

Note 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

(over)

On 6-27 2004, Sonterra At Foothill Ranch received \$230 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), \$30 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: \$25.65

TOTAL: \$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:

1. **INCOME/EMPLOYMENT** - Applicant(s) must have a verifiable source of income that when combined with co-applicants, the gross amount is 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.
3. **CREDIT REQUIREMENT** - A credit report will be processed on each applicant. Applicants must have a favorable credit report according to rating 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/payment 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.

eria fr.

Applicant Signature/Date

Applicant Signature/Date



Equal Housing
Opportunity

Community Associate Signature/Date

6-27-04

*** Applicant(s) must receive a copy of this receipt.

Application fee and Deposit (Security)
for Sonterra

Rec'd
6/29/04
H. H. H.

MICHAEL S. LAHAM
307 BELLECOUR WAY
LAKE FOREST, CA 92630

90-7035-3222

305

DATE 27 JUNE 2004

PAY TO
THE ORDER OF

SONTERRA AT FOOTHILL RANCH

\$ 30⁰⁰/₁₀₀ XXXX

Thirty⁰⁰/₁₀₀

DOLLARS



Security Features
Included
Details on Back

DOWNEY SAVINGS

DOWNEYSAVINGS.COM
LAKE FOREST OFFICE
21781 LAKE FOREST DRIVE
LAKE FOREST, CALIFORNIA 92630

FOR APPLICATION FEE TO RENT

⑆322270356⑆4453041064⑆ 0305

MICHAEL S. LAHAM
307 BELLECOUR WAY
LAKE FOREST, CA 92630

90-7035-3222

304

DATE 27 JUNE 2004

PAY TO
THE ORDER OF

SONTERRA AT FOOTHILL RANCH

\$ 200⁰⁰/₁₀₀ X

Two-hundred⁰⁰/₁₀₀

DOLLARS



Security Features
Included
Details on Back

DOWNEY SAVINGS

DOWNEYSAVINGS.COM
LAKE FOREST OFFICE
21781 LAKE FOREST DRIVE
LAKE FOREST, CALIFORNIA 92630

FOR DEPOSIT ON ART #1434. HOLDING DEPOSIT

⑆322270356⑆4453041064⑆ 0304

28848629 011020366 IN 0000 858 12200066141
011020366 IN F2928 531 LA/CA 27
06/28/04 1420005823 CA40
5260251128

FOR DETROIT ONLY
BANK OF AMERICA
12/07/09
EQUITY PRESENTMENT
AS AGENT FOR S. M. B. & CO. INC. 10/01/2014

28848786 011005470 IN 0000 12200066141
011005470 IN F5872 539 LA/CA 27
07/02/04 1420005823 CA40
5050243203

FOR DETROIT ONLY
BANK OF AMERICA
12/07/09
EQUITY PRESENTMENT
AS AGENT FOR S. M. B. & CO. INC. 10/01/2014



DOWNEY SAVINGS®

downeysavings.com

141 1099 575

REFER TO THIS NUMBER FOR PROMPT SERVICE

ISSUING AGENT

07/08/04

PAY
TO THE
ORDER OF

SONTERRA APARTMENTS

DATE

PURCHASER'S RECEIPT

NON-NEGOTIABLE

AMOUNT

305.47

DOLLARS

TERMS: PLEASE READ THE TERMS OF THIS MONEY ORDER ON THE REVERSE SIDE.

Rent July 04

PRO-RATED Rent for
July 2004

Received
7/10/04
M. J. [Signature]

See Reverse →

⊕ Rent with Garage
for August 2004

UNIT 7 90-7035-3222 333

MICHAEL S. LAHAM #1434
307 BELLECOUR WAY
LAKE FOREST, CA 92630

DATE 7/23/04

SONTERRA APARTMENTS
Pay TO THE ORDER OF Equity Residential Properties Management Co. \$ 1299.00
Twelve Hundred Ninety Nine and 00/100 only DOLLARS

SECURITY FEATURES
including
MICR and
Digital Ink

SECURITY FEATURES
including
MICR and
Digital Ink

DOWNEY SAVINGS
DOWNEYSAVINGS.COM
LAKE FOREST OFFICE
21781 LAKE FOREST DRIVE
LAKE FOREST, CALIFORNIA 92630

FOR Aug. 04 RENT

⑆322270356⑆4453041064⑆

⊕ Received
7/23/04
K Baker

FOR DEPOSIT ONLY
BANK OF AMERICA
121000358
EQUITY RESIDENTIAL PROPERTIES MGMT CORP
AS AGENT FOR SONTERRA AT FOOTHILL RANCH 29141
1420005823

28948728 611089888 IN 6895412200066141
611089888 IN 611089888 IN 611089888 IN
07/27/04 1420005823 CA 97
07/27/04 1420005823 CA 97
07/27/04 1420005823 CA 97


