



UMH PROPERTIES, INC.
RESIDENCY APPLICATION

Welcome to our Manufactured Housing Community. The rental application fee is \$25.00 per person named in the lease, payable to (Community)

Your application for residency can be denied for the following reasons: 1) Failure to pay the application fee; 2) False information on the application; 3) Failure to provide all required information; 4) Unsatisfactory credit; 5) Unsatisfactory landlord or other references; 6) Failure to meet residency requirements.

PLEASE PRINT OR TYPE CLEARLY

PERSONAL INFORMATION*

* All applicants must provide a driver's license, passport, and/or state-issued photo identification card. All applicants must also provide either a Social Security card or an Individual Taxpayer Identification Number (ITIN) card.

Applicant

Prefix (Mr., Mrs., Ms., Miss, Dr., etc.) _____
First Name _____
Middle Name _____
Last Name _____
Suffix (I, II, III, Jr., Sr., etc.) _____
Date of Birth _____
Social Security # _____
Driver's License # / State _____
ITIN # _____
Email address _____
Home phone # _____
Cell phone # _____
Work phone # _____

Co-Applicant - Relationship _____

Prefix (Mr., Mrs., Ms., Miss, Dr., etc.) _____
First Name _____
Middle Name _____
Last Name _____
Suffix (I, II, III, Jr., Sr., etc.) _____
Date of Birth _____
Social Security # _____
Driver's License # / State _____
ITIN # _____
Email address _____
Home phone # _____
Cell phone # _____
Work phone # _____

<u>Other Residents</u>	<u>Relationship</u>	<u>Date of Birth</u>	<u>Social Security # / ITIN #</u>
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

PETS*

* You will be required to provide proof of licensing, inoculations and a photo on an annual basis. No more than one pet is permitted in a rental home.

Kind, Breed, M/F, Spayed/Neutered, Weight, Age, Veterinarian

1. _____
2. _____



RESIDENTIAL HISTORY

Applicant

Current Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Move-in date _____

Monthly Payment _____

Reason for Moving _____

Co-Applicant

Current Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Move-in date _____

Monthly Payment _____

Reason for Moving _____

Please list any and all other addresses where you have resided over the past 7 years:

PRIOR ADDRESS #1

Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Monthly Payment _____

Move-in date / Move-out date _____

Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Monthly Payment _____

Move-in date / Move-out date _____

PRIOR ADDRESS #2

Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Monthly Payment _____

Move-in date / Move-out date _____

Street Address _____

Municipality _____

County _____

State _____

Zip Code _____

Own____Rent____Other _____

Landlord/Mortgagor _____

Phone _____

Monthly Payment _____

Move-in date / Move-out date _____

PRIOR ADDRESS #3



Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

PRIOR ADDRESS #4

Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

PRIOR ADDRESS #5

Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

Street Address _____
 Municipality _____
 County _____
 State _____
 Zip Code _____
 Own _____ Rent _____ Other _____
 Landlord/Mortgagor _____
 Phone _____
 Monthly Payment _____
 Move-in date / Move-out date _____

Please use additional sheets of paper if necessary to include any remaining addresses over the past 7 years.



PROOF OF INCOME*

*Provide proof of employment or other forms of income (W-2, tax return, court order, other)

Applicant

Co-Applicant

1. Employer _____
Annual salary \$ _____
Address _____
Phone _____
Position _____
Supervisor _____
Length of time at employer _____

Employer _____
Annual salary \$ _____
Address _____
Phone _____
Position _____
Supervisor _____
Length of time at employer _____

Provide prior employer information if employed at current job for less than one year.

2. List all sources and amounts of income other than employment income (E.g., alimony, child support, pension, disability, etc.) _____

List all sources and amounts of income other than employment income (E.g., alimony, child support, pension, disability, etc.) _____

CRIMINAL HISTORY

Has either Applicant, or any person to reside in the home, ever pled guilty / been convicted of a criminal offense (misdemeanor or felony)? _____ Yes _____ No

If the answer is "yes", please explain and give dates: _____

Is either Applicant, or any person to reside in the home, actively on probation or parole resulting from any of the crimes mentioned above? _____ Yes _____ No

LITIGATION HISTORY

Has either Applicant ever been party to any lawsuit, eviction, judgment, bankruptcy, foreclosure or other litigation, or broken a lease? _____ Yes _____ No

If the answer is "yes", please explain, give dates, and amount of any unsatisfied judgment:

