Since No security deposit because of preferred employer program#230 will be applied to first months rent. Equity Residential Properties, Rental Qualification Criteria

Effective April 1, 2004

On $6-27_{2004}$, Sonterra At Foothill Ranch received 523 from the undersigned, hereinafter called "Applicant", who offers to rent from Owner the premises located at 26322 Towne Centre Drive Foothill Ranch, CA 92610. Two checks must be left with your application. One for the application fee(s), \$_3co_____ and another in the amount of \$200.00 which will be considered a Holding Deposit and will be applied to your Security Deposit at the time you move-in.

The application fee, as indicated above, is to be used to screen "Applicant" with regards to credit history and other background information. The amount charged is itemized as follows per applicant:

1. Actual cost of credit report, unlawful detainer search (eviction), and/or other screening reports:	\$4.35
2. Cost to obtain, process and verify screening information:	<u>\$25.65</u>
TO	FAL: \$30.00

A separate rental application must be processed on all prospective residents 18 years of age or older, and an application fee paid for each applicant. A valid form of legal identification is required at the time of application and move-in. Documentation of Renters Insurance coverage will be required at the time of move in. All prospective residents will be qualified on the following three (3) criteria:

INCOME/EMPLOYMENT - Applicant(s) must have a verifiable source of income that when combined with co-applicants, the gross amount is 1. equal to a minimum of 3 times the monthly rent. When applying, it is the obligation of the applicant(s) to provide proof of employment through a copy of two (2) most current paycheck stubs; or if self employed, the previous year's tax return or W-2; or job offer letter stating the start date and salary, on company letterhead. In event that you do not receive pay stubs, we will require a letter of verification from your employer that states your wages. This statement must be notarized.

If retired or unemployed applicant must provide other sources of verifiable regular monthly income (for example, investments, trust funds, child support, alimony, etc.) that cover 3 times the monthly rent for monthly income sources; or cover the entire amount of the lease term (for example with savings accounts).

- 2 RENTAL HISTORY - Applicants must provide at least 12 months of verifiable rental and/or payment history within the last 2 years from a landlord, apartment community or mortgage company (including a prompt payment record and compliance with all community policies). Acceptable rental/payment history would include no more than three (3) late payments or returned checks per year of residency. Reference information from family members or friends will not be considered.
- CREDIT REQUIREMENT A credit report will be processed on each applicant. Applicants must have a favorable credit report according to rating 3. system as established by the rental community. Bankruptcies, judgments, and liens that have been discharged or satisfied that are at least two years old may still be approved with an additional security deposit. Delinquent medical accounts and paid collection accounts will not be considered. Applicant(s) negative credit rating may require an additional security deposit and/or Guarantor in addition to the Adverse Action section below. By California Law, each applicant will be given a copy of his/her credit report from the property upon request. If applicant takes exception with the credit findings, he or she is responsible for contacting the credit bureau.

ADVERSE ACTION - An Additional Deposit and/or Guarantor may be required if any of the above criteria have not been met, or have only been partially met. All adverse action requirements will be combined when reviewing multiple applications.

Note: All Guarantors must have gross monthly income equal to 4 times the monthly rent amount, must meet the rental/pavment history criteria and must have established favorable Credit History according to rating system as established by rental community.

AUTOMATIC DENIAL FOR RESIDENCY - An Applicant will automatically be denied for the following reasons:

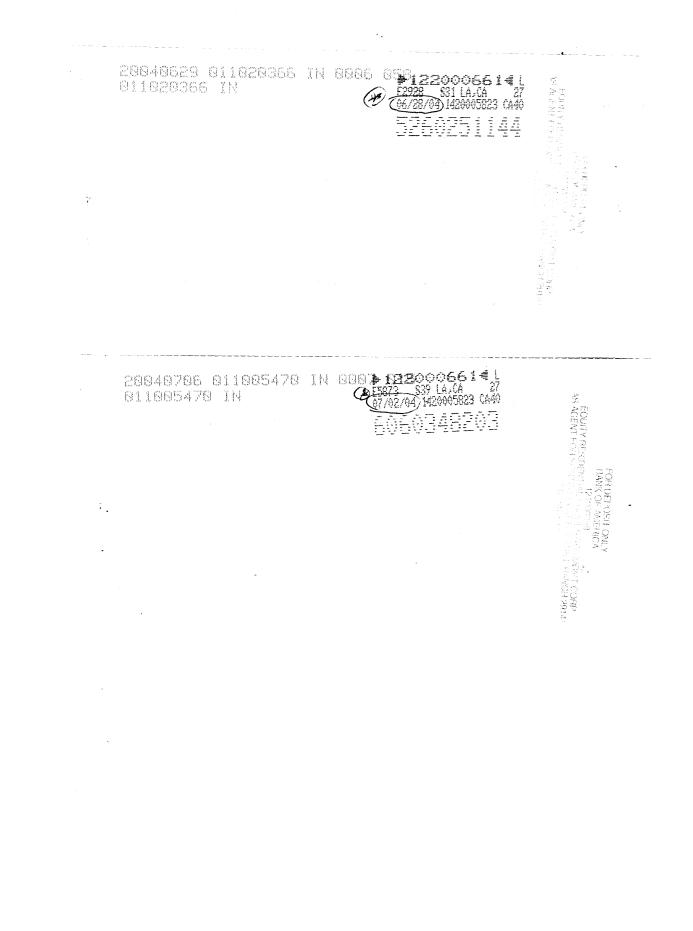
- Having been evicted by a previous landlord for cause
- Rental applicants who currently have charges pending against them for one or more criminal offenses involving violence, sexual offenses, drug-related activity, injury to person or damage to property, including, without limitation, homicide, battery and assault, sexual assault, possession or sale of an illegal substance, burglary or theft
- Rental applicants who have been convicted of one or more of such criminal offenses
- Rental applicants who have pleaded guilty or no contest to one or more of such criminal offenses
- Rental applicants who have had one or more of such criminal offenses disposed of other than by an acquittal or finding of "not guilty'.
- Falsification of any information on the Rental Application
- Anyone currently in the process of filing a bankruptcy
- Any unresolved debts to a landlord or mortgage holder (unless debt is paid prior to approval of rental application).

OCCUPANCY STANDARDS - the maximum number of occupants per apartment are as follows; 1 Bedroom - 3 persons; 1 Bedroom with Den or Loft* - 4 persons; 2 Bedroom - 5 persons; 2 Bedroom with Den or Loft* - 6 persons; 3 Bedroom - 7 persons. If for any reason the number of occupants exceeds the maximum number for that floor plan, resident may be able to transfer to the appropriate floor plan (subject to availability of alternate floor plan types and resident's compliance with existing lease agreement), to comply with the occupancy limits, or vacate the apartment subject to the terms and conditions of the lease agreement and supporting addenda.

Note: for floor plans denoted with an *, the Den or Loft must include a closet and window in order to qualify for an added occupant.

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Applicant Signature/Date	/	Applicant Signature/Date	-		-	Equal Housing Opportunity
Community Associate Signature/Da	(-27-04	*** Applicant(s) 1	nust receive a	a copy of t	his recei	ipt.

pplication fee and v Sonterra , Secu 6 90-7035-3222 305 MICHAEL S. LAHAM 307 BELLECOUR WAY LAKE FOREST, CA 92630 DATE 27 JUNE 2004 ANOE THE ORDER OF SONTERRA AT FOOTHILL RANCH \$ 30 0 XXXXX #rcHECKS UNLIMHED*** INMARS DPPONUER: 1 800 204:2244 - www.Chnoke Thirty # 100 OLLARS D DOWNEY SAVINGS DOWNEYSAVINGS.COM LAKE FOREST OFFICE 21781 LAKE FOREST DRIVE . LAKE FOREST, CALIFORNIA 92630 APPLICATION PEE TO RENT ----132227035614453041064 0305 the summer of the second se 304 90-7035-3222 MICHAEL S. LAHAM 307 BELLECOUR WAY LAKE FOREST, CA 92630 DATE 27 JUNE 2004 SONTERRA AT FOOTHILL RANCH \$200 = ØA∳ TO THE ORDER OCHECKS UNLIMITED^W - P REORDER: 1-800-201-2244 • WWW wo-hundres OLLARS Descurity Features DOWNEY SAVINGS DOWNEYSAVINGS.COM LAKE FOREST OFFICE 21781 LAKE FOREST DRIVE LAKE FOREST, CALIFORNIA 92630 FOR DEPOSIT ON ART #1434. HOLDING DEPOSIT 1322270356114453041064# 0304



