



## APPLICATION PROCESS & GENERAL REQUIREMENTS

### City of Portland (Financially Responsible)



1. Apartments require 12+ months verifiable rental history.
2. **Single family homes require 24+ months verifiable rental history.**
3. Each applicant must complete a rental application and acknowledge our "Sight Unseen" policy. If the applicant is applying for a property that they have not seen in person, applicant agrees to take the unit in its "as-is" condition and assumes all responsibility with regard to the condition upon move-in at the time of signing the Agreement to Execute a Rental Agreement document(s).
4. Each adult applicant (age 18+) must complete the application via the designated form/online application portal and submit all required documentation and pet screening or profile. Required documentation is as follows but not limited to:
  - a) Identification (see screening criteria)
  - b) Income verification:
    - i) Employment: two months pay stubs or offer letter on company letterhead including supervisor contact information
    - ii) Self employment: previous year tax returns and/or qualifying bank statements plus business registration information if applicable.
    - iii) Government or other third party rental/income assistance programs: Award letter, contract or other verifiable documentation
    - iv) Social Security: Award letter dated within past six months
    - v) TANF/SNAP/Public Benefits: Verification of benefits from Department of Human Services or applicable organization
    - vi) Child Support: Verification of approved child support benefits from OR Department of Justice or other state agency
    - vii) Other income: Documentation including amount, schedule of income and contact information
  - c) Pet profile ([www.Petscreening.com](http://www.Petscreening.com))
  - d) Supplemental information (May include letters from case managers or additional
  - e) Application form must be fully completed, including but not limited to email and phone contact information for past landlords.
5. If applying with a co-applicant, all applications must be completed entirely to be considered as a joint application.
6. Each adult applicant (age 18+) must pay the nonrefundable screening fee of \$40.00 (plus any applicable processing fees).
7. The screening and verification process can take up to two business days. If manual processing is required, the screening process may take additional time.
8. If your application is approved, you will be required to sign the Agreement to Execute a Rental Agreement form and pay the designated non refundable security deposit within 48 hours.
9. Once the Agreement to Execute a Rental Agreement is signed and deposit(s) are paid for the unit; if no rental agreement is executed, applicants' non refundable security deposit payment(s) will be forfeited by the applicant.
10. If applicant's credit score is 700+, the credit portion of their screening is approved regardless of remaining credit criteria. Fox Management, Inc. may continue with some or all of the additional screening requirements.
11. Your move-in date must be within 14 days of the date of your approved application. Fox Management, Inc. will not "hold" a unit for longer than 14 days.
12. All applicants must be capable of entering into a legal and binding contract.
13. Bankruptcies filed within the past year may require 1.5x security deposit.
14. Incomplete, inaccurate or falsified information can result in denial of the application.
15. Occupancy may be up to two persons per bedroom, plus one for the household.
16. Depending on the household's income, renter's insurance is required for all properties.
17. Growing, manufacturing or distribution of marijuana or other controlled substances is prohibited at all properties.
18. Smoking is prohibited on all properties.
19. Approved applications are valid for 90 days from the date approved. Fox Management, Inc. may require that the applicant(s) declare that no material information has changed since the original application.
20. Properties may be subject to HOA rules and regulations.
21. Applications are processed on a first come, first serve basis. The first complete application, including but not limited to paid application fees and all required documentation and information, will be processed once received.
22. **If you have a pet:** A separate application through [www.Petscreening.com](http://www.Petscreening.com) is required at the time of the application. Additional pet screening fees apply. Pet approval and rent is based on your pet(s) "paw score(s)". Please refer to Pet Screening for detailed information and results. As this is a third party company, refunds are not available through our company for [www.Petscreening.com](http://www.Petscreening.com) at any time.
23. **If you have no pets or if your animal is an Emotional Support or Service Animal:** a Pet Screening profile is still required but no fee will be assessed. Breed restrictions may be waived for ESA and Service animals.
24. The following pet breed restrictions apply: Pitbull, Doberman, Rottweiler, German Shephard, Wolf (Hybrid) due to insurance limitations.
25. Homeownership is verified through the County Tax Assessor. Mortgage payments must be current. If a mortgage has a past-due balance or is in foreclosure, Fox Management, Inc. reserves the right to require a security deposit of 1.5x the monthly rent.
26. By applying, applicant accepts appropriate screening criteria based on the property location and their household income.
27. If applicant's move-in date is before the 20th of the month, 1st month's prorated rent is due at move-in. If the move-in date is the 21st or later, prorated first month's rent plus full second month's rent is due at time of move-in.
28. To be added on to an existing rental agreement, please refer to the Roommate Add-on Addendum. Adding your name to a current rental agreement will require a \$40.00 screening fee and application approval. At time of approval, an additional \$57.00 Roommate Add-on Fee will be due, as well as any additional deposits assessed depending on screening.
29. COSIGNER REQUIREMENTS:
  - Credit score 700+ preferred.
  - If credit score is under 700, homeownership is preferred but three years verifiable positive rental history may be accepted as an alternative to verify cosigner qualifications.
  - Income must be at least 3.5x the monthly rent.
30. Additional guidelines pertaining to federal, state and local laws regarding COVID-19 moratoria and protected emergency and/or grace periods may affect our ability to interpret information in relation to screening results.