REFERENCES

Applicant

Co-Applicant

Bank _____
Savings Account # _____
Checking Account # _____

Bank _____
Savings Account # _____
Checking Account # _____



Address _____

Credit Reference 1 _____

Address _____

Account # _____

Credit Reference 2 _____

Address _____

Account # _____

Other Reference/Contact info _____

Address _____

Credit Reference 1 _____

Address: _____

Account# _____

Credit Reference 2 _____

Address: _____

Account# _____

Other Reference/Contact Info _____

LOANS

Applicant

Institution - Address - Account No. - Monthly Payment - Balance

CAR _____

STUDENT _____

OTHER _____

Co-Applicant

Institution - Address - Account No. - Monthly Payment - Balance

CAR _____

STUDENT _____

OTHER _____

Is either Applicant a co-signor, endorser or guarantor for others? ____Yes ____No If yes, please explain

If the answer is "yes", please explain and give dates: _____

Does either Applicant make alimony, child support or separate maintenance payments? ____Yes

_____ Amount

_____No

OTHER MONTHLY PAYMENTS

Applicant

Insurance _____

Credit Cards _____

Other _____

Co-Applicant

Insurance _____

Credit Cards _____

Other _____

OTHER INFORMATION

Applicant

Automobiles

Make - Year - Color - License - State

1. _____

2. _____

Co-Applicant

Automobiles



Make - Year - Color - License - State

1. _____
2. _____

In case of emergency, contact:

Applicant

Name - Relationship - Address - Phone

Co-Applicant

Name - Relationship - Address - Phone

***HOW DID YOU HEAR ABOUT OUR COMMUNITY? _____

MANUFACTURED HOME INFORMATION

Year _____

_____ Make _____ Model _____ Size _____ Serial # _____

Bedrooms/Bathrooms _____ Date of Purchase _____ Dealer _____

Type of Heat: _____ Oil _____ Gas _____ Electric _____ Other _____ Required # amps

Gas Co. _____ Phone _____ Oil Co. _____ Phone _____

Title Owner _____ Titled in State of _____

Financed by _____

Company Address

Phone #

Desired Lot _____ Desired date _____ Length of occupancy _____

I certify that the above information is correct and I understand that this application may be revoked if any information furnished herein is found to be false. I authorize Landlord to obtain information deemed desirable in processing this application, including but not limited to: credit reports, civil or criminal actions, rental history, employment history, police and vehicle records; and I release Landlord, its employees and agents from all liability for any damage incurred in furnishing or obtaining such information. Upon approval, I agree to execute a lease before possession is given. I shall be given a copy of the lease, including rules and regulations. I agree to pay the security deposit, if any, and the first month's rent within five days after being notified of approval, time being of the essence; failing which, the application fee shall be retained by Landlord as the agreed compensation for credit investigation, processing and verification of the application, other expenses and/or loss of rent, and the Landlord shall have no further obligation to me. In no event is the application fee refundable. I hereby waive any claim for damages by reason of non-acceptance of this application which the Landlord or his agent may reject without stating reason for doing so. I understand that this application will be incorporated into my Lease.

Applicant

Co-Applicant

 Name Date

 Name Date

UMH Properties, Inc.

 By: Date



Disclosure

By signing below, you acknowledge and understand that in connection with your application for residential tenancy with UMH Properties, Inc., we may now, or at any time you are leasing from UMH Properties, Inc. obtain a "consumer report" and/or an "investigative consumer report" on you from TRAK-1 TECHNOLOGY, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law. A consumer report is any communication of information by a consumer reporting agency bearing on you credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your current and/or continuing eligibility for residential purposes. An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living. The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: consumer credit, criminal records, civil cases in which you have been involved, driving history records, education records, previous employment history, workers compensation claims history, social security traces, military records, professional licensure records, eviction records, drug testing, government records, and others. You further understand that these reports may include reasons for your evictions at other residential complexes, if applicable. You also acknowledge and understand that information from various federal, state, local, and other agencies which contain information about your past activities will be requested. You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in UMH Properties, Inc.'s files on you at the time of your request by providing proper identification and the payment of any legally permissible fees. You are further notified that, in the event you are denied tenancy, you will be provided the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to TRAK-1 TECHNOLOGY shall be directed to: TRAK-1 TECHNOLOGY; CONSUMER DISPUTES; P.O. BOX 52028; TULSA, OKLAHOMA, 74152; 918-779-7000.

THE FAIR CREDIT REPORTING ACT GIVES YOU SPECIFIC RIGHTS IN DEALING WITH CONSUMER REPORTING AGENCIES. YOU WILL BE GIVEN A SUMMARY OF THESE RIGHTS TOGETHER WITH THIS DOCUMENT.

