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### **H&H Holdings Group, LLC**

#### Reasons for denying applications:

1. Incomplete Application – Unable to Process. The applicant didn't supply sufficient information, such as Social Security numbers, birth dates, phone numbers, etc., to process the application.
2. Falsification of Information – Information on the application is not verifiable through 3<sup>rd</sup> party sources, e.g., addresses, employment, etc.
3. Unsatisfactory References from Landlords – Reports of failure to pay rent in a timely manner, history of damage to property, history of repeated lease violations, history of allowing too many people to reside in an apartment, disturbing of neighbors, etc.
4. Recent Court Ordered Eviction – within the last the last 5 years.
5. Unsatisfactory Credit Report – This includes a history of not paying bills on time, a history of collections, bankruptcy, and money judgments.
6. Excessive Occupants for the Property – Guideline of 2 people per bedroom.
7. Drug Users – Users of "Illegal" drugs will be rejected. I.e. Convictions within last 7 years for drug use, paraphernalia, etc.
8. Pets – Breed restrictions in park rules, # of pets allowed by city.
9. History of Late Rental Payments
10. No Verifiable Income, Insufficient Income or a High "Debt to Income" Ratio – Household income must be 3 times the amount of monthly rent.
11. Excessive Debts – Debts in collections exceeds \$1,000 per person.
12. Conviction of a Crime which was a Threat to Property in the last 5 years
13. Conviction of a Crime with Violence and/or Aggression within last 5 years – i.e. Domestic Violence, Disorderly Conduct, etc.
14. Conviction for the Manufacture or Distribution of a Controlled Substance in the Past (7) Years