

CANNERY PLACE

RESIDENT SELECTION CRITERIA

I. PRIORITIES FOR PROCESSING

- A. Each application will be stamped numerically, dated, and processed according to their ranking order, income eligibility, unit size, and preferences. If no units are available, applications will be placed on the waiting list in this same order.
- B. As vacancies occur, applicants who appear to be eligible will be notified by mail of a pre-screening interview date and time. All new applications will be added to the waiting list and processed as needed to fill the units.
- C. Credit report fee is **\$25** per each applicant over 18 years of age. Only Money Orders or Cashier's Checks will be accepted. (NO cash or personal checks.)

II. OCCUPANCY STANDARDS

A. Units will be occupied in accordance with the following standards:

<u>UNIT SIZE</u>	<u>MINIMUM</u>	<u>MAXIMUM</u>
1 Bedroom	1	3
2 Bedroom	2	5

- C. 1. Every household member on the application will be counted when determining unit size.
- 2. The head of household must be 18 years of age or older, unless he or she is an emancipated minor.
- 3. Personal care attendants may occupy a separate bedroom.
- 4. When a medical hardship is verified to the satisfaction of the managing agent, couples or persons of the same sex who would generally share sleeping quarters may occupy separate bedrooms.

D. Income Limits

<u>Income Level</u>	<u>One Person</u>	<u>Two Person</u>	<u>Three Person</u>	<u>Four Person</u>	<u>Five Person</u>
60% AMI Income	\$33,660	\$38,460	\$43,260	\$48,060	\$51,960
50% AMI Income	\$28,050	\$32,050	\$36,050	\$40,050	\$43,300
30% AMI Income	\$16,830	\$19,230	\$21,630	\$24,030	\$25,980

III. VERIFICATION PROCESS

- A. Financial
 - 1. All income will be verified in writing from the income source on appropriate project income verification forms.
 - 2. All assets, including bank accounts, will be verified.
 - 3. Resident's income cannot exceed the area median income as published annually by the U.S. Department of Housing and Urban Development.
 - 4. Applicants with Section 8 Certificates and Vouchers will be accepted.

5. Applicants whose rent would be more than 45% of the household's combined monthly income will not be accepted. This requirement may be waived if applicant can prove that their current rent is equal or greater than the development's rent. At least six months worth of rent receipts must be verified. For eligibility purposes only, in-kind sources like food stamps, Medical, etc., will be counted in determining percentage of household income used for rent. Section 8 applicants are presumed to pass the 45% rule.

6. Third party income verification will be required from all sources, including but not limited to:
 - a. Employment
 - b. Savings and checking
 - c. Pension
 - d. Disability
 - e. Asset verified, property, home, stocks, bonds, IRA, etc.
 - f. Government assistance, A.F.D.C., food stamps, etc.
 - g. Social security

7. A credit reference and criminal background check will be required for all household members 18 years and older.
8. Income calculations are based on the applicant's anticipated annual gross income for the following 12 months. Annual gross income includes income from any and all assets and sources.
9. A previous rental history of two years is required.
10. Applicant's credit history, and prior and current landlord references, will be reviewed and considered in the selection process.

IV. GENERAL

- A. All applicants will be interviewed by the Property Manager or other representative of management.
- B. No pets will be allowed except those agreed to in writing by management, i.e., one small caged bird or a small fish aquarium. A "Seeing Eye" dog or a dog for the deaf is not considered a pet.
- C. The applicant is responsible for completing the application accurately. Misrepresentation of information is grounds for disqualification or termination of occupancy. If an application is rejected, the applicant will be informed in writing and given the procedure required for an appeal. A unit will not be held during an appeal process.

V. REJECTED APPLICATIONS

- A. Applicants may be rejected for any of the following:
 1. Blatant disrespect, disruptive or anti-social behavior toward management, the property or other residents exhibited by an applicant or family member any time prior to move-in (or a demonstrable history of such behavior);
 2. A negative landlord or other reference, including but not limited to failure to comply with the lease, poor payment history, poor housekeeping habits, failing to respect others peaceful enjoyment, or eviction for cause;

3. Failure to present all members of the family at the full family interview (or some other time acceptable to management) prior to completion of Initial Certification;
4. A negative credit report (as defined previously, see "Financial");
5. Rent exceeding 45% of household's monthly income as calculated by management;
6. Falsification of any information on the application;
7. Family composition not appropriate for available bedroom size;
8. Failure to update waiting list application within specified time after notification;
9. Other good cause, including, but not limited to, failure to meet any of the selection criteria in this document.
10. A criminal history that includes any felony conviction for: physical/sexual abuse, sale or distribution or use of controlled substances, robbery, burglary, and any act of violence that could affect the health, safety, or welfare of other residents.

