



BRANDYWINE
CONSTRUCTION & MANAGEMENT, INC.

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QUALIFYING CRITERIA

Philadelphia

To qualify for housing at this Community a potential resident MUST meet the below qualifications on their own OR they MUST have a guarantor that meets income, credit, rental/mortgage, and employment guidelines as listed below.

Please note that these are our current rental criteria and that nothing contained in these requirements shall constitute a guarantee or representation by us that all residents currently residing in our community have met these requirements. Our ability to verify whether these requirements have been met is limited to the information we receive from the various reporting services used.

Income/Employment Requirements:

Applicant's or Guarantor's Monthly Gross Income may be required to be 3.33 times the total rental rate. Prospective residents must (1) be employed in this country, or (2) provide a verifiable source of income. If applicant is self-employed or receives money from non-employment sources, the applicant must provide: (1) a photocopy of a tax return from the previous year, or (2) provide a financial statement from a CPA verifying employment and income, or (3) photocopies of the three most current bank statements. An increased security deposit and/or last month's rent may be required for applicants or guarantors that don't meet this requirement.

Rental History:

Previous payment history will be reviewed, and negative rental history may not be accepted. Negative rental history is described as, but not limited to, any damages owed, rental related debt as described above, delinquent rental payments, and/or evictions filed within the past four (4) years subject to exclusions per applicable law.

Residence Requirements:

All applicants must have a government issued photo I.D. Applicants who are citizens of another country must provide (1) a passport, (2) the document that entitles the applicant to be in the United States and (3) proof of employment in this country or an I-20 verifying student status and proof of enrollment. The community may request copies of any of the applicant's documents, international passport and visa.

Credit History:

The Community may require a credit check. A FICO credit score below 600 may be considered in denying qualification for rental. Unsatisfied Bankruptcies, Judgments, and Tax Liens may be reasons for denial. Any delinquent monies owed to a previous landlord may be grounds for denial of applicant. ****If no or insufficient credit history is obtained then the applicant may need to pay an additional security deposit up to the amount permitted by law, last month's rent and/or provide a guarantor.**

Criminal Background Checks:

The Community may perform a criminal background check on the applicant. Applications may be rejected for felonies, deferred adjudications for a felony, crimes against persons, crimes involving drugs and/or if applicant has a juvenile record that includes any of these serious offenses. Any such offenses shall be grounds for denial of the application or termination of the lease should such offense occur after the approval of the initial application. Please note that this requirement does not constitute a guarantee or representation that Residents or occupants currently residing in the Community have not been convicted of a crime or are not subject to deferred adjudication for a crime, there may be residents or occupants that have applied to reside in our community prior to these requirements going into effect. The background reports may include an Office of Foreign Assets Control ("OFAC") search for Specially Designated Nationals and Blocked Persons. The OFAC list is updated periodically as new individuals and entities are identified. The United States government has classified the individuals and/or entities on the list as potentially dangerous and a threat to national security.

Rejected Applications:

The Community shall return the Security Deposit (if a Security Deposit was required) and send a denial letter to applicant documenting the denial reason. Applications fees shall not be refunded.

BCMI adheres to the Fair Housing Law (Title VIII of the Civil Rights Act of 1968 as amended by the Housing and Community Development Act of 1974 and the Fair Housing Amendment of 1988) which stipulate that it is illegal to discriminate against any person with respect to housing because of race, creed, religion, sex, national origin, disability or familial status. BCMI is an Equal Housing Opportunity housing provider.

