

## **GANTT'S MOBILE HOME COMMUNITY**

PO BOX 974

MARTINSBURG, WV 25402

304-263-7293

Dear Prospective Applicant,

Thank you for your interest in our community. In an effort to help you understand the manner in which we evaluate your qualifications to become a tenant and to assist you in determining for yourself whether you will meet the basic requirements in submitting an Application for Residency, the following are the Landlord's basic policies.

Any person of legal age (eighteen years of age or older) has the right to submit an Application for Residency. Each adult on the application will be evaluated in a fair and uniform manner based on credit worthiness, including but not limited to income stability (employment/salary details), rental history, credit history, and criminal and civil actions. Only an applicant's qualifications will be evaluated, as we do not accept cosigners on any lease. All applicants are reviewed without regard to race, color, sex, sexual orientation, religion, national origin, handicap or marital status.

All applications are evaluated on the basis of all information received collectively on all adults. The decision for approval or denial is based on the overall impression of the complete application; therefore, receiving a strong recommendation in one particular area will not necessarily guarantee approval of the application.

**CREDIT AND CRIMINAL HISTORY** The signature of each adult on the Application for Residency along with their valid driver's license or picture ID and social security card allows us to obtain the required credit and criminal history where available to us under the Fair Credit Reporting Act and/or other application laws. A history of meeting payments as required on your credit obligations will receive favorable consideration. IF your credit history reflects a pattern of slow payments, excessive collection accounts, write offs, or suits or judgments for non-payment of rent you will not receive favorable consideration. Similarly, excessive criminal involvement will not receive favorable consideration. A lack of credit history is not necessarily considered unfavorable.

**INCOME AND RENTAL HISTORY** Your income and rental history can usually be verified over the phone with your employer and current landlord. If you are self-employed, a signed copy of your federal income tax return for the previous year will be required. If your income is derived solely or in part from social security, pensions, alimony, child support, etc., written verification of the monthly amount you receive will be required. If your current landlord is unwilling to provide the details of your tenancy, you must have your current landlord sign a "Landlord Reference" form.

Basic monthly housing expense will also be taken into consideration when evaluating your application. We consider your basic monthly housing expense to be the sum of the total monthly rent and the monthly loan payment on your manufactured home. As a guideline, your basic monthly housing expense should not exceed twenty-eight to thirty percent (28%-30%) of your gross monthly income. Other housing expenses and outstanding debt may have an impact on your ability to meet such guidelines.

ONLY COMPLETED APPLICATION MEETING ALL REQUIREMENTS WILL BE ACCEPTED. Your application must be fully completed with signatures in each place required when submitted to the office. In addition, a copy of a valid driver's license or picture ID, a social security card, and a non-refundable application fee of \$35 for each applicant must be included with the returned application in order to initiate the application process.

Once you submit your application, you will be notified within seven to ten business days as to whether or not you are approved to become a new tenant. If your application is approved, you must then set up an appointment with the landlord or manager to finalize the lease and to review the rules and regulations. At that time, you will be required to provide proof of ownership of the home in the form of a title signed over to you or a finance agreement from a legitimate finance company and to pay the first month's rent and a security deposit.

If you have been approved but you decline the offer of residency, your application will be kept on file for three to six months; after which time you will be required to re-apply with an updated application.

Do not schedule settlement on your home until you receive notice of approval from the manager and have scheduled the required appointment to finalize the lease. Likewise, do not purchase any home intended for or already located in the community, until Landlord has inspected the home to ensure it is in fit condition to remain there. If you intend to move a home into the community, you will be responsible for the following;

- a. Anchors, tie downs, and to block and level the home.
- b. Purchasing all necessary permits
- c. Water and Sewer hookup from community connection to home and any materials necessary to complete the hookup.
- d. Electric hookup and inspection and any materials necessary to complete hookup.
- e. Cost of footers – amount is billed according to size and materials required. We handle digging footer and do not charge for labor.
- f. Contacting all utilities for services (water, sewer, electrical, trash, and any luxury utilities).

Attached is additional information concerning the purchase and possession of a home in our community, please be sure to review the information thoroughly before returning your application.

Please feel free to contact management if you have inquires that we have failed to cover here. We look forward to doing business with you.

Sincerely,

Gantt's Mobile Home Community