*Applicants are entitled to and encouraged to request and review our rental agreement at any time.*

# CITY OF PORTLAND • STANDARD FINANCIALLY RESPONSIBLE RENTAL CRITERIA FOR RESIDENCY

## OWNER/AGENT'S EVALUATION PROCESS

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by Owner/Agent and the Applicant is either approved or denied in compliance with all local, state and federal laws. Applicants are welcome to provide supplemental evidence to mitigate potentially negative screening results.

Applicants have 30 days to appeal denied applications, during which time they may correct, refute, or explain negative information forming the basis for the denial. Applicants are also prequalified for any rental opportunities at Owner/Agent's properties for three months following the approval date. All screening fees are waived for three months following the approved appeal, but Applicants under these circumstances will be required to certify in writing that no conditions have materially changed from those described in Owner/Agent's approved application. If conditions have materially changed, Owner/Agent may use those changes as the basis for a denial.

## OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)
2. The general rule is two persons are allowed per bedroom. Owner/Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the bedrooms, and whether any occupants will be infants.

## GENERAL STATEMENTS

1. Any of the following items, or combination thereof, will be accepted to verify the name, date of birth and photo of the applicant:
  - i) Evidence of Social Security Number (SSN Card)
  - ii) Valid Permanent Resident Card
  - iii) Immigrant Visa
  - iv) Individual Taxpayer Identification Number (ITIN)
  - v) Non-Immigrant Visa
  - vi) Any government-issued identification regardless of expiration date
  - vii) Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy.

## INCOME CRITERIA

1. Monthly income must be 2 times the monthly stated rent\*, or 2.5 times the monthly stated rent if the monthly rent amount is below the maximum monthly rent for a household earning no more than 80 percent of the median household income as published annually by the Portland Housing Bureau. [https://www.multifamilynw.org/PHB\\_Rent\\_Income\\_Limits](https://www.multifamilynw.org/PHB_Rent_Income_Limits) Income sources shall include, but are not limited to: wages, rent assistance (non-governmental only), and monetary public benefits and are based on the cumulative financial resources of all financially responsible applicants. Applicants failing to qualify under this section may, at Owner/Agent's discretion, be required to pay an additional security deposit in the amount of half a month's rent.

\*If applicant will be using local, state or federal housing assistance as a source of income, "monthly stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.

2. Twelve months of verifiable employment will be required if used as a source of income.
3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

## RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require a security deposit not to exceed one and a half month's rent and/or qualified co-signer.
2. Three or more notices for nonpayment of rent within one year will result in denial of the application.
3. Three or more dishonored checks within one year will result in denial of the application.
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application except for unpaid rent, including rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022.
5. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.