MICHAEL S. LAHAM
 26322 TOWNE CENTRE DRIVE, APT 1434
 FOOTHILL RANCH, CA 92610

00096
 90-7045/3222

29 AUGUST 2004
 Date

Pay to the Order of SONTERRA APARTMENTS \$ 1299⁰⁰/₁₀₀ *MX*

One-thousand two-hundred ninety-nine⁰⁰/₁₀₀ — Dollars

 **Quaker City Bank**
 FOOTHILL RANCH OFFICE
 26502 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

For SEPTEMBER 2004 RENT - APT #1434

⑆322270453⑆0096 5410175309⑈

(*) Rent with
 Garage for
 September 2004

(*) Received
 8/31/04
 [Signature]

FOR DEPOSIT ONLY
BANK OF AMERICA
1710003256
EQUITY RESIDENTIAL PRERITIES MGMT CORP
AS AGENT FOR SOUTHERN AT FOOTHILL RANCH 29141
141-781-8973

MICHAEL STEVEN LAHAM
26322 TOWNE CENTRE DRIVE
APT 1434
FOOTHILL RANCH, CA 92610

514

28 SEPTEMBER 2004

90-7045/3222

Pay to the
Order of

SONTERRA APARTMENTS

Date

Seventy-five ⁴/₁₀₀

\$75 ⁰⁰/₁₀₀ XXX

Dollars



Security
Features
Details on
Back.



Quaker City Bank

FOOTHILL RANCH OFFICE
26502 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

For GARAGE RENTAL FOR OCTOBER 2004

⑆322270453⑆0514 5410175309⑈

Garage fee for October 2004

Received on 09-28-04

KEISSE
MORA

1220006614L
4305 S41 LA/CA 2F32
09/29/04 1420005823 CA40
MPSC 09/30/04
1313054755 6850020065

FOR DEPOSIT ONLY
BANK OF AMERICA
12770058
EQUITY RESIDENTIAL SERVICES MGMT CORP
AS AGENT FOR SONN & A COTTILL RANCH 2914

Rent (Less Garage Credit for September) for October 2004

MICHAEL STEVEN LAHAM
26322 TOWNE CENTRE DRIVE
APT 1434
FOOTHILL RANCH, CA 92610

510

23 SEPTEMBER 2004
Date

Pay to the Order of SONTERRA APARTMENTS \$ 1,204.⁰⁰/₁₀₀ ~~XXX~~
One-thousand two-hundred four ⁰⁰/₁₀₀ Dollars



Quaker City Bank

FOOTHILL RANCH OFFICE
26502 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

For OCTOBER 2004 RENT - APT 1434
LESS GAR. CREDIT FOR SEP 04

⑆322270453⑆05105410175309⑈

Received 9-22-04
Kelly Brown

FOR DEPOSIT ONLY
BANK OF AMERICA
12/00/86
EQUITY RESIDENTIAL PROPERTIES MONT CORP
AS AGENT FOR SONTERRA AT FOOTHILL RANCH 20141
142#FD-823

Rent with Garage (\$15.00)
for November 2004

MICHAEL STEVEN LAHAM
26322 TOWNE CENTRE DRIVE
APT 1434
FOOTHILL RANCH, CA 92610

528

23 OCTOBER 2004

90-7045/3222

Date

Pay to the
Order of

SONTERRA APARTMENTS

\$1,299⁰⁰/₁₀₀ XX

One thousand two hundred ninety-nine ⁰⁰/₁₀₀

Dollars



Security
Features
Data & ID
Back



Quaker City Bank

FOOTHILL RANCH OFFICE
26502 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

For NOVEMBER 2004 RENT -- APT #1434

⑆322270453⑆0528 5410175309⑈

Dec.
10/23/04
EXPENSE

MPSC 10/26/04
1313071110

12200066141
64827 537 LA CA 032
10/25/04
5850104056

FOR THE
BANK OF AMERICA
PROPERTY
EQUITY RESIDENTIAL INVESTMENT CORP
AS AGENT FOR THE BANK OF AMERICA
10/25/04

Rent without Garage
for December 2004

581

28 DECEMBER 2004

90-7045/3222

© HARLAND 2003

Pay to the Order of SONTERRA APARTMENTS

\$ 178³²/₁₀₀ ~~XX~~ ★

One-hundred seventy-eight $\frac{32}{100}$ Dollars



Security
Features
Details &
Back.



Quaker City Bank

FOOTHILL RANCH OFFICE
26502 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

For PRO-RATED RENT FOR JANUARY 2005
PLUS WATER BILL DUE 01/01/2005

132227045310581 541017530911

00000 17832

EQUITY RESIDENTIAL PROPERTIES MGMT CO
AS AGENT FOR SONTERRA AT FOOTHILL RANCH
1420005823

FOR DEPOSITIONAL
BANK OF AMERICA
491000358

121000358

0716

CONCLUSION

MPSC 01/03/05
1220006614
12/31/04 9:00 AM CA
12/07/04 1A CA
12/07/04 1A CA

[illegible]

Pro-rated Rent for
(10 Days) January 2004