AUTHORIZATION

By signing below, you hereby authorize, without reservation, TRAK-1 TECHNOLOGY or any third party contacted by this organization to furnish the above-mentioned and requested information. You further authorize ongoing procurement of the above-mentioned information, reports and records at any time during your residential tenancy or in the course of considering you for residential tenancy. You also agree that a fax or photocopy of this authorization with your signature is accepted as having the same authority as the original. You further authorize and request, without reservation, any present or former employer, landlord, school, police department, financial institution, division or motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish [LANDLORD/COMPANY NAME] with any and all background information in their possession regarding you, so that your residential tenancy qualifications may be evaluated and/or reassessed.

ACKNOWLEDGEMENT OF RECEIPT OF SUMMARY OF RIGHTS

By signing below, you certify: (1) that you have read and fully understand this disclosure and authorization; (2) that all of the information you are providing is true, complete, correct, and accurate; (3) that you acknowledge that you have received the attached summary of your rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.). The following is information required in order for [LANDLORD/COMPANY NAME] to obtain a complete consumer report.

Signed this _____ day of _____, 20_____.

Applicant

Co-Applicant

Name Date

Name Date



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. These 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 the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response, Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **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, by September 2007 all consumers will be entitled to be one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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 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.ftc.gov/credit 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 is 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 then 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.ftc.gov/credit.
- **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 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If 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.ftc.gov/credit.



- Office Use Only -

Date of Application _____

Reference Verification

Present Address _____

Previous Address _____

Employment _____

Application Received By _____

Name/Community

Approved _____ Disapproved _____

Date of Approval/Disapproval _____

Signature

Bank _____

Credit _____

Loans _____

Comments

Lot Address _____

Date of Occupancy _____

Deposits: Date/Amount _____ Date/Amount _____ Date/Amount _____



UMH PROPERTIES, INC.
RESIDENT SCREENING POLICY

3499 Route 9 North, Suite 3C
Freehold, NJ 07728
(732) 577-9997

UMH Properties, Inc. (“UMH”) offers equal housing opportunity. In accordance with state and federal Fair Housing laws, as well as our company policy, **UMH** does not discriminate with regard to race, color, religion, sex, national origin, disability or familial status. In addition, **UMH** does not discriminate with regard to marital status, source of income, age, sexual orientation, personal appearance, political affiliation, place of residence, matriculation or military status, or any other characteristic protected by law. **UMH** welcomes all qualified residents.

PURPOSE OF THIS DOCUMENT

We offer the following information so that all applicants will have available to them a detailed statement of the rental qualifying policies of **UMH**. This document includes formal language and legal terms. If the applicant has any questions about UMH policies or about the information contained in this document, he or she should contact any member of the UMH management team for a detailed explanation. The following standards are to be applied uniformly to all applicants for residency.

MAXIMUM NUMBER OF RESIDENTS

A maximum of two persons per bedroom may reside in a manufactured home.

PHOTO IDENTIFICATION

All persons applying for residency will be required to show valid photo identification. Acceptable identification includes a driver’s license, passport, and/or state-issued photo identification card. All applicants must also provide either a Social Security card or an Individual Taxpayer Identification Number (ITIN) card. However, international students who do not possess a SSN or ITIN card may be accepted if they are in the country legally with a valid student visa and meet all other residency criteria. International students must pay three month’s rent up front, plus a security deposit, at the time of their lease signing.

ADDITIONAL OCCUPANTS WILL BE NAMED ON THE LEASE

Everyone who will be residing in the home must be listed on the residency application regardless of age. All applicants and occupants 18 years of age and older will be subject to a background investigation.

Each occupant who will be financially responsible under the lease must be 18 years of age or older and named as a resident on the lease.

INCOME

In general, 30% of the applicant’s gross income must cover lot rent and home payment or home rent. Other than as provided below, the applicant will be required to provide written proof from the applicant’s employer to support the amount of income the



applicant claims on the application. If such proof is not available, the applicant may provide pay stubs for at least six consecutive months of employment, federal income tax returns from prior year(s), and/or other proof deemed acceptable by **UMH**. A guarantor will not be accepted as a source of income, whether supplemental or primary.

Unemployment compensation, allowances from parents, scholarships, study subsidies and/or other inconsistent income, such as commissions or tips will not be considered as verifiable income. Alimony and/or child support will be considered verifiable income provided such alimony and/or child support is pursuant to a court order. If there is any question regarding an applicant's income, please call the corporate office.

EMPLOYMENT

Applicants must provide proof of current employment. If the applicant has changed employment in the past six months, the applicant will need to show a minimum of six consecutive months of verifiable employment with one employer in the past 12 months. Length of employment must be verified by either supervisory personnel or by the Human Resources Department of the applicant's current and past employers.

SELF-EMPLOYMENT/RETIREMENT

If the applicant is self-employed or retired, the applicant must provide proof of income and/or the ability to pay rent for the term of the lease by furnishing copies of federal income tax returns filed for the past two years, or a current certified financial statement, and/or photocopies of the applicant's three most recent bank statements.

CREDIT HISTORY

A credit report will be completed on all applicants to verify credit ratings. An extensive, negative credit history is grounds for the denial of the application. Negative credit history includes but is not limited to any of the following:

- a. Any judgment or tax lien not remedied and/or any foreclosure of real estate not included in bankruptcy;
- b. Any repossession of material or personal property that is not being repaid, except when part of a bankruptcy, separation, or divorce;
- c. Any lawsuit pending or not remedied for the collection of a personal debt;
- d. Any personal bankruptcy within the past five years that has not been discharged;
- e. Unexplainable bad credit history

The absence of a credit file does not affect an applicant adversely, however, if the applicant has no credit rating, additional checks for rental history and income/employment should be completed.

RENTAL HISTORY

Any negative rental history is grounds for the denial of an application. Negative rental history includes but is not limited to the following:

- a. Any breach of a lease agreement, unless the applicant can provide documentation of proven negligence on the part of the management and/or owner of the property, which documentation must be acceptable to the management of **UMH**.



- b. In the past 12 months, no more than 10 percent of rental payments and/or any rental-related debt – including payment agreements and judgments – shown as late pays or NSF checks.
- c. Anyone who has been evicted for nonpayment of rent or other rules and regulations violations in the past 3 years.
- d. Any other objective evidence of negative rental history, such as excessive damage to premises or numerous noise complaints.

CRIMINAL HISTORY

A search will be conducted for each applicant's criminal history. A criminal background check will be run for the **ten (10) year period** prior to the application date.

A criminal felony conviction may affect the approval process for residency. If a person applies for residency but has a criminal felony conviction from the following offenses that occurred less than 10 years ago, the applicant may be asked about the nature of that conviction and his or her residency application may be rejected:

- Murder or manslaughter;
- Drug possession and drug trafficking;
- Theft;
- Armed Robbery;
- Burglary;
- Rape;
- Kidnapping; or
- any other criminal conduct that would affect the safety or welfare of the others.

Anyone who is actively on probation or parole resulting from a criminal felony conviction for one of the offenses set forth above may be denied residency regardless of when the offense occurred.

Registered sex offenders may be denied residency regardless of how long ago the offense occurred.

Further, persons convicted of a felony after their residency has commenced may have their residency terminated should that felony be of a violent nature or an aggression against minors.

This requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of or subject to deferred adjudication for a felony, certain misdemeanors or sex offenses requiring registration under applicable law; there may be residents or occupants who have resided in the community prior to this requirement going into effect; additionally, our ability to verify this information is limited to the information made available to us by the resident credit reporting services used.

EXPIRATION OF RESIDENCY APPROVAL

Residency approvals shall be valid for ninety (90) days. If an applicant has been approved for residency but does not move into a community within the ninety day period, he or she must reapply for residency.



If a current resident has been absent from the community for a period of six (6) months or more, then their residency shall be deemed to have expired. This shall not relieve that resident of his or her responsibility to comply with all terms of the lease, including paying rent and complying with the community rules. If the resident returns after the six month period and seeks to reinstate his or her residency, they must reapply for residency in order to re-commence residency within the community.

FALSIFICATION OF APPLICATION

Any falsification in an applicant's paperwork may result in the automatic rejection of the residency application. If a falsification is not discovered until after an application is approved and a lease agreement is signed, it may be considered to be a violation of the lease and subject to eviction. In the event that an applicant falsifies his or her paperwork, **UMH** has the right to hold all deposits and fees paid to apply toward any consequential damages.

CONFIDENTIALITY

In keeping with our policy of confidentiality and privacy for our residents, UMH does not discuss individual credit reports with applicants. If the applicant would like to discuss or dispute anything in his or her credit report, he or she will need to contact the credit bureau that made the report. At the applicant's request, UMH will provide him or her with the name and address of that credit bureau. If the applicant has any questions about this policy, he or she should ask to speak to the Legal Department at **UMH**.

I (we) certify that I have received a copy of this document, and understand the provisions contained herein.

I (we) authorize you to obtain an investigative report in connection with this application. This report may include information as to my character, general reputation, personal characteristics and credit standing. I have read and understand the criteria from which my application will be approved.

I (we) have also been provided with an opportunity to review the UMH Park Rules and Regulations and I agree to abide by them should my application be accepted.

Applicant

Applicant