UMH PROPERTIES, INC.
NJ RESIDENT SCREENING POLICY

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UMH Properties, Inc. ("UMH") offers equal housing opportunity. In accordance with state and federal Fair Housing laws, as well as our company policy, UMH does not discriminate with regard to race, color, religion, sex, national origin, disability or familial status. In addition, UMH does not discriminate with regard to marital status, source of income, age, sexual orientation, personal appearance, political affiliation, place of residence, matriculation or military status, or any other characteristic or status protected by law. UMH welcomes all qualified residents.

PURPOSE OF THIS DOCUMENT

We offer the following information so that all applicants will have available to them a detailed statement of the rental qualifying policies of UMH. This document includes formal language and legal terms. If the applicant has any questions about UMH policies or about the information contained in this document, he or she should contact any member of the UMH management team for a detailed explanation. The following standards are to be applied uniformly to all applicants for residency.

MAXIMUM NUMBER OF RESIDENTS

A maximum of two persons per bedroom may reside in a manufactured home unless local law is stricter. A child under the age of 2 shall not be considered when calculating this occupancy requirement.

PHOTO IDENTIFICATION

All persons who are 18 years of age or older and applying for residency will be required to show valid photo identification. Acceptable identification includes a driver's license, passport, and/or state-issued photo identification card. All persons who sign a lease agreement as a Resident (as opposed to an occupant) must also provide either a Social Security card or an Individual Taxpayer Identification Number (ITIN) card. However, international students who do not possess a SSN or ITIN card may be accepted if they are in the country legally with a valid student visa and meet all other residency criteria.

ADDITIONAL OCCUPANTS WILL BE NAMED ON THE LEASE

All applicants and occupants 18 years of age and older must be listed in the residency application and will be subject to a background investigation.

Each occupant who will be financially responsible under the lease must be 18 years of age or older and named as a tenant on the lease.

INCOME

40% of the applicant's net income must cover lot rent and, if applicable, home loan payment or home rent. Other than as provided below, the applicant will be required to provide written proof from the applicant's employer to support the amount of income the applicant claims on the application. If such proof is not available, the applicant may provide pay stubs for at least six consecutive months of employment, federal income tax returns from prior year(s), and/or other proof deemed acceptable by UMH. Where the applicant cannot satisfy the income criteria, a co-signer or guarantor may be accepted, on a case-by-case basis, as a source of income, whether supplemental or primary, as a reasonable accommodation for a person with a disability to meet income requirements. Unemployment compensation, allowances from parents, scholarships, study subsidies and/or other inconsistent or temporary income, such as commissions or tips will not be considered as verifiable income. Alimony and/or child support will be considered verifiable income provided such alimony and/or child support is pursuant to a court order. If there is any question regarding an applicant's income, please call the corporate office.

EMPLOYMENT

Applicants must provide proof of employment. If the applicant has changed employment in the past six months, the applicant will need to show a minimum of six consecutive months of verifiable employment with one employer in the past 12 months. Length of employment must be verified by either supervisory personnel or by the Human Resources Department of the applicant's current and past employers. Offer letters of employment may be accepted as proof of income. UMH reserves the right to verify the employment offer.

SELF-EMPLOYMENT/RETIREMENT

If the applicant is self-employed or retired, the applicant must provide proof of income and/or the ability to pay rent for the term of the lease by furnishing copies of federal income tax returns filed for the past two years, or a current certified financial statement, and/or photocopies of the applicant's three most recent bank statements.

CREDIT HISTORY

A credit report will be completed on all applicants to verify credit ratings. A negative credit history is grounds for the denial of the application. Negative credit history includes but is not limited to any of the following:

a. Any judgment or tax lien not remedied and/or any foreclosure of real estate not included in bankruptcy;
b. Any repossession of material or personal property that is not being repaid, except when part of a bankruptcy, separation, or divorce;
c. Any lawsuit pending or not remedied for the collection of a personal debt;
d. Any personal bankruptcy initiated within the past five years that has not been discharged;
e. Unexplainable bad credit history

The absence of a credit file does not affect an applicant adversely, however, if the applicant has no credit rating, additional checks for rental history and income/employment should be completed.

If a current resident wishes to move to a different home within the community or move to another UMH community, and the new home rent will be 10% or more than the current home, a new credit check will be performed. A new criminal history check will also be performed if it has been over one year since it was last completed.

RENTAL HISTORY

Any negative rental history is grounds for the denial of an application. Negative rental history includes but is not limited to the following:

a. Any breach of a lease agreement, unless the applicant can provide documentation of proven negligence on the part of the management and/or owner of the property, which documentation must be acceptable to the management of UMH.
b. In the past 12 months, no more than 10 percent of rental payments and/or any rental-related debt – including payment agreements and judgments – shown as late pays or NSF checks.
c. Anyone who has been evicted for nonpayment of rent or other lease or rules violations in the past 3 years.
d. Any other objective evidence of negative rental history, such as excessive damage to premises or numerous noise complaints.

CRIMINAL HISTORY

A criminal background check ("CBC") will only be conducted after a conditional offer of residency has been made. A separate CBC disclosure will be provided to prospective tenants along with this screening policy and must be signed by all prospective tenants before a CBC can be commenced.

EXPIRATION OF RESIDENCY APPROVAL

Residency approvals shall be valid for ninety (90) days. If an applicant has been approved for residency but does not move into a community within the ninety day period, he or she must reapply for residency.

If a current resident has been absent from the community for a period of six (6) months or more, then their residency shall be deemed to have expired. This shall not relieve that resident of his or her responsibility to comply with all terms of the lease, including paying rent and complying with the community rules. If the resident returns after the six month period and seeks to reinstate his or her residency, they must reapply for residency in order to re-commence residency within the community. A new background check shall also be completed.

FALSIFICATION OF APPLICATION

Any falsification in an applicant's paperwork may result in the automatic rejection of the residency application. If a falsification is not discovered until after an application is approved and a lease agreement is signed, it may be considered to be a violation of the lease and subject to eviction. In the event that an applicant falsifies his or her paperwork, UMH has the right to hold all deposits and fees paid to apply toward any consequential damages.

CONFIDENTIALITY

In keeping with our policy of confidentiality and privacy for our residents, UMH does not discuss individual credit reports with applicants. If the applicant would like to discuss or dispute anything in his or her credit report, he or she will need to contact the credit bureau that made the report. At the applicant's request, UMH will provide him or her with the name and address of that credit bureau. If the applicant has any questions about this policy, he or she should ask to speak to the Legal Department at UMH.

I (we) certify that I have received a copy of this document, and understand the provisions contained herein.

I (we) authorize you to obtain an investigative report in connection with this application. This report may include information as to my character, general reputation, personal characteristics and credit standing. I have read and understand the criteria from which my application will be approved.

I (we) have also been provided with an opportunity to review the UMH Park Rules and Regulations and I agree to abide by them should my application be accepted.

Applicant	Date	Applicant	Date