



RENTAL CRITERIA

Welcome to **Creekside Apartments**. We are delighted that you are interested in leasing one of our apartment units. The following are the rental criteria to qualify as a resident with us:

Creekside Apartments is an equal housing opportunity provider. All visitors must present a valid driver's license or other photo identification in order to view the community. Other acceptable forms of identification are: Valid state issued ID card, valid Military ID card, a valid Passport or a US Immigration and Naturalization Services issued VISA. A copy of all applicant's photo IDs will be made and retained at time of move-in. All applications for apartment homes **1)** will be accepted on a first come-first served basis **2)** are subject to the availability of the apartment type requested **3)** will be approved by complying with the rental criteria listed below **4)** require the receipt of the application fee, pet fees (if applicable) and deposits. Rental applications are to be completed entirely. **Any omissions or falsifications may result in rejection of an application or termination of lease.**

Our rental application process consists of two stages. The first stage of this process is to verify your rental, employment, and credit history. After you have been approved as an applicant for this first stage you will be subject to a criminal background check (stage 2). Applicants who are not approved will be notified in writing Pursuant to the Fair Credit Reporting Act.

Stage 1 Criteria

All applicants must comply with the following prior to occupancy:

- Applicants must be of legal age (18 years or legally emancipated) and each applicant must complete an application and meet all rental criteria.
- All applicants are required to execute the lease agreement and each applicant is individually responsible for the total amount of the rent.
- All proposed apartment occupants must be listed on the application. Applicant must not have more than two persons residing in a one-bedroom apartment, not more than four persons in a two-bedroom apartment.
- The total of the entire Applicant(s)' gross monthly income must be at least 2.5 times that of the monthly rental payment. Those having a gross income of less than 2.5 times the monthly rental payment can only qualify with the assistance of a valid guarantor.
- Rental or mortgage history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected. Evictions will result in automatic denial of your application. Skips, or Money Left Owing to a Landlord within one and a half (1.5) years of application date may be accepted if balance owed and accrued is **under \$1500** and proper **Risk Fee** is paid. Falsification of this application may result in an automatic rejection. **Neither guarantors nor additional security deposits will be accepted for negative rental history. Pursuant to the Fair Credit Reporting Act, applicants declined due to negative history reflected on their credit report will be notified in writing.**
- Applicant must have six months of consecutive, verifiable employment. If self-employed, retired, or disabled, the applicant must provide a photocopy of their tax return from the previous year, a financial statement from a CPA verifying their employment and income, or photocopies of their three most current bank statements illustrating the ability to pay rent, plus verifiable proof of self-employment, retirement, or disability. Those who lack such employment history will not be approved unless the applicant obtains a valid guarantor that is approved as per the approved guarantor requirements.
- A credit report will be pulled on each applicant. An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments, or bankruptcies. Persons declined for no credit history may qualify with a higher deposit. Pursuant to the Fair Credit Reporting Act, applicants declined due to poor credit history will be notified in writing.
- Applicant must submit all application fees, administration fees, pet fees (if applicable) and deposits in the form of cashier's check or money order only.
- Each applicant is required to pay individual application fees.
- If Pets are allowed, pet fees are required at move-in for residents with pets. Refer to the Pet Addendum for specific rules regarding pets at this community. Animals trained to assist blind, deaf, or other disabled individuals are always permitted. All pets must be photographed before approval. A pet interview will be conducted before move in. Pets shall not exceed the restricted weight limit of 60lbs. Aggressive breeds are not permitted: Pit Bulls, Pitbull Terriers, Doberman Pinscher, Rottweiler, Siberian Huskies, Great Dane, Presa Canario, Chow Chow, German Shephard, Akita, Wolf Hybrid, Boxer, Cane Corso, Bull Mastiff.
- Applicants understand that they will not be able to occupy or take possession of an apartment unit all supporting paperwork is complete and signed by all parties.

Stage 2: Criminal Background Check

A criminal background check will be run on all Applicants. An applicant may be automatically denied in the event the applicant(s) has been convicted of a felony or misdemeanor for any crime listed below. The applicant(s) may receive a denial if they have had an adjudication of a felony within the past six (7) years for any crime listed below. An automatic denial will also occur should an applicant appear on the list of known terrorists and wanted fugitives as provided by the Office of Foreign asset Control (OFAC), federal agencies to include the FBI, or other state and local law enforcement agencies. The applicant agrees that the lease shall be terminated in the event the applicant, after moving onto the property, is convicted of any of the crimes listed below, and/or appears on the list of known terrorists, wanted fugitives, or national sex-offender database. Note: This requirement does not constitute a guarantee or representation that residents or occupants residing at this apartment community have not been convicted of a felony or are not subject to deferred adjudication for a felony.

<u>Felony Convictions</u>	<u>Felony or Misdemeanor Convictions</u>	<u>Misdemeanor Convictions</u>
<ul style="list-style-type: none">• <u>Drug Related Offenses (7 years)</u>• <u>Bad Checks (7 years)</u>• <u>Fraud or Forgery (7 years)</u>• <u>Trespassing (7 years)</u>• <u>Assault (7 years)</u>• <u>Theft, Robbery (7 years)</u>• <u>Disorderly Conduct (7 years)</u>• <u>Prostitution (10 years)</u>• <u>Weapons Law (7 years)</u>• <u>Family Related Non-Violent (7 years)</u>	<ul style="list-style-type: none">• <u>Violent crimes (7 years)</u>• <u>Sex-related crimes (7 years)</u>• <u>Drug/narcotic sale/manufacture (7 years)</u>• <u>Arson (7 years)</u>• <u>Extortion, Embezzlement (7 years)</u>• <u>Possession of Burglary Tools (7 years)</u>• <u>Forgery, Larceny (7 years)</u>• <u>Possession of Stolen Goods (7 years)</u>• <u>Destruction of Property (7 years)</u>	<ul style="list-style-type: none">• <u>Assault (6 years)</u>• <u>Drug Related Offenses (3 years)</u>• <u>Bad Checks (1 year)</u>• <u>Fraud (1 year)</u>• <u>Purposely obstructing law (1 year)</u>• <u>Trespassing (1 year)</u>• <u>Theft, Robbery (5 years)</u>• <u>Prostitution (6 years)</u>• <u>Weapons Law (6 years)</u>• <u>Family Related Non-Violent (5 years)</u>

Lease Guarantor Qualification Criteria



Guarantors will be accepted for income qualification purposes only and must be a resident in the state in which the application is submitted for occupancy. He/she must complete an application for residency and meet all the Resident Selection Criteria. A guarantor will be a SIGNOR on the Lease Agreement and will also be fully responsible for the Lease Agreement if the occupying resident(s) default.

Applicant understands that application fees are non-refundable. Declined applicants will receive a refund for their administrative fee. In the event the applicant is required to pay a security deposit and the applicant cancels, the deposit will be forfeited as liquidated damages. Falsification of any information on an application may result in Applicant's automatic denial. If an Applicant is denied for falsifying paperwork, all fees and deposits may be retained. **Applicant's Initials** _____

Applicant Signature

Date

Applicant Signature

Date

Management Representative

Date

