MANOA GARDENS ELDERLY HOUSING
OWNED BY: CITY & COUNTY OF HONOLULU
2790 KAHALOA DRIVE
HONOLULU, HI 96822
TELEPHONE (808)930-3015 FAX: (808)930-3015
TDD (877) 447-5991
MGE-MANAGEMENT@EAHHOUSING.ORG
HI Lic. RB-16985 | CalBRE Lic. #00853495

RESIDENT SELECTION PLAN

Manoa Gardens Elderly Housing is an 40 unit senior community in Honolulu, Hawaii that provides housing for elderly households with gross incomes not to exceed 60% of Area Median Income for the Honolulu Area, without regard to race, color, sex, creed, religion, national origin, physical or mental disability status, familial status, age, ancestry, marital status, source of income, actual or perceived sexual orientation or HIV status.

Manoa Gardens Elderly Housing Elderly Housing is a senior community designed for senior living. To qualify for a unit at Manoa Gardens Elderly Housing, applicants and all household members must be aged 62 years or older.

Manoa Gardens Elderly Housing Elderly Housing will make reasonable accommodations to individuals whose disability so requires. Reasonable Accommodation Request forms are available upon request from management. Manoa Gardens Elderly Housing is an Equal Housing Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Housing laws.

SECTION 504 AND FAIR HOUSING ACT COMPLIANCE

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance from HUD. The Fair Housing Act prohibits discrimination in housing and housing related transactions based on race, color, religion, sex, national origin, disability and familial status. Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color or national origin in any program or activity receiving federal financial assistance from HUD.

Manoa Gardens Elderly Housing is an Equal Opportunity Housing Facility, admitting people in accordance with Local, State and Federal Fair Housing laws. All marketing, tenant selection and residential management policies and procedures shall be conducted in accordance with these laws.

Management staff operates and administers the property to enable persons with disabilities to have equal access to participate in the program. Manoa Gardens Elderly Housing will ensure effective communications with applicants, residents, and the public to ensure that policies regarding how the property is operated do not adversely affect applicants, residents and the public.

When a family member requires an accessible feature(s), policy modification, or other reasonable accommodation to accommodate a disability, Manoa Gardens Elderly Housing will provide the requested accommodation unless doing so would result in a fundamental alteration in the nature of the program or an undue financial and administrative burden.

A reasonable accommodation is a change, exception, or adjustment to a program, service, building or dwelling unit that will allow a qualified person with a disability to:

1. Participate fully in a program;
2. Take advantage of a service; or
3. Live in a dwelling.

To show that a requested accommodation may be necessary, there must be an identifiable relationship, or nexus, between the requested accommodation and the individual's disability.

The requirement to provide a reasonable accommodation is present at all times throughout the tenancy of a person with disabilities, including during lease enforcement. Reasonable Accommodation Request forms are available upon request from management.

The person named below has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR, part 8 dated June 2, 1988).

Catina Wilson, Compliance Director
22 Pelican Way
San Rafael, CA 94901
Telephone 415-258-1800 ext. 8839
TDD 800-735-2929

INCOME LIMITS

To qualify for a unit, the household's gross income may not exceed the maximum income limit per household size and may not be lower than the income minimum per household size. The income maximums and minimums are attached and are posted in the Manoa Gardens Elderly Housing Elderly Housing's Management Office.

APPLICATION PROCEDURES

Applications will **only** be distributed when the Waiting List is open. Applications will **not** be distributed when the Waiting List is closed. When the Waiting List is open, applications will be available in the office during normal business hours or by requesting an application by telephone.

Each applicant must complete an application and be willing to submit to a credit history, rental history, and criminal background inquiry, as well as income and asset verifications.

All application entries are to be made in ink or typed. Corrections or changes are to be made by lining through the original entry and entering the correct data. Such changes must be dated and initialed by the person making the change.

Signed and dated applications will be processed on a first-come, first-served basis. The application must be completed and signed by the head of household and all household members over 18 before an applicant can be placed on the waiting list. If an application is not completely answered, the date of it being fully completed will be the date that the application is considered accepted for rental purposes.

