



## **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 5 years.
5. Bad Credit Report – This includes a history of not paying bills on time, a history of collections, bankruptcy, and money judgments, particularly from another landlord. Collections from student loans and medical payments will not be considered in the overall report.
6. Too Many People for the Property – Guideline of 2 people per bedroom.
7. Drug Users – Users of "Illegal" drugs will be rejected.
8. Pets – Breed restrictions for specific property, # of pets allowed by city.
9. History of Late Rental Payments
10. No Verifiable Income, Insufficient Income or a High "Debt to Income" Ratio – Monthly rent shall not exceed 1/3 of the household's monthly income.
11. Too Many Debts – Debts in collections not exceeding \$1,000 per person, excluding student loans and medical bills.
12. Conviction of a Crime which was a Threat to Property in the last 5 years
13. Conviction for the Manufacture or Distribution of a Controlled Substance in the Past (7) Years