



Application Denial Appeal Policy

effective 06/09/2025

Applies To: All rental applicants for properties managed by Spradley Properties.

1. Exception Request Process:

Applicants who do not meet all standard rental criteria may submit a request for an exception if they can demonstrate **all** of the following:

- A temporary financial hardship (e.g., job loss, medical emergency, or major life change) that has since been resolved.
- A consistent history of on-time rent payments both before and after the hardship.
- Current stable income and a demonstrated ability to pay rent moving forward.
- Transunion Resident Credit Score must not fall below a score of 550.

2. Required Documentation for Review:

Applicants must submit the following documents within **48 hours** of the application denial:

- Written Explanation – A letter describing the reason for late payments and detailing how the financial situation has improved.
- Proof of Stable Income – Recent pay stubs, an employment verification letter, or bank statements showing ongoing financial stability.
- Rental History Verification – A letter from a previous landlord confirming a history of on-time payments before and after the hardship, or a rental ledger showing at least 12 consecutive months of timely payments.

3. Decision & Fair Housing Compliance:

- All exception requests are reviewed using consistent criteria for all applicants.
- Requests will be reviewed and processed within 4 business days, subject to property owner approval where required.
- Approval of an exception does not guarantee lease approval. All alternative conditions must be satisfied before a lease agreement is signed.
- Spradley Properties complies fully with Fair Housing laws and does not discriminate based on race, color, national origin, religion, sex, disability, or familial status.