141 1099 575 **DOWNEY SAVINGS®** REFER TO THIS NUMBER FOR PROMPT SERVICE downeysavings.com ISSUING AGENT 57708764 DATE PURCHASER'S RECEIPT PURC TO THE SONTERRA APARTMENTS NON-NEGOTIABLE *305.67* AMOUNT TERMO, TEASE READ THE TERMS OF THIS MONEY ORDER ON THE REVERSE SIDE. Rent July 04 PRO-RATED Rent FOR JULY 2004 See Reverse ->

Rent with Garage For August 2004

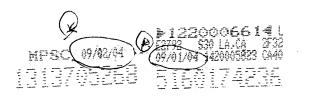
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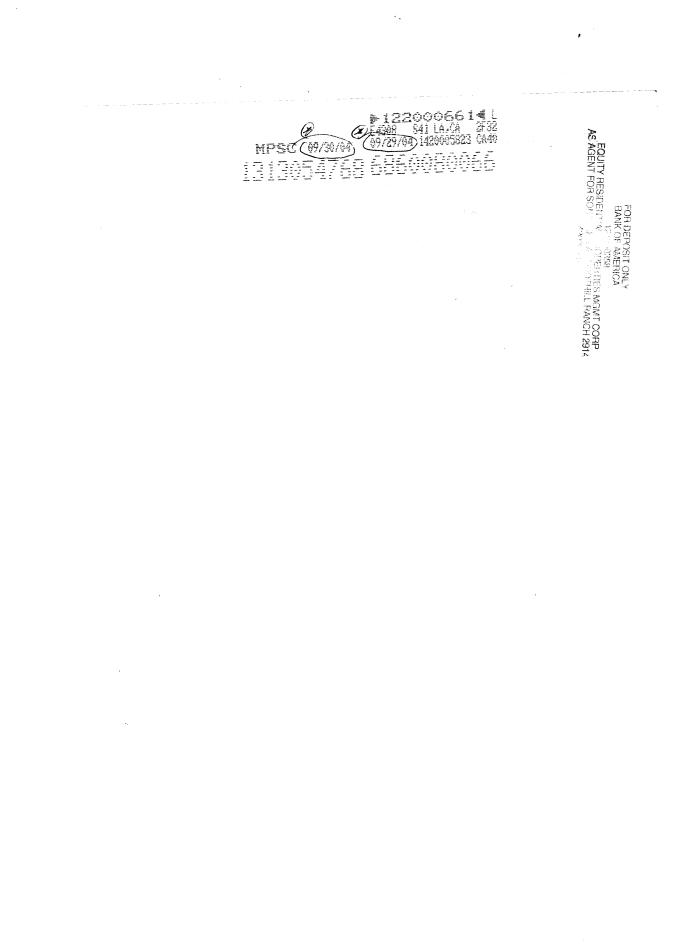