## EVICITION HISTORY CRITERIA

Five years of eviction-free history is required except for general eviction judgments entered on claims that arose on or after April 1, 2020, and before March 1, 2022. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

## CREDIT CRITERIA

1. Negative or adverse debt showing on consumer credit report will require a security deposit not to exceed one and a half month's rent and/or qualified co-signers.

2. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.

## RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as "Rent Well," Owner/Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate that applicant will successfully live in the complex in compliance with the Rental Agreement. Based on this information, Owner/Agent may waive strict compliance with the credit, eviction and/or rental history screening criteria for this applicant.

## CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as provided in ORS 90.303(3): drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord's agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. Owner/Agent will also not consider convictions when Applicant is participating or has completed a diversion or deferral of judgment program or for crimes that are no longer illegal in the State of Oregon.

If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item (c) under "Criminal Conviction Review Process" below regarding holding the unit.

A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.

- a) Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- b) Felonies not listed above involving: drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.
- c) Misdemeanors involving: drug related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- d) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.
- e) Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

## Criminal Conviction Review Process.

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

- (1) Applicant has submitted supporting documentation prior to the public records search; or
- (2) Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation may include:

- i) Letter from parole or probation office;
- ii) Letter from caseworker, therapist, counselor, etc.;
- iii) Certifications of treatments/rehab programs;
- iv) Letter from employer, teacher, etc.
- v) Certification of trainings completed;
- vi) Proof of employment; and
- vii) Statement of the applicant.

Owner/Agent will:

- (a) Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- (b) Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
- (c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request (if made after denial) the unit was committed to another applicant.



# Portland Housing Bureau

## Rental Services Office

Mayor Ted Wheeler • Director Shannon Callahan

421 SW 6th Avenue, Suite 500 • Portland, OR 97204

PHONE 503-823-1303 • FAX 503-865-3260

[portlandoregon.gov/phb/rso](http://portlandoregon.gov/phb/rso)

**Rental Services Helpdesk Hours**

**MON, WED, FRI 9–11am and 1–4pm**

## Right to Request a Modification or Accommodation Notice Required Under Portland City Code Title 30.01.086.C.3.B

Within the City of Portland, a landlord is required to include this notice with application forms for the rental of a dwelling unit.

State and federal laws, including **the Fair Housing Act**, make it illegal for housing providers to refuse to make **reasonable accommodations** and **reasonable modifications** for individuals with disabilities. All persons with a disability have a right to request and be provided a reasonable accommodation or modification at any time, from application through to termination/eviction.

### Some examples of reasonable accommodations include:

- Assigning an accessible parking space
- Transferring a tenant to a ground-floor unit
- Changing the rent payment schedule to accommodate when an individual receives public benefits
- Allowing an applicant to submit a housing application via a different means
- Allowing an assistance animal in a "no pets" building. More information about assistance animals is available here:  
[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/assistance\\_animals](https://www.hud.gov/program_offices/fair_housing_equal_opp/assistance_animals)

### Some examples of reasonable modification include:

- Adding a grab bar to a tenant's bathroom
- Installing visual smoke alarm systems
- Installing a ramp to the front door

### Under fair housing laws, a person with a disability is someone:

- With a physical or mental impairment that substantially limits one or more major life activities of the individual;
- With a record of having a physical or mental impairment that substantially limits one or more major life activities of the individual; or
- Who is regarded as having a physical or mental impairment that substantially limits one or more major life activities.

Major life activities include, but are not limited to seeing, walking, reaching, lifting, hearing, speaking, interacting with others, concentrating, learning, and caring for oneself.



## **Reasonable Accommodations**

A reasonable accommodation is a change or exception to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling. This includes public use and common spaces or fulfilling their program obligations. Any change in the way things are customarily done that allows a person with a disability to enjoy housing opportunities or to meet program requirements is a reasonable accommodation.

All housing or programs are required to make reasonable accommodations. Housing providers may not require persons with disabilities to pay extra fees or deposits or any other special requirements as a condition of receiving a reasonable accommodation.