VI. FAIR HOUSING

- A. The project will comply with all Federal, State or local fair housing and civil rights laws and with all equal housing opportunity requirements.
- B. The project will comply with the affirmative fair housing requirements.

VII. EVALUATION OF APPLICANT'S CREDIT REPORT

- A. Reasons for rejection (all adult household members must meet same standards):

Within the last three years:

- (1) A single unmet credit problem in excess of \$500.
(Medical expenses and student loans are exempt from this standard.)
- (2) Total unmet credit problems in excess of \$1,500.
- (3) A bankruptcy.
- (4) A State or Federal tax lien in excess of \$500.
- (5) A total of ten (10) unmet credit problems of any value.
- (6) Prior evictions or unlawful detainer.

- B. Reasons mitigating rejection:

- (1) Eviction / bad credit - if applicant can prove that he/she moved from the unit and spouse was evicted later; court settlement stipulated spouse was responsible for all debts, etc.
- (2) If applicant provides proof of a payment plan for past due collections.





CANNERY PLACE GROUNDS FOR DENIAL OF RENTAL APPLICATION



TDD # (415) 345-4470 or
California Relay Service (711)

We welcome your application to rent an apartment at Cannery Place. It is the responsibility of each applicant to provide any and all information required to determine eligibility. The following lists the reasons why we might deny your application:

1) Credit

- (a) A single unmet credit problem in excess of \$500
- (b) Total unmet credit problems in excess of \$1,500
- (c) A bankruptcy
- (d) A state or Federal tax lien in excess of \$500
- (e) A total of ten (10) unmet credit problems of any value
- (f) Prior evictions or unlawful detainer

An exception for extraordinary medical and/or student loan expenses may be permitted

2) Rental History

- (a) A judgment against an applicant obtained by the current or previous landlord.
- (b) An unmet obligation owed to a previous landlord.
- (c) The applicant must have made timely payments of the last two year's rental payments.
- (d) Negative landlord reference

3) Personal History

- (a) A history of violence or abuse (physical or verbal), in which the applicant was determined to be the antagonist.
- (b) Current abuse of alcohol or use of illegal drugs. Use shall constitute abuse for illegal drugs (unless required by doctor's verification).

4) Criminal Background Check & Personal History

A check will be made of criminal conviction records for the past seven years for all adult Applicants of the household. Reports will be obtained from local and/or state records and may also include local Police records. If the Applicant has resided in a state other than California and has a past felony conviction, a report will be required from that state or federal organization. Generally, public records of this sort are only available for the past seven (7) years. However, if information becomes known during the screening process regarding criminal activity that happened before the past seven year period which could impact the Applicant household's eligibility to live at the property, the Management Agent reserves the right to consider this information as well. Serious felony offenses and/or continued and ongoing criminal activity will be grounds for rejection if such offenses involve physical violence to persons or property, domestic violence, sexual abuse, manufacture or sale of narcotics or other illegal substances, illegal weapons possession, any form of assault, breaking and entering, burglary or drug related criminal offenses. The nature, severity and recency of such felony offenses and/or ongoing criminal activity will be considered when reviewing the Applicant and only those potentially impacting the health, safety, security or right to peaceful enjoyment of the property of and by other residents, visitors or employees will be considered. Additionally, applicants may be rejected due to:

- A history of violence or abuse (physical or verbal), in which the applicant was determined to be the antagonist.
- A household in which any member is currently engaged in illegal use of drugs or for which the owner has reasonable cause to believe that a member's illegal use or pattern of use of a drug may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents.
- Any household member, if there is reasonable cause to believe that a member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment of the property by other residents.

Consideration may be granted to Applicants with past nonviolent criminal records occurring seven or more years in the past with no further criminal record. Applicants will be provided the criminal background record and provided an opportunity to respond and to provide evidence of mitigating factors.

5) Full Time Student Status

Units comprised of full-time students do not qualify to reside in tax credit properties. However there are exceptions as outlined by the IRS under IRC §42(i)(3)(D) that include:

- (a) Receiving assistance under Title IV of the Social Security Act (AFDC, TANF);
- (b) Enrolled in a job training program receiving assistance under the Work Force Investment Act (WIA), (formerly the Job Training Partnership Act) or under another similar federal, state, or local laws;
- (c) Single parents with minor children, all of whom are full-time students and such parents and children are not dependents of another individual (children in household can be claimed as dependents on either parent's tax return).



CANNERY PLACE
GROUNDS FOR DENIAL OF RENTAL APPLICATION



TDD # (415) 345-4470 or
California Relay Service (711)

- (d) All members of household are married and have filed a joint tax return or are entitled to file a joint tax return.
- 6) **Annual Income/Occupancy standard/other program regulations**
 - (a) Annual Income (including assets) not within the established restrictions of the property.
 - (b) Household size must meet the established occupancy standard for the property.
 - (c) Applicant must meet all program regulated eligibility.
- 7) **Documentation**
Each potential occupant must provide all documentation required by the selection process. If an applicant does not show up for an interview, or provide at a minimum the following documentation, it is grounds for denying your application.
 - (a) Completed and signed application, release of information, grounds for denial, and application fee (if required).
 - (b) Landlord references covering the last 2 years of residency. *Please note: Applicants who have not held a rental agreement for a minimum period of twelve months within the last five years will be required to provide references from a person not related to the applicant who has known the applicant for at least five years.*
 - (c) Proof of all income sources and assets, including the most recent income payments (i.e. pay check stub, social security or other independent verifications).
 - (d) Copy of most recent bank statements and/or other accounts (IRA, stocks, mutual funds, etc.)
- 8) **Offer of an Apartment**
Applicants will be offered only one apartment. Declining the offer of an apartment is considered to be a withdrawal of the application by the applicant unless there are verifiable medical circumstances that prevent you from moving at the time of offer.
- 9) **Nondiscrimination**
In the performance of its obligations The John Stewart Company will comply with the provisions of any federal, state or local law prohibiting discrimination in housing on the basis of race, color, creed, ancestry, national origin, sex, sexual orientation, familial status, source of income, age, disability, AIDS, or AIDS related condition.
- 10) **Appeal**
Applicants who are not accepted will have 14 days to appeal. During the hearing mitigating circumstances will be considered. Persons with a disability have the right to request reasonable accommodations to participate in the hearing process. No unit will be held during the appeal process. If the appeal is successful, applicants will be offered the next available unit of the applicable unit type.

I HAVE READ AND UNDERSTAND THE FOREGOING AND FIND THEM TO BE REASONABLE REASONS MY RENTAL APPLICATION CAN BE DENIED. I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE ATTACHED HOUSING AND INCOME STATEMENTS ARE TRUE AND CORRECT.

Applicant #1: _____	Date: _____
Applicant #2: _____	Date: _____
Applicant #3: _____	Date: _____
Applicant #4: _____	Date: _____
Applicant #5: _____	Date: _____

**NOTE: Any change to this document must be approved by the Regional Vice President in writing.
This document must be attached to all applications.**



APPEAL AND GRIEVANCE PROCEDURE (TAX CREDIT PROPERTIES)



If an Applicant or a Resident feels any representative of management has acted in a discriminatory manner, the first step should always be informal discussion of the incident. If this fails to resolve the grievance, the following steps should be taken:

1. Mail or give a written explanation to the Property Manager, stating the complaint, the specific time(s) of incident(s) prompting the complaint, and the desired resolution. If you are unable to provide a written account, we will accept a verbal grievance and put it into writing for you.
2. If a satisfactory resolution is not reached within fourteen (14) days following mailing (or delivery) of the complaint, a copy of that complaint should be directed to the Regional Manager responsible for the project, at The John Stewart Company. Additional information, such as the Property Manager's response as understood by the applicant/resident, should accompany this complaint.
3. If the applicant/resident is dissatisfied with the results of communication with the Regional Manager, the issue may be brought to the Director and then to Regional Vice President. Every attempt will be made to resolve grievances within five (5) business days following the final grievance meeting.
4. If all of the above action fails to resolve the matter, the Office of Fair Housing and Equal Opportunity of The Department of Housing and Urban Development (HUD) may be asked to review the matter.
5. If you feel you have been discriminated based on a disability you may contact the local 504 Coordinator, Tracy Esposito, (916) 561-0323.

Persons with a disability have the right to request reasonable accommodations to participate in the informal hearing process. If the applicant/resident is a person with a disability, we will consider extenuating circumstances where this would be required as a matter of reasonable accommodation. Please contact the local 504 Coordinator at the telephone number above.

TDD Telephone device for the deaf only (415) 345-4470 or California Relay Service (711).

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

To be attached to all applications and resident files.



DO NOT DUPLICATE
ONE APPLICATION PER HOUSEHOLD ONLY
Cannery Place Apartments
601 Cannery Ave
Sacramento, CA 95811
Ph: 916-553-2222 Fax: 916-447-2824
APPLICATION FOR ADMISSION



<PROPERTY NAME> will comply with the provisions of any federal, state or local law prohibiting discrimination in housing on the basis of race, color, creed, ancestry, national origin, sex, sexual orientation, familial status, source of income, age, disability, AIDS, or AIDS relation condition.

Please notify the business office if you need auxiliary aids such as large type face, information by audio tape, computer disk, Braille and/or in a language other than English. Best efforts will be made to accommodate such requests.

I SPEAK: (Arabic) عربي ; (Cantonese) 广东话 ; (Mandarin) 国语 ; (Korean) 언어 ; (Russian) Русский ; (Spanish) Español ; (Tagalog) Tagalog ; (Vietnamese) Tiếng Việt

TDD Telephone device for the deaf only: California Relay Service (711).

Please fill in all blanks. Incomplete applications will not be processed.

APPLICANT NAME: _____

DATE OF BIRTH: _____ **SOCIAL SECURITY #:** _____

CURRENT ADDRESS: _____ **APT. #:** _____

CITY, STATE, ZIP CODE: _____

PREVIOUS ADDRESS: _____ **APT. #:** _____

CITY, STATE, ZIP CODE: _____

HOME PHONE #: _____ **WORK #:** _____ **OTHER WORK #:** _____

CELL PHONE #: _____ **OTHER#:** _____

FAX #: _____

E-MAIL: _____

INDICATE TWO PEOPLE WHO GENERALLY KNOW HOW TO CONTACT YOU:

1. **NAME:** _____ 2. **NAME:** _____

ADDRESS: _____ **ADDRESS:** _____

PHONE #: _____ **PHONE #:** _____

HOUSEHOLD COMPOSITION AND CHARACTERISTICS

LIST ALL HOUSEHOLD MEMBERS WHO WILL BE LIVING IN THE RESIDENCE. GIVE THE RELATIONSHIP OF EACH FAMILY MEMBER TO THE HEAD OF HOUSEHOLD.

LAST NAME	FIRST NAME	BIRTHDATE (MM/DD/YYYY)	SOC. SEC. #
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____

7. _____

8. _____

DO YOU OWN A CAR? _____ WOULD YOU REQUIRE A PARKING SPACE? _____

Do you Smoke? _____ YES _____ NO

CURRENT HOUSING STATUS

How many people live in your home now? _____ How many bedrooms do you have? _____

Have you or anyone you plan to have living with you had your residency/tenancy terminated for fraud, non-payment of rent or failure to comply with lease provisions? _____ YES _____ NO. If "YES", please explain _____

Do you plan to have anyone living with you in the future who is not listed above?

_____ YES _____ NO. IF YES, PLEASE EXPLAIN: _____

If you have listed a child or children above, do you have full custody of your child(ren) listed above? _____ YES _____ NO.

Explanation of custody arrangements: _____

Have you or anyone you plan to have living with you been convicted of a felony?

_____ YES _____ NO. If "YES", please list the disposition behind each incident involving all members of the proposed household: _____

Do you have any family members or friends who currently work at this property and/or with John Stewart Company, the Management Agent?

YES. _____ If "YES", name of employee: _____ NO. _____

Do you have a section 8 voucher or certificate? _____ Expiration Date: _____

Yes No

Please list at least two (2) years of rental history below.

1. **CURRENT LANDLORD:** _____

PHONE #: _____ FAX #: _____

WHAT IS YOUR CURRENT RENT? _____

LANDLORD'S ADDRESS: _____

DATE OF MOVE-IN: _____

YOUR ADDRESS/APT. #: _____

2. **PREVIOUS LANDLORD:** _____

PHONE #: _____ FAX #: _____

RENT AMOUNT: \$ _____

LANDLORD'S ADDRESS: _____

DATE OF MOVE-IN: _____ DATE OF MOVE-OUT: _____

YOUR ADDRESS/APT. #: _____

INCOME INFORMATION

Does any family member now receive or expect to receive income from any of the following sources? For each "YES" answer, provide the details in the chart below:

<u>Income</u>		<u>Monthly Gross Income</u>
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we am self-employed. (List nature of self employment and Family Member) _____
		(use <u>net</u> income from business) \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we have a job and receive wages, salary, overtime pay, commissions, fees, tips, bonuses, and/or other compensation: List the businesses and/or companies that pay you: <u>Name of Employer</u> / <u>Family Member</u> 1) _____ 2) _____ 3) _____
		\$ _____ \$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive cash contributions of gifts including rent or utility payments, on an ongoing basis from persons not living with me.
		\$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive unemployment benefits.
		\$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive Veteran's Administration, GI Bill, or National Guard/Military benefits/income.
		\$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive periodic social security payments. <u>Family Member</u> 1) _____ 2) _____
		\$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	The household receives <u>unearned</u> income from family members age 17 or under (example: Social Security, Trust Fund disbursements, etc.).
		\$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive Supplemental Security income (SSI). <u>Family Member</u> 1) _____ 2) _____
		\$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive disability or death benefits other than Social Security. <u>Family Member</u> 1) _____ 2) _____
		\$ _____ \$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we receive Public Assistance Income (examples: TANF, AFDC)
		\$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we am entitled to receive child support payments.
		\$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	I/we am currently receiving child support payments.
		\$ _____

<input type="checkbox"/>	<input type="checkbox"/>	I/we receive alimony/spousal support payments	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we receive periodic payments from trusts, annuities, inheritance, retirement funds or pensions, insurance policies, or lottery winnings. If yes, list sources _____ and _____ Family Member	\$ _____ \$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we receive income from real or personal property.	(use <u>net</u> earned income) \$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we receive student financial aid (public or private, not including student loans). <u>Family Member</u>	\$ _____ \$ _____
		TOTAL HOUSEHOLD MONTHLY INCOME	\$ _____
		TOTAL HOUSEHOLD ANNUAL INCOME (TOTAL MONTHLY INCOME x 12)	\$ _____

Asset Information

			Interest Rate	Cash Value
<input type="checkbox"/>	<input type="checkbox"/>	I/we have a checking account(s). If yes, list bank(s) _____ and _____ Family Member	_____% _____% _____%	\$ _____ \$ _____ \$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we have a savings account(s) If yes, list bank(s) _____ and _____ Family Member	_____% _____%	\$ _____ \$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we have a revocable trust(s) If yes, list bank(s) 1) _____	_____%	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we own real estate. If yes, provide description: _____		\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	I/we own stocks, bonds, or Treasury Bills		

		If yes, list sources/bank names 1) _____ 2) _____ 3) _____	_____% _____% _____%	\$ _____ \$ _____ \$ _____
<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have Certificates of Deposit (CD) or Money Market Account(s). If yes, list sources/bank names and Family Member 1) _____ 2) _____ 3) _____	_____% _____% _____%	\$ _____ \$ _____ \$ _____
<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have an IRA/Lump Sum Pension/Keogh Account/401K. If yes, list bank(s) and Family Member 1) _____ 2) _____	_____% _____%	\$ _____ \$ _____
<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have a whole life insurance policy. If yes, how many policies _____		\$ _____

<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have cash on hand.		\$ _____
<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have disposed of assets (i.e. gave away money/assets) for less than the fair market value in the past 2 years. If yes, list items and date disposed: 1) _____ 2) _____		\$ _____ \$ _____
<input type="checkbox"/> YES <input type="checkbox"/> NO		I/we have income from assets or sources other than those listed above. If yes, list type below: 1) _____ 2) _____	_____% _____%	\$ _____ \$ _____

Student Status

Yes No

<input type="checkbox"/> Yes <input type="checkbox"/> No	Does the household consist of persons who are all <u>full-time</u> students (Examples: College/University, trade school, etc.)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Does your household anticipate becoming a full-time student household in the next 12 months?

PLEASE CONSIDER COMPLETING THIS OPTIONAL SECTION:

Do you require special unit design features for mobility impairment? Yes _____ No _____

Do you require special unit design features for visual impairment? Yes _____ No _____

Do you require special unit design features for hearing impairment? Yes _____ No _____

APPLICANT CERTIFICATIONS

1. I/we certify that if selected to move into this project, the unit I/we occupy will be my/our primary residence.
2. I/we certify that the statements made in this application are true and complete to the best of my/our knowledge and belief.
3. I/we understand that false statements or information are punishable under federal law and cause for immediate denial of housing.
4. I/we understand we must provide written notification of any changes to the information on this form, especially address and telephone number.
5. I/we understand that the above information is being collected to determine my/our eligibility for an apartment. I/we authorize the owner to verify all information provided on this application and to contact previous or current landlords, employers, or other sources for credit and verification information which may be released by appropriate federal, state, local agencies, or private persons to the owner/management.
6. I/we agree to allow management to perform a consumer credit check and criminal background check on all adult household members. (I/we may request copies of these documents.) This will be required prior to an application being processed.
7. Housing is subject to availability.

HEAD OF HOUSEHOLD (PLEASE PRINT): _____

SIGNATURE OF HEAD: _____ DATE: _____

SIGNATURE ADULT APPLICANT #2: _____ DATE: _____

SIGNATURE ADULT APPLICANT #3: _____ DATE: _____

*How did you hear about our apartment community?

___ Newspaper ___ Flyer ___ Word of mouth

___ Other (please state) _____

Thank you.