



18909 Island Resort Rd

Pine City, MN 55063

Phone: 320-385-1237

Email: pokegamamhp@osprey-management.com

Dear Applicant,

Please include the below information with your application:

- 1- A Valid copy of your ID or a copy of a valid form of Identification
- 2- A copy of 90 days' worth of paystubs or 90 days' worth of bank statements showing source of monthly income.
- 3- A money order or check made payable to Pokegama Lake Resort MHC LLC in the amount of \$25.00 per applicant. (This is a processing fee and will not be refunded.)
- 4- *** Please make sure to fill out all information on the application and sign where it is needed to ensure that your application is processed in a timely manner. Missing information or signature will result in application processing to be delayed. ***

For any further questions, please feel free to contact us via email at [**pokegamamhp@osprey-management.com**](mailto:pokegamamhp@osprey-management.com).

Thank you for your interest in our park.

Rental Screening Criteria

Each adult (18 years or older) who will be living in the unit is required to submit a separate application. There is a non-refundable application fee of \$25.00 per application (or the amount listed in the property details). Along with the rental application, each adult applicant must provide a current government-issued photo ID.

By submitting an application, applicants acknowledge that they have reviewed and understand the rental application screening criteria and will confirm their eligibility for occupancy before paying the non-refundable processing fee. Applicant also acknowledge all information submitted does not contain any false or misleading statements.

All information provided in the application must be accurate, complete, and verifiable. Submitting false, misleading, incomplete, or unverifiable information may result in the rejection of the application.

Landlord uses a third-party verification company, AMRent, to review all applications and run credit, criminal, income, and housing history reports to make its determination whether to approve an application. The contact information for AMRent is: AmRent Consumer Assistance, PO Box 530091 Atlanta, GA 30353. 1-888-898-6196

MINIMUM INCOME

An applicant's household income or benefits must be at least 2.5 times the monthly rent for the unit. If a guarantor is required, the guarantor's income or benefits must be at least 3 times the rent amount. To be considered as household income or benefits, the amounts must be verifiable, reliable, and predictable, and they must be expected to continue throughout the lease term. Examples of qualifying income or benefits include but are not limited to wages, spousal maintenance, child support, investment returns, Social Security disability or retirement benefits, other retirement funds, public assistance, student loans allocated for living expenses, and withdrawals from savings accounts. Applicants are required to provide income verification from the previous 90-day period.

CRIMINAL HISTORY

Pending cases and convictions of any felony, gross-misdemeanor, or misdemeanor crimes may be cause for denial. Consideration will be given on a case-to-case basis based on the nature of the offense, disposition, year of offense, rehabilitation efforts, and any other information the applicant provides as part of the application.

We do not deny applications based on criminal convictions with certain outcomes, including successfully completed diversion programs, deferrals of judgment, stays of adjudication, continuances for dismissal or without prosecution, vacated or expunged convictions, and stays of imposition where all conditions were met. Juvenile adjudications are not considered unless (1) they occurred less than four years ago and (2) the crime would lead to denial under our guidelines. Additionally, convictions for crimes that are no longer illegal in Minnesota will not disqualify applicants.

Arrest in an inactive case that did not result in conviction will not result in a denial. Court files that is not public, expunged, or destroyed, will not be considered.

Minor crimes (such as fare evasion, minor alcohol consumption, loitering, or writing worthless checks) and minor to moderate driving offenses (except DWI/DUI or vehicular crimes causing injury or damage) will not result in a denial.

Convictions of serious crimes such as homicide, arson, first- through third-degree criminal sexual conduct, child pornography, the illegal manufacturing or distribution of controlled substances, terrorism, blackmail, extortion, and racketeering, may be cause for denial. Applicants subject to any sex-offender registration requirements may be cause for denied.

Felony convictions for fourth- and fifth-degree criminal sexual conduct and violent crimes against individuals may be cause for denial for 10 years from the sentencing date. Other felony convictions not listed above may be cause for denial for 7 years. Gross misdemeanors, misdemeanors, and petty misdemeanors not mentioned above may be cause for denial for 3 years from the sentencing date.

Given the complexity of criminal convictions, we cannot offer binding pre-application decisions about eligibility based on criminal history. We assess each application after reviewing the official screening reports.

We retain discretion to evaluate criminal records in accordance with our screening criteria, which are designed to comply with fair housing laws, protect the property's interests, and fairly consider applicants without over-penalizing for criminal history. Our criteria may be adjusted in response to new information, laws, or business considerations. We will reject applications as required by federal, state, or local laws and may update our criteria as needed.

HOUSING HISTORY

We require three years of housing history, including the names, addresses, and last known contact information (telephone numbers) for your current and previous landlords, mortgage holders, or contract-for-deed holders. If you cannot provide three years of housing history, we have the discretion to consider alternative forms of security, such as a guarantor, an increased security deposit, advance rent payments, or other appropriate options.

Your application may be denied if a previous landlord, mortgage holder, or contract-for-deed holder provides negative references about your past housing. Negative references may include but are not limited to safety, health, or housekeeping violations, lease violations, violations of Minn. Stat. § 504B.171, pest-control problems, unpaid rent or other outstanding balances, repeated late rent payments, acts of violence or threats of violence against other residents, guests of residents, landlords, landlord agents, or other persons, damage to property, or a prior landlord's statement of unwillingness to rent to you again. References from relatives, family members, or roommates are not considered acceptable.

Your application may be denied if an eviction action resulted in a writ of recovery of premises and order to vacate within the last three (3) years.