## **Reasonable Modifications**

A reasonable modification is a structural change made to the premises in order to afford an individual with a disability full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to public use and common areas.

Under federal law, public housing agencies, other federally assisted housing providers, and state or local government entities are required to provide and pay for structural modifications as reasonable accommodations/modifications. For private housing, the person requesting the reasonable modification will need to cover the costs of the modification.

## **Verification of Disability**

In response to an accommodation or modification request and only when it is necessary to verify that a person has a disability that is not known or apparent to the housing provider, they can ask an applicant/tenant to provide documentation from a qualified third party (professional), that the applicant or tenant has a disability that results in one or more functional limitation. If the disability-related need for the requested accommodation or modification is not known or obvious, the housing provider can request documentation stating that the requested accommodation or modification is necessary because of the disability, and that it will allow the applicant/tenant access to the unit and any amenities or services included with the rental equally to other tenants.

A housing provider cannot inquire into the nature or extent of a known or apparent disability or require that an applicant or tenant release his or her medical records. Housing providers can require that the verification come from a qualified professional, but they cannot require that it be a medical doctor.

Nondiscrimination laws cover applicants and tenants with disabilities, as well as applicants and tenants and without disabilities who live or are associated with individuals with disabilities. These laws also prohibit housing providers from refusing to rent to persons with disabilities, making discriminatory statements, and treating persons with disabilities less favorably than other tenants because of their disability.

**Under fair housing laws, it is illegal for a housing provider to deny reasonable accommodations and reasonable modifications to individuals with disabilities. If wrongfully denied an accommodation or modification contact HUD or the Fair Housing Council of Oregon. Time limits apply to asserting any legal claims for discrimination.**

Call HUD toll-free at 1-800-669-9777 or TTY 1-800-927-9275 or visit [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/complaint-process](https://www.hud.gov/program_offices/fair_housing_equal_opp/complaint-process)

HUD will investigate at no cost to the complainant.

For more information about reasonable accommodations and modifications visit [www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/reasonable\\_accommodations\\_and\\_modifications](http://www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications)

Call the Fair Housing Council of Oregon at (503) 223-8197 ext. 2 or <http://fhco.org/index.php/report-discrimination>.



If you believe you have been harassed or discriminated against because of your race, color, national origin, religion, gender, familial status, disability, marital status, source of income, sexual orientation including gender identity, domestic violence, type of occupation, or age over 18 seek legal guidance regarding your rights under Fair Housing law.

For translation or interpretation, please call 503-823-1303  
TTY at 503-823-6868 or Oregon Relay Service at 711

503-823-1303: Traducción e interpretación | Chuyển Ngữ hoặc Phiên Dịch | 翻译或传译  
Письменный или устный перевод | 翻訳または通訳 | Traducere sau Interpretare  
번역 및 통역 | Письмовий або усний переклад | Turjumida ama Fasiraadda  
الترجمة التحريرية والشفوية | ການແປພາສາ ຫຼື ການອະທິບາຍ

This requirement is in addition to any other rights and responsibilities set forth in the Oregon Residential Landlord and Tenant Act under Oregon Revised Statute Chapter 90, and Portland Landlord-Tenant Law under Portland City Code Title 30.

*The information in this form is for educational purposes only. You should review appropriate state statute, city code, and administrative rule as necessary. If you need legal guidance, or are considering taking legal action, you should contact an attorney.*



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**MON, WED, FRI 9–11am and 1–4pm**

## Statement of Applicant Rights and Responsibilities Notice Required Under Portland City Code Title 30.01.086.C.3.C

Within the City of Portland, a landlord is required to include this notice with application forms for the rental of a dwelling unit.

### City of Portland Applicant Rights

The City of Portland has adopted local requirements that provide additional rights and responsibilities for landlords and applicants for rental housing, beyond state law requirements, during the rental unit advertising and application process.

Applicants are strongly encouraged to submit supplemental information to offset any reasons that could lead to denial. In the event of denial, applicants have the right to appeal the decision within 30 days.