When a completed application is received, the application will then be logged by date and time received and placed on the waiting list. When a vacancy at the property exists, or is expected within the next one hundred and twenty (120) days, the verification-selection process will begin immediately for the next applicant on the waiting list and will include qualifying income, assets, and eligible program allowances required for certification and for Manoa Gardens Elderly Housing's preferences for selection or rejection.

Notices will be mailed to the first three (3) to five (5) applicants on the list for the particular size unit to be available advising them that if they are still interested in a unit, they should contact the manager within fourteen (14) days from the date of the letter. For those contacted who respond on time, the manager shall arrange a meeting for the interested applicant highest on the waiting list to begin the selection and verification process. If they do not respond to telephone calls and/or letters in that fourteen (14) day period, their name shall be removed from the waiting list.

PREFERENCES

It is the policy of the Property is that a preference does not guarantee admission. Every applicant must still meet the Property's Resident Selection Plan standards for acceptance as a resident.

For units accessible to or adaptable for persons with mobility, visual or hearing impairments, households containing at least one person with such impairment will have first priority. Applicants are identified as requiring an accessible unit through completing the application and marking Part D, question #1 in the affirmative.

Persons displaced by government action or a presidentially declared disaster will be given a preference on the waitlist. Resident's application must be submitted within six (6) months of the displacement action in order to receive the preference.

Where preferences apply, applicants with a valid and verified preference will be moved to the top of the waiting list above persons without a preference.

UNIT TRANSFER POLICY

A Unit Transfer List is maintained for those residents who have been approved for transfer on the basis of:

- a change in household size or household composition;

- a medical reason certified by a third party professional; or
- a need for an accessible unit.

Additionally, Manoa Gardens Elderly Housing will pay for moving expenses for a unit transfer conducted due to a reasonable accommodation to a household member's disability.

Transfers for accessibility or medical reasons will have priority over those for changes in household composition. Residents on the Unit Transfer List will have priority over the applicants on the Waiting List.

Residents occupying units modified for accessibility for persons with disabilities that do not meet the definition of a disabled household will be transferred to a vacant, non-modified unit if a household with members meeting the definition of a disabled household and requiring the features of the accessible unit apply for housing and meet the eligibility criteria of Manoa Gardens Elderly Housing.

OCCUPANCY GUIDELINES

Occupancy standards are the criterion established for matching a household with the most appropriate size and type of apartment. "Two plus one" occupancy guidelines will be followed to avoid under or over utilization of the units as follows:

Bedroom	Household Minimum	Household Maximum
Studio	1	2
1 Bedroom	2	3

To determine the proper bedroom size for which a household may qualify, the following household members are to be included:

1. All full-time members of the household, and;
2. Live-in attendants. NOTE: Live-in attendants are subject to the criminal and landlord provisions of this plan with the exception of criteria that determines ability to pay rent.

Whenever the number of persons in a one-bedroom unit decreases to one, the tenant shall be moved to an available studio unit at the earliest opportunity. If the number of persons in a studio unit increases to three, the tenants shall be moved to an available one-bedroom unit at the earliest opportunity. If the number of persons in a one-bedroom unit increases to four, the tenant shall be given six months' notice to vacate.

Occupancy at Manoa Gardens Elderly Housing is intended for persons capable of independent living, or with assistance of an approved live-in aide (as defined by HUD) or an approved daytime caretaker. Should a tenant become incapable of such independent living, said tenant shall be required to vacate the unit within 30 days.

Exceptions to this occupancy plan may be made when required as a reasonable accommodation for a disabled household member.

VIOLENCE AGAINST WOMEN ACT OF 2013

The Violence Against Women Act ("VAWA") protects victims **against eviction or denial of housing based on domestic violence, dating violence, sexual assault and stalking.** In 2013, Congress expanded VAWA's housing protections by covering additional federal housing programs. VAWA offers the following protections:

1. An applicant's or program participant's status as a victim of domestic violence, dating violence, sexual assault and stalking is not a basis for denial of admission, if the applicant otherwise qualifies for admission.

2. This must support or assist victims of domestic violence, dating violence, sexual assault and stalking. It must protect victims, as well as members of their family, from being denied housing or from losing their HUD assisted housing.

3. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault and stalking will not be construed as serious or repeated violations of the lease or other "good cause" for terminating the assistance, tenancy, or occupancy rights of a victim of abuse.

4. Criminal activity directly related to domestic violence, dating violence, sexual assault and stalking, engaged in by a member of a tenant's household or any guest or other person under the tenant's

control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.

5. Assistance may be terminated or a lease "bifurcated" in order to remove an offending household member from the home. Whether or not the individual is a signatory to the lease and lawful tenant, if he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim, who is a tenant or a lawful occupant, to remain.

6. The provisions protecting victims of domestic violence, dating violence, sexual assault and stalking engaged in by a member of the household, may not be construed to limit Manoa Gardens, when notified, from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.

7. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if Manoa Gardens can show an actual and imminent threat to other tenants or those employed at or providing service to the property if an unlawful tenant's residency is not terminated, then evicting a victim is an option, the VAWA notwithstanding. Ultimately, Manoa Gardens will not subject victims to more demanding standards than other tenants.

The VAWA protections shall not supersede any provision of any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, sexual assault and stalking. The laws offering greater protection are applied in instances of domestic violence, dating violence, sexual assault and stalking.

The Notice of Occupancy Rights and Certification form will be provided to applicants when assistance is being denied or at the time of move-in.

GROUNDS FOR DENIAL

If any member of the household fails to meet any of the Resident Selection Criteria then the entire applicant household is denied.

1. Household fails to meet the age restriction for senior housing.
2. Total household income exceeds the applicable income limits published by HUD or does not meet the minimum income limits.
3. Household cannot pay the full security deposit at move-in.
4. Household refuses to accept the second offer of a unit.
5. Household fails to respond to interview letters or otherwise fails to cooperate with the certification process. Failure to sign consent forms.
6. ANY adult household members fail to attend eligibility interview.
7. Blatant disrespect or disruptive behavior toward management, the property or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior).
8. Applicant failed to provide adequate verification of income or we are unable to adequately verify income and/or income sources.
9. Providing or submitting false or untrue information on your application or failure to cooperate in any way with the verification process.
10. Unit assignment will NOT be the household's sole place of residency. **Qualification for a unit includes occupying the unit on a continuous basis and as a primary residence. Residents may not be absent from the unit for more than 60 consecutive days, or for longer than 180 continuous days for medical reasons.**

LANDLORD REFERENCE

11. Negative landlord references that indicate lease violation, disturbing the peace, harassment, poor housekeeping, improper conduct or other negative references against the household.
12. Evictions reported in the last 5 years.
13. History of late payment of rent that demonstrates more than 2 late payments of rent in a six-month period for the past two years. More than 1 NSF in a one-year period.
14. Any evidence of illegal activity including drugs, gangs, etc.
15. Inappropriate household size for the unit available (see Occupancy Standards)

CREDIT

Please see attached credit criteria.

**** Applicants without a credit history will fail OnSite's "Income to Debt Ratio" criteria and their application will be denied for housing.**

CRIMINAL

Please see attached criminal background criteria.

GRIEVANCE/APPEAL PROCESS

Failure to meet one or more of the foregoing screening criteria may be grounds for denial, however, each application is considered as a whole and the above factors are considered as part of a weighted formula. Should the applicants fail to meet the screening criteria, they will receive a notice in writing indicating that they have the right to appeal the decision. This notice must indicate that the applicant has 14 days to dispute the decision.

An appeal meeting with the Property Supervisor will be held within 10 business days of receipt of the applicant's request.

Within five days of the appeal meeting, the property will advise the applicant in writing of the final decision regarding eligibility. Apartments will not be held for those applicants in the appeal process.

ADMINISTRATION OF WAITING LIST

The property is required to maintain a waiting list of all eligible applicants. Applicants must be placed on the waiting list and selected from the waiting list even in situations where there are vacancies and the application is processed upon receipt. This procedure is necessary to ensure the complete and accurate processing of all documentation for all applicants.

