

**AUSTIN MOBILE HOME COMMUNITY
JUDY LYNN MOBILE HOME COMMUNITY
MORGAN VILLAGE**

80 Retail Commons Pkwy., Suite 3#196
Martinsburg, WV 25403
Phone: (304) 263-5972

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 resident 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 company'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.

Applications are evaluated on 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 applicable 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 indicates housing 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 are usually verified over the phone with your employer and current landlord. If your employer is unwilling to verify your income, you must have your employer sign an "Income Verification" form. If you are self-employed, a signed copy of your federal income tax return for the previous year and/or quarter will be required. If your income is 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 APPLICATIONS 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 \$25.00 for each adult must be included with the returned application in order to initiate the application process. Omission of any of the requirements will result in the application being considered "incomplete" and the application will not be processed.

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 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 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 located in the community until you have been approved through the office. If the home is already located in the community, management will inspect 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 footers and do not charge for labor.
- F) Contacting all utilities for services (water, sewer, electric, 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 inquiries that we have failed to cover here. We look forward to doing business with you.

Sincerely,
Austin MHC
Judy Lynn MHC
Morgan Village

**IMPORTANT INFORMATION REGARDING PURCHASE AND POSSESSION OF A HOME LOCATED
IN AUSTIN MHC, JUDY LYNN MHC, OR MORGAN VILLAGE**

We do not accept homes manufactured more than ten years prior to the date of an application. We will inspect any home close to the ten year limit or as seen fit by management. If the home, regardless of location or model year, is not in a condition appropriate for the community, we reserve the right to refuse acceptance of the home into the community. No owner-financing (rent to own) or sub-letting (renting from a tenant) is permitted in the community. Therefore, if you intend to purchase a home already located in the community, you must purchase it outright with the title signed over to you or through a legitimate finance company.

BUYER(S) RESPONSIBILITIES

- ± Application for Residency must be approved by Landlord or Landlord's Agent.
- ± Lease, Guidelines, Pet Agreement, WV Code 37-Article 15, and all other documents associated with the lease must be signed before the premises can be occupied.
- ± Home must be owner occupied.
- ± One or more of the following will be required as proof of ownership:
 - A copy of the title signed over to you
 - A copy of the new title in your name
 - A copy of the sales agreement
 - A copy of the Purchase Agreement and Financing Agreement
- ± A copy of Insurance binder or original policy providing Homeowners' Insurance. A complete copy of the Insurance Policy must be submitted within 30 days. _

SELLER(S) RESPONSIBILITIES

- ± Give written notice of intent to sell home to office 30 days prior to selling home
- ± Rental account must be paid in full
- ± Home and site must meet community standards as set by the Community Lease and/or Guidelines
- ± Settle prorated rent with buyer, if applicable
- ± Notify Rental Manager as to settlement date
- ± Leave forwarding address and phone number with community office upon releasing the home to the new owners.

Attached is the application including a copy of the lease with rules and regulations for you to review. Please review them carefully so that you fully understand what is expected of each resident.

In signing below, I (we) acknowledge that I (we) have reviewed and agree to the application process and policy as explained in the application cover letter.

Signature_____

Date_____

Signature_____

Date_____

\$25.00 Per Applicant
Date _____

Copy of Drivers License
Second form of ID
Pay Stub or Tax Return

RESIDENTIAL APPLICATION
AUSTIN MOBILE HOME COMMUNITY
JUDY LYNN MOBILE HOME COMMUNITY
MORGAN VILLAGE
80 Retail Commons Pkwy, Suite 3 #196
Martinsburg, WV 25403
304-263-5972

Applicant Name Date of Birth SSN Driver License #

Co-Applicant Name Date of Birth SSN Drivers license #

Current Address City State Zip Telephone #

Monthly Payment Owned Home Rented Other

IF RENT: Present Landlord & Telephone # IF OWN: Bank or Mortgage Co. & Telephone #

Length of Time at Current Address Reason for leaving?

Previous Address

List All Other Persons who will live on the Rental Premises (If other persons are 18 yrs. of age, you must also give DOB, SSN & Drivers License #)

Name	Age/DOB	Occupation/School
A) _____		
B) _____		
C) _____		
D) _____		

Name of **Applicant's** Employer Supervisor Telephone #

Salary (monthly) Length of Time at this Position

Previous Employer (If Present is less than 1 yr.) Supervisor Telephone #

Co-Applicant Employer Supervisor Telephone #

Salary (monthly) Length of Time at this Position

Other Sources of Income

Person to Notify in Case of Emergency: Name, Relationship & Telephone #

Address Checking Savings Bank Name

Bank Name Address Checking Savings

Mobile Home Make/Model Year Size

Mobile Home Dealer	Address	Telephone #
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Lien Holder Name	Address	Telephone #
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Descriptions of All Vehicles:

Make & Model	Year	Color	License Plate	State
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Have You Ever:

Been Evicted? _____ Yes _____ No

Failed to Pay Timely Rent? _____ Yes _____ No

Been Convicted of any Criminal Offense? _____ Yes _____ No

Please explain below if you checked "Yes" for any items: _____

DISCLOSURE/AGREEMENT/CONSENT

It is understood that the premises are to be used as a residence to be occupied by only the persons listed on this application. An application fee in the sum of \$25.00 has been received by the Landlord, with clear understanding that this application, including each prospective occupant, is subject to approval and acceptance by the Landlord in its sole discretion. I hereby authorize the Landlord to obtain information it deems desirable in the processing of my application, including credit reports, civil or criminal actions, rental history, employment/ salary details, police and vehicle records, and any other relevant information; and releases the Landlord, it's employees and agents from all liability for any damage whatsoever incurred in furnishing or obtaining such information. Upon approval and acceptance, the applicant agrees to execute a lease before possession is given and to pay the security deposit and first month's rent within five days after being notified of acceptance (time being of the essence): failing with the application, fee shall be retained by the 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 applicant. In no event is the application fee refundable to the applicant. In the event the Landlord fails to deliver possession of the premises as may be required by any lease executed between parties. The applicant hereby waives any claim for damages by reason of non-acceptance of this application which the Landlord or his agent may reject without stating reasons for so doing. It is further agreed that if any information herein is false, the lease made on the strength of this application may, at the option of the Landlord, be terminated at any time.

Applicant Signature	Date
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Co-Applicant Signature	Date
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