CREDIT HISTORY

Your application may be denied if your credit report shows negative information that directly impacts your ability to qualify as a resident. Examples include outstanding debts to previous landlords or utility companies, a significant debt burden affecting rent payments, high collections activity, or a bankruptcy or foreclosure within the last three years.

Repeated late payments on credit obligations may also be considered. However, we do not consider medical or educational debt unless it affects your ability to pay rent. Credit scores alone are not used to determine application approval. If you do not have a credit history, alternative options may be considered upon our discretion, such as a guarantor, an increased security deposit, advance rent payments, or other suitable arrangements.

APPLICANT/CO-APPLICANT.

If there is more than one applicant for a Unit and one applicant's application is denied, all applications for such Unit will be denied.

REQUESTS FOR REASONABLE ACCOMMODATION / REASONABLE MODIFICATION

If you require a reasonable accommodation or modification, please inform the Community Manager. Although a reasonable accommodation or modification request can be made orally or in writing, it is helpful for both the applicant and Community Management if the request is made in writing. A request for a reasonable accommodation will be processed pursuant to the Community's Policies and Procedures.

EQUAL OPPORTUNITY HOUSING

This Community does not discriminate on the basis of an applicant's status as a member of a protected class and shall not deny tenancy to a prospective buyer/renter for any reason prohibited by federal, state or local law.

If approved, the prospective resident must read and sign the Park Lease and Park Rules and Regulations together with any other documents reasonably required to be signed. The security deposit and first month's rent must be paid in full upon signing the Lease. If a homeowner, the home must be brought into compliance within Park Standards by completing any work or repairs noted in the "Presale Inspection."



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\$35.00 Processing fee per person (non-refundable) Paid Check/Money Order or card (No CASH)

Lot # _____ Start Date: _____ Monthly Rent _____

How did you hear about us? _____

Primary Applicant Name: _____

SS or ITIN #: _____ Driver's License # (optional): _____ Date of Birth: _____

Contact Number: _____ Make and Model of Vehicle (optional): _____

License Plate # (optional): _____ Email Address: _____

*Vehicle information must be completed if applicant will keep a vehicle at the property.

Residential History

Current Address: _____ City: _____ State: _____ Zip: _____

How long at present address? _____

Landlord Name and Phone: _____

Income Information - Current Employer Name & Address: _____

Job Title: _____

How Long? _____ Monthly Gross Income: _____

Supervisor Name & Phone: _____

Questions:

Primary Applicant:

Have you ever had a writ of recovery and order to vacate issued against you in the last three years? No Yes

Explain _____

Have you been issued lease violation notice(s) in the last 3 years? No Yes

Explain _____

Have you ever been convicted of any crime? No Yes

Explain _____

Have you declared Bankruptcy? No Yes Year _____

Secondary Applicant Name: _____

SS or ITIN #: _____ Driver's License # (optional): _____ Date of Birth: _____

Contact Number: _____ Make and Model of Vehicle (optional): _____

License Plate #(optional): _____ Email Address: _____

*Vehicle information must be completed if applicant will keep a vehicle at the property.

Income Information - Current Employer Name & Address: _____

Job Title: _____

How Long? _____ Monthly Gross Income: _____

Supervisor Name & Phone: _____

Name of your banking institution: _____ Checking Savings

Questions:

Secondary Applicant

Have you ever had a writ of recovery and order to vacate issued against you in the last three years? No Yes

Explain _____

Have you been issued lease violation notice(s) in the last 3 years? No Yes

Explain _____

Have you ever been convicted of any crime? No Yes

Explain _____

Have you declared Bankruptcy? No Yes Year _____

Please list Name, Age and Relationship of any others that will occupy the property. (Anyone over age 18 must complete the application)

Previous Residential History (If less than 3 years at Current Address)

Previous Address: _____ City: _____ State: _____ Zip: _____

How long at present address: _____

Why are you moving: _____

Landlord Name and Phone: _____

Pet/Animal Information:

Will you or any occupant have a pet/animal? Yes No If yes, how many and what kind _____

Please indicate the color, weight, age and breed of each pet _____

If the lease or park rules require any pet fees/deposits, or have any restrictions on pets (including but not limited to breed or weight restrictions) applicants, residents, or a person acting on their behalf may request a reasonable accommodation from park policies and procedures. Requests may be made orally or in writing to the property manager.

Personal and/or additional Credit References: (Include address, phone and relationship)

1. _____

2. _____

3. _____

I, the undersigned applicant, certify that the answers I have given in this application are true and correct. I authorize and consent to the release of any information the landlord may need to obtain a credit report or any other report necessary to verify the accuracy of my application or to determine my eligibility. I understand that if any part of my application has been falsified, it shall be grounds for denial of residency, or future eviction if discovered after moving into a property. I understand that a home will continue to be offered for lease until I have paid a deposit to hold the home for my move in. I understand that my deposit is NOT refundable if I cancel my application or it is discovered that I falsified my application to hide information that could have caused my application to be denied. I hereby authorize to process this credit application for the purpose of obtaining a rental lease, compliance with the FAIR CREDIT REPORTING ACT, this notice is to inform you that the processing of this application includes, but is not limited to, making inquiries deemed necessary to verify accuracy of the information herein, including processing consumer reports from consumer reporting agencies, obtaining credit information from credit institutions, and criminal background checks from appropriate law enforcement agencies. You have the right to make a written request within a restricted period of time to receive additional information about the nature of this investigation. The undersigned agrees that this application shall remain property of Pokegama Lake MHC LLC, regardless if rental lease is granted.

Print Name: _____ Signature: _____ Date: _____

Print Name: _____ Signature: _____ Date: _____