The property has one waiting list that is established and maintained in chronological order based on the date and time of receipt of the Preliminary Application. The waiting list contains the following information for each applicant:

1. Applicant Name
2. Address and/or Contact Information
3. Phone Number(s)
4. Unit Type/Size
5. Household Composition
6. Preference/Accessibility requirements
7. Income level
8. Date/ Time of Application

Applicants must report changes in writing to any of the information immediately. If the household composition changes, management will update the waiting list information and decide whether the household need the same or a different unit size. If a different unit size is required and meets the occupancy standard, the household will be placed on the different unit size Waiting List and will maintain their original application date and time.

Applicants will have the opportunity to decline the first apartment offered and retain their place on the waiting list. Should the applicant decline the offer of the next available unit, they will be removed from the waiting list.

PURGING THE WAITING LIST

The Waiting List will be purged **annually** to ensure that applicant information is current and that any names that should no longer be on the list are removed.

Each applicant will receive a form letter from the property, which will request updated information and ask about their continued interest. This letter must be returned (completed and signed/dated) within the specified time or their application will be removed from the Waiting List.

It is the responsibility of the applicant to maintain a current address with the office in order to receive waitlist correspondence. If the applicant contact information changes, such as the address or phone number, Manoa Gardens Elderly Housing will note the new information and the date it was received and attach the information to the original application submitted by the family. Any correspondence returned undeliverable will result in the application being removed from the Waiting List. The Waiting List will be

accurately updated.

Manoa Gardens Elderly Housing will document the removal of any names from the waiting list with the time and date of the removal. Applicant names will be removed from the waiting list when:

1. The applicant no longer meets the eligibility requirements for the property or program;
2. The applicant fails to respond to a written notice for an eligibility interview;
3. The applicant is offered and rejects two units in the property;
4. Mail sent to the applicant's address is retuned as undeliverable; or
5. The unit that is needed – using family size as the basis – changes, and no appropriate size unit exists in the property.

If an applicant is removed from the waiting list, and subsequently Manoa Gardens Elderly Housing determines that an error was made in removing the applicant (e.g., the incorrect address was used in sending mail to the applicant, the applicant did not respond to information or updates because of a disability), the applicant will be reinstated at the original place on the waiting list.

OPENING/CLOSING OF WAITING LIST

Manoa Gardens Elderly Housing will monitor the vacancies and waiting list regularly to ensure that there are enough applicants to fill the vacancies. Once the wait on the waitlist has been determined to exceed a 12 month wait, the waitlist will be closed

The waiting list may be closed for one or more unit sizes when the average wait is longer than 12 months. When the waiting list is closed, Manoa Gardens Elderly Housing will advise potential applicants that the waiting list is closed and refuse to take additional applications.

AVAILABILITY OF RESIDENT SELECTION PLAN

The Resident Selection Plan is available in the management office. Changes to the Plan will be sent via U.S. mail to all persons on the active Waiting List. When the Waiting List opens, the Resident Selection Plan will be distributed with applications and are available by request from management.

ANNUAL/INTERIM RECERTIFICATION REQUIREMENTS

All residents must be re-certified annually. Residents are also required to report all interim changes to management that occur between annually scheduled re-certifications.

UNIT INSPECTION REQUIREMENT

Before signing the lease, Manoa Gardens and the resident must jointly inspect the unit. The resident has five days to report any additional deficiencies to Manoa Gardens to be noted on the move-in inspection form.

Annual unit inspections are performed by Manoa Gardens. Agencies providing funding have the right to inspect the unit to ensure the property is physically well maintained and that the residents are provided with decent, safe and sanitary housing.

Residents will receive prior written notification for all unit inspections.

When a resident moves out, a final inspection will be completed. Residents are encouraged to attend the move-out inspection. However, if the resident does not wish to participate in the final inspection, Manoa Gardens management may conduct the inspection alone.

NO PET POLICY

Residents are ***not*** permitted to keep common household pets in the dwelling unit (subject to the provisions in 24 CFR Part 243 and the pet policy promulgated under 24 CFR Section 243.20). SERVICE or ASSISTANCE animals are not considered pets and are not required to comply with the provisions of the Pet Policy. Service or Assistance animals are those animals specifically required to assist individuals with documented disabilities. Please notify Management if you require a Service or Assistance animal.

NON-SMOKING POLICY

Smoking is prohibited in all indoor and outdoor common areas on the property.

It is the residents' responsibility to inform their guests of the Non-Smoking Policy.

Manoa Gardens Elderly Housing's adoption of a Non-Smoking Policy does not make the Owner the guarantor of the resident's health or that the property will be free of smoke but management shall take reasonable steps to enforce this policy.

EQUAL HOUSING OPPORTUNITY

Manoa Gardens Elderly Housing does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally-assisted programs and activities.

EAH INC.
A NONPROFIT HOUSING CORPORATION

Since 1968 Creating Community by Developing, Managing and Promoting Quality Affordable Housing.

NEW TENANT RENT SCHEDULE 2019

Unit Type	1 Person Maximum Income	2 Person Maximum Income	3 Person Maximum Income	New Tenant Rent	Minimum Income
Market (60% AMI) Studio (390 sq. ft.)	$50,640	$57,840	N/A	$925	$1,850
Market (60% AMI) 1 Bdrm (448 sq. ft.)	N/A	$57,840	$65,100	$975	$1,950

Maximum household income based on published Income Limits for 2019 (subject to change)

Minimum monthly income is equivalent to 2 times the monthly rent.

NOTE: Applicants who have Section 8 are exempt from the minimum income requirement.

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Normal Applications		Importance
Ability to Pay Rent		
Minimum monthly gross income-to-rent ratio = 2.0 Assets may not contribute to the qualifying income		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: $1,000.00		Extremely
Credit History		
Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Moderately
Maximum balance of unpaid collections (includes past due accounts): $1,000.00		Moderately
Bankruptcy permitted: More than 5 years ago		Extremely
Residency History		
No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
Criminal History: Felony Convictions		
Total Considered Felony Convictions	None	Pass/Fail
Alcohol	None in the last 7 years	Pass/Fail
Bad Check	None in the last 7 years	Pass/Fail
Criminal - Other	None in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	None in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	None in the last 8 years	Pass/Fail
Fraud	None in the last 7 years	Pass/Fail
Government Obstruction	None in the last 7 years	Pass/Fail
Kidnapping	None in the last 7 years	Pass/Fail
License	None in the last 7 years	Pass/Fail
Motor Vehicle	None in the last 7 years	Pass/Fail

Property - Destruction Related	None in the last 7 years	Pass/Fail
Property - Other	None in the last 7 years	Pass/Fail
Property - Theft Related	None in the last 7 years	Pass/Fail
Prostitution	None in the last 7 years	Pass/Fail
Sex Offense - Coerced	None in the last 7 years	Pass/Fail
Sex Offense - Willful	None in the last 7 years	Pass/Fail
Society - Other	None in the last 7 years	Pass/Fail
Violent - Fatal	None in the last 7 years	Pass/Fail
Violent - Non-Fatal	None in the last 7 years	Pass/Fail
Weapons	None in the last 7 years	Pass/Fail
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Wildlife	-	Not Considered
Criminal History: Misdemeanor Convictions		
Total Considered Misdemeanor Convictions	No more than 2	Pass/Fail
Alcohol	No more than 2 in the last 7 years	Pass/Fail
Bad Check	No more than 2 in the last 7 years	Pass/Fail
Criminal - Other	No more than 2 in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	No more than 2 in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	No more than 2 in the last 7 years	Pass/Fail
Fraud	No more than 2 in the last 7 years	Pass/Fail
Government Obstruction	No more than 2 in the last 7 years	Pass/Fail
Kidnapping	No more than 2 in the last 7 years	Pass/Fail
License	No more than 2 in the last 7 years	Pass/Fail
Motor Vehicle	No more than 2 in the last 7 years	Pass/Fail

Property - Destruction Related	No more than 2 in the last 7 years	Pass/Fail
Property - Other	No more than 2 in the last 7 years	Pass/Fail
Property - Theft Related	No more than 2 in the last 7 years	Pass/Fail
Prostitution	No more than 2 in the last 7 years	Pass/Fail
Sex Offense - Coerced	No more than 2 in the last 7 years	Pass/Fail
Sex Offense - Willful	No more than 2 in the last 7 years	Pass/Fail
Society - Other	No more than 2 in the last 7 years	Pass/Fail
Violent - Fatal	No more than 2 in the last 7 years	Pass/Fail
Violent - Non-Fatal	No more than 2 in the last 7 years	Pass/Fail
Weapons	No more than 2 in the last 7 years	Pass/Fail
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Not Considered

The credit decision settings above are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 6.9	Maybe	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.
		Please Note: Guarantors must qualify unconditionally (a score of 7.0 or higher).

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Below Market Rate Applications		Importance
Ability to Pay Rent		
Below market rate: Minimum monthly gross income-to-rent ratio = 2.0 Below market rate: Assets may not contribute to the qualifying income		Not Considered
Below market rate: Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: $1,000.00		Not Considered
Credit History		
Below market rate: Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Moderately
Below market rate: Maximum balance of unpaid collections (includes past due accounts): $1,000.00		Moderately
Below market rate: Bankruptcy permitted: More than 5 years ago		Extremely
Residency History		
Below market rate: No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
Criminal History: Felony Convictions		
Total Considered Felony Convictions	No more than 2	Pass/Fail
Alcohol	None in the last 7 years	Pass/Fail
Bad Check	None in the last 7 years	Pass/Fail
Criminal - Other	None in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	None in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	None in the last 7 years	Pass/Fail
Fraud	None in the last 7 years	Pass/Fail
Government Obstruction	None in the last 7 years	Pass/Fail
Kidnapping	None in the last 7 years	Pass/Fail
License	None in the last 7 years	Pass/Fail
Motor Vehicle	None in the last 7 years	Pass/Fail

Property - Destruction Related	None in the last 7 years	Pass/Fail
Property - Other	None in the last 7 years	Pass/Fail
Property - Theft Related	None in the last 7 years	Pass/Fail
Prostitution	None in the last 7 years	Pass/Fail
Sex Offense - Coerced	None in the last 7 years	Pass/Fail
Sex Offense - Willful	None in the last 7 years	Pass/Fail
Society - Other	None in the last 7 years	Pass/Fail
Violent - Fatal	None in the last 7 years	Pass/Fail
Violent - Non-Fatal	None in the last 7 years	Pass/Fail
Weapons	None in the last 7 years	Pass/Fail
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Wildlife	-	Not Considered
Criminal History: Misdemeanor Convictions		
Total Considered Misdemeanor Convictions	No more than 2	Pass/Fail
Alcohol	No more than 2 in the last 7 years	Pass/Fail
Bad Check	No more than 2 in the last 7 years	Pass/Fail
Criminal - Other	No more than 2 in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	No more than 2 in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	No more than 2 in the last 7 years	Pass/Fail
Fraud	No more than 2 in the last 7 years	Pass/Fail
Government Obstruction	No more than 2 in the last 7 years	Pass/Fail
Kidnapping	No more than 2 in the last 7 years	Pass/Fail
License	No more than 2 in the last 7 years	Pass/Fail
Motor Vehicle	No more than 2 in the last 7 years	Pass/Fail

Property - Destruction Related	No more than 2 in the last 7 years	Pass/Fail
Property - Other	No more than 2 in the last 7 years	Pass/Fail
Property - Theft Related	No more than 2 in the last 7 years	Pass/Fail
Prostitution	No more than 2 in the last 7 years	Pass/Fail
Sex Offense - Coerced	No more than 2 in the last 7 years	Pass/Fail
Sex Offense - Willful	No more than 2 in the last 7 years	Pass/Fail
Society - Other	No more than 2 in the last 7 years	Pass/Fail
Violent - Fatal	No more than 2 in the last 7 years	Pass/Fail
Violent - Non-Fatal	No more than 2 in the last 7 years	Pass/Fail
Weapons	No more than 2 in the last 7 years	Pass/Fail
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Not Considered

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0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 6.9	Maybe	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.
		Please Note: Guarantors must qualify unconditionally (a score of 7.0 or higher).