



Dear Prospective Applicant:

Following are our basic policies regarding the manner in which we will evaluate your qualifications to become a Resident and/or occupant. We hope that this description will help you in evaluating your likeliness of being approved for residency in our Communities.

Any person of legal age has the right to submit an Application for Residency. Every person of legal age who wishes to be a party on the lease agreement and/or an occupant must complete and sign an application. Each application will be evaluated in a fair and uniform manner, based on income stability, credit history, credit worthiness, residence history and criminal