based on prior tenancies;

c. Inability to comply with the park's age requirements (for senior housing parks only); or

d. Applicant(s)'s fraud, deceit, or concealment of material facts in the application process or submittals therewith.

Any acceptance or denial of tenancy will be done via written notification within 15 business days after the *completed* application is submitted. Your seller, if applicable, will also be provided with this information. If the application is submitted incomplete, the application will be denied until a complete application is re-submitted.

YOUR RESULTS:

1. If your application has been approved, you will receive written notification of such from a member of the Community Management. Please be sure to give your most current contact information so that they can reach you in a timely manner.

2. If your application has been denied, you will receive written notice of such from a member of the property management. The denial of your application will be based on any of the above mentioned tenant screening criteria. If you wish to correct or object to any of the reported information from your Credit report, you may contact the following:

Credit Report:
Name: TransUnion Consumer Relations
Website: www.transunion.com/myoptions
Address: 2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
Telephone number: (800) 888-4213

ALWAYS KEEP IN MIND:

1. All home buyers must be pre-approved by the park management for residency, and **before** the home is purchased.

2. The Community may take up to 15 business days to review a final application, but on average, applications can take less time. Out of State applications may be further delayed.

3. The Community may require a security deposit equal to two months' rent.

4. Once approved, the prospective homeowner will be required to sign a Residency Agreement or assume the responsibility of an existing agreement, prior to the close of escrow for the purchase of the home. A prospective homeowner is not authorized to move into the home unless and until the effective date of the Residency Agreement. This is in accordance with Article 7 of the California Civil Code - the Mobilehome Residency Law.

PLEASE NOTE THAT FAILURE TO COMPLETELY FILL OUT ANY PART OF THE APPLICATION AS WELL AS THE INABILITY OF MANAGEMENT OR AGENCY TO CONFIRM EVERY PIECE OF INFORMATION REQUESTED ON APPLICATION WILL BE GROUNDS FOR DENIAL OF TENANCY. IF MANAGEMENT NOTICES THAT ANY PORTION OF THE SUBMITTED APPLICATION IS INCOMPLETE OR THE INFORMATION IS ILLEGIBLE OR UNVERIFIABLE, MANAGEMENT WILL NOT IMMEDIATELY DENY THE APPLICATION AND MAY REQUEST ADDITIONAL INFORMATION FROM APPLICANT. THE TIME REQUIREMENT FOR APPROVAL OR DENIAL WILL NOT RUN UNTIL THE APPLICATION AND ALL SUPPORTING INFORMATION IS COMPLETE.

Applicant has received a copy of these requirements; applicant has read and understands that applicant has been informed of these criteria prior to submitting the application for tenancy. Applicant also confirms that applicant has received a copy of the Community's Rules and Regulations to review prior to

applying for tenancy. Applicant further understands that any falsified information on the application shall result in a denial of the application. By signing below, applicant also agrees to a lawful credit check.

We encourage you to apply as all applications will be reviewed.

If you have any questions, then please direct them to the Community management office.

Applicant signature:_____ Date:_____

Applicant signature:_____ Date:_____

Applicant signature:_____ Date:_____

Community agent signature:_____ Date:_____