

**Exhibit 4.1 Rental Screening Criteria**

**QUALIFICATION CRITERIA:**

<b>Rental History:</b>	<b>12 months valid, verifiable rental history.</b> <i>Valid means a written lease or month-to-month agreement or verifiable agency housing. Rental history of less than 12 months may result in a conditional approval, requiring a Co-Signer. The recommendation will be dependent on credit history, employment history and income requirements.</i>
<b>Credit History:</b>	<b>Credit history reflecting that all existing accounts are in good standing. No credit will be considered good credit.</b> <i>Derogatory credit history in excess of \$500 may result in a conditional approval requiring a Co-Signer. The recommendation will be dependent on rental history, employment history and income requirement.</i>
<b>Employment:</b>	<b>No minimum requirements.</b>
<b>Income:</b>	<b>No minimum requirements.</b>
<b>Social Security:</b>	<b>Applicant must have a valid, verifiable social security number and/or valid visa, alien registration receipt card, temporary resident card, employment authorization card number of other identification verifying eligibility to reside in the United States.</b> <i>Falsification of any of these numbers will result in denial.</i>

**CO-SIGNER CRITERIA:**

A co-signer will be approved if all the qualifications below are met without exception. The co-signer will not qualify if any one of the criteria are not met without exception.

<b>Rental History:</b>	12 months of valid and verifiable rental or mortgage history with no late payments.
<b>Credit History:</b>	At least four accounts in good standing with less than \$500 in derogatory accounts.
<b>Employment:</b>	12 months on the job or continuous, verifiable employment or guaranteed source of income for 12 months.
<b>Income:</b>	Verifiable, income must equal no less than 4 times the rental amount.
<b>Residence:</b>	The co-signer must reside in the state of Washington.

**GROUND FOR DENIAL WILL RESULT FROM THE FOLLOWING (BOTH CONVICTIONS AND PENDING CHARGES) ON ALL APPLICANTS:**

- Verification that the household does not meet the eligibility requirements of the HUD program or any other applicable affordable housing programs
- Eviction from federally subsidized housing
- Verified eviction showing on credit report or confirmed with landlord
- Rental collection verified on credit report
- Balance owing to landlord
- Extreme negative and adverse rental history, e.g., documented complaints and/or damages, multiple late payments or 72-hour notices to pay or vacate with statement by landlord of "WOULD NOT RE-RENT"
- Verification from a former landlord of failure to cooperate with applicable re-certification procedures
- Verification from a former landlord of termination of assistance as a result of fraud
- Failure to sign and submit HUD required verification forms, e.g., HUD9887, HUD9887A, Section 214
- Unverifiable social security number or falsification of social security number
- Falsification of rental application or Rental Eligibility Application (including non-disclosure of criminal records)
- Breaking lease agreement that will result in collection filing
- Verified name and date of birth match of criminal conviction as follows:

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○ Murder (all counts)	○ Kidnapping (all counts)	○ Manslaughter (all counts)
○ Theft (all counts)	○ Assault (1 <sup>st</sup> , 2 <sup>nd</sup> & 3 <sup>rd</sup> Degree)	○ Robbery (all counts)
○ Burglary (all counts)	○ Vehicle Prowling (all counts)	○ Malicious Mischief (1 <sup>st</sup> & 2 <sup>nd</sup> Degree)
○ Rape (all counts)	○ Rape of a Child (all counts)	○ Child Molestation (all counts)
○ Embezzling (all counts)	○ Forgery (all counts)	○ Fraud (all counts)
○ Arson (all counts)	○ Reckless Burning (1 <sup>st</sup> Degree)	○ Any Drug Related Conviction (all counts)

**OCCUPANCY CRITERIA:**

Studio	3 Occupants
1 Bedroom Unit	3 Occupants
2 Bedroom Unit	5 Occupants
3 Bedroom Unit	7 Occupants
4 Bedroom Unit	9 Occupants

\*If a household is approved for occupancy based on their screening report but then later found to be ineligible, the finding of eligibility will constitute a reversal of the screening approval.