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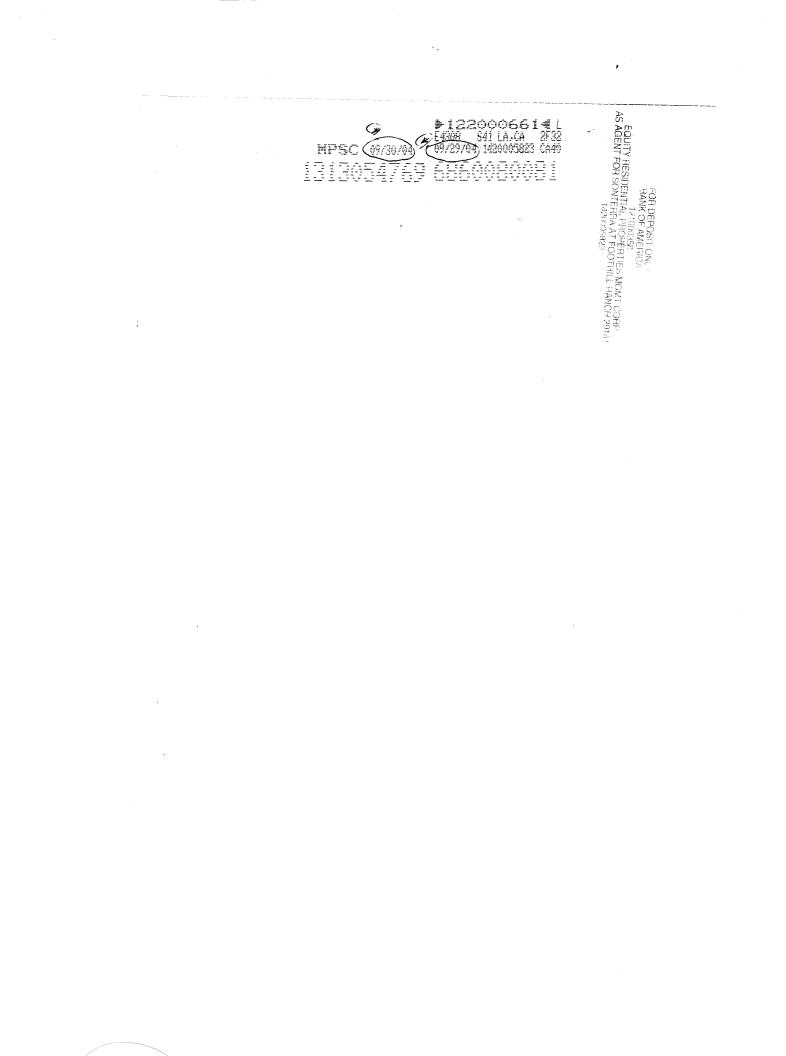
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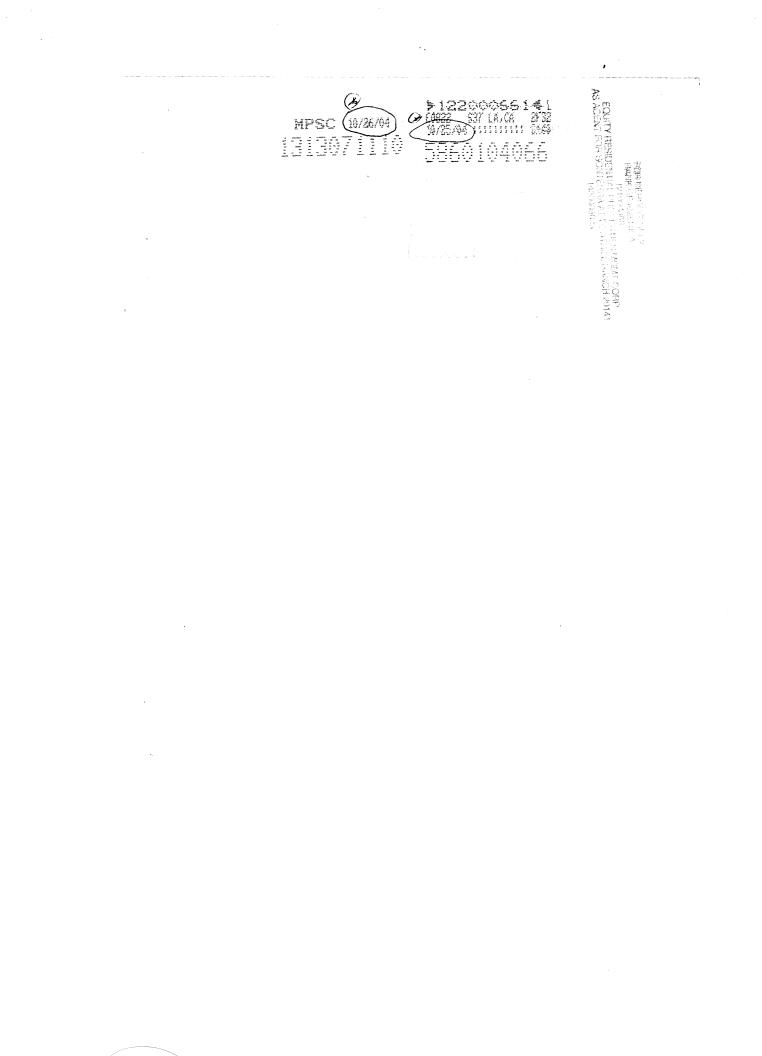
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Rent with Garage (\$15.00) for November 2004

MICHAEL STEVEN LAHAM 26322 TOWNE CENTRE DRIVE	528
APT 1434 FOOTHILL RANCH, CA 92610	23 OCTOBER 2004 90-7045/3222 Date
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