### **Applicants are strongly encouraged to review their rights before submitting an application.**

City requirements address the following landlord tenant topics: advertising and application process screening, security deposits, depreciation schedules, rental history, notice rights, and rights for relocation assistance.

The City of Portland city code, rules, required notices and forms are listed below, and are available at: [[portland.gov/rso](http://portland.gov/rso)] or by contacting the Rental Services Office at (503) 823-1303 or [rentalservices@portlandoregon.gov](mailto:rentalservices@portlandoregon.gov).

### Residential Rental Unit Registration

- Portland City Code 7.02.890

### Application and Screening Requirements

- Portland City Code 30.01.086
- Rental Housing Application and Screening Administrative Rule
- Statement of Applicant Rights and Responsibilities Notice
- Right to Request a Modification or Accommodation Notice
- Rental Housing Application and Screening Minimum Income Requirement Table

### Security Deposit Requirements

- Portland City Code 30.01.087
- Rental Housing Security Deposits Administrative Rule
- Rental History Form
- Notice of Rights under Portland's Security Deposit Ordinance



## **Mandatory Renter Relocation Assistance**

- Portland City Code 30.01.085
- Mandatory Relocation Assistance Exemption Eligibility and Approval Process Administrative Rule
- Tenant Notice of Rights and Responsibilities Associated with Portland Mandatory Relocation Assistance
- Relocation Exemption Application Acknowledgement Letter (If applicable)



If you believe you have been harassed or discriminated against because of your race, color, national origin, religion, gender, familial status, disability, marital status, source of income, sexual orientation including gender identity, domestic violence, type of occupation, or age over 18 seek legal guidance regarding your rights under Fair Housing law.

For translation or interpretation, please call 503-823-1303  
TTY at 503-823-6868 or Oregon Relay Service at 711

503-823-1303: Traducción e interpretación | Chuyển Ngữ hoặc Phiên Dịch | 翻译或传译  
Письменный или устный перевод | 翻訳または通訳 | Traducere sau Interpretare  
번역 및 통역 | Письмовий або усний переклад | Turjumida ama Fasiraadda  
الترجمة التحريرية والشفوية | ການແປພາສາ ຫຼື ການອະທິບາຍ

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## FOX MANAGEMENT, INC. Denial Policy & Appeal Process



**A) If your application is denied due to negative and adverse information being reported, you may:**

**1. Contact the credit reporting agencies;**

- a) Identify who is reporting unfavorable information.
- b) Request a correction if the information being reported is incorrect.

**B) Contact Appfolio Screening:**

**1. Submit an inquiry to <https://screenings.appfolio.com/consumer/inquiries/new>**

**2. You can also contact Appfolio in the following ways:**

Toll-free phone: (866) 359-3630

Secure fax: (866) 496-8077

Mail your request and details to:

Consumer Relations

50 Castilian Drive

Goleta, CA 93117

Email: [consumer.relations@appfolio.com](mailto:consumer.relations@appfolio.com)

**NOTE:** Confirmation of identity may be required. Do not send personally identifiable information or sensitive documents, such as your Background Report or Social Security Number, via email as this is not secure.

**C) If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should may contact Fox Management, Inc. to appeal the application decision.**

Write to our:

Equal Housing Opportunity Manager

Fox Management, Inc.

818 SW 3rd Ave #221-18619

Portland, OR 97204-2405

Email us at:

[Info@foxmanagementinc.com](mailto:Info@foxmanagementinc.com)

*Explain the reasons you believe your application should be reevaluated and request a review of your file. Supporting documentation, if applicable, must be referred to or submitted at the time of the appeal. Your application will be reviewed within 7 working days from the date your letter was received and you will be notified of the outcome via the contact information provided.*

**Contact Fox Management, Inc. at 503-280-0241, via email at [info@foxmanagementinc.com](mailto:info@foxmanagementinc.com) or visit our office located at 2316 NE Glisan St, Portland, OR 97232 during normal business hours for assistance.**