

FREQUENTLY ASKED QUESTIONS

1. WHAT IS A GUARANTOR?

The word "Guarantor" is a term which refers to the person who will guaranty the obligations of the Resident including, but not limited to financial responsibilities.

A Guarantor must meet the following criteria:

- Rent/Earnings Ratio
- Guarantors must have a monthly income greater than the monthly rent as outlined in the rental criteria to be approved
- Non-Criminal Financial Screening
- Guarantors will be screened using a third-party screening company to evaluate Guarantor's credit, check-writing history and rental history. Recommendations from the third-party company will be returned as one of the following: Full Pass (Standard deposits apply, if applicable), Pass with Conditions (Non-criminal factors do not meet community standards; the application is rejected), or Deny (Non-criminal factors do not meet community standards the application is rejected. Applications which yield a Pass with Conditions or Deny recommendation from the screening company are welcome to apply with a different guarantor).

1A. DOES A GMH STUDENT LIVING PROPERTY REQUIRE A GUARANTOR?

Yes. All of our residents must have guarantors for their individual housing contracts in order to make sure all financial obligations can be met. Potential guarantors must meet minimum credit and income requirements, and sign the guarantor addendum to each contract. Contact our leasing office to learn more about guarantor requirements.

2. WHAT ARE INSTALLMENTS & HOW DO I PAY?

Residents can pay their monthly installments either online, using our easy resident portal, or drop off a check in-person at our leasing office. For ultimate convenience, residents can also set up automatic payments through our portal so they never miss a payment.

3. HOW LONG IS THE HOUSING CONTRACT?

We want to make everything as easy as possible for residents. That's why we offer individual housing contracts that span 12 months.

4. WHAT IS A RESIDENT PORTAL?

All of our Residents and their guarantors have access to our online resident portal. That is where Residents and guarantors can pay rent, submit maintenance requests, set up automatic payments and more.

5. DO I NEED RENTERS INSURANCE?

Residents' (and/or their guests') personal belongings are not insured by GMH when signing a lease. Renter's Insurance is required to move-in. Usually renters insurance is about \$20/month and can often be issued through your automobile insurance carrier or existing homeowners insurance.

6. WHAT IS AN INDIVIDUAL HOUSING CONTRACT?

Unlike some apartment communities, GMH Student Living properties offers individual housing contracts for added peace of mind. Individual housing contracts mean students are only responsible for their monthly installment payments, not those of their roommates. Contact us to learn more about our individual housing contracts.

7. ARE ROOMMATE MATCHING SERVICES AVAILABLE?

Yes! We offer complimentary roommate-matching services for students. The process is simple — residents fill out a detailed questionnaire asking about their lifestyle preferences, hobbies, and habits, and our team matches them with another resident whose answers align. Contact us for more information about our roommate-matching services or to start on your questionnaire.

8. DO GMH STUDENT LIVING PROPERTIES HAVE ON-SITE STAFF?

Yes! We want to make sure our residents are completely taken care of. To make their lives easier, we employ a well-qualified team of management and maintenance professionals on-site. We even have a 24/7 maintenance staff available in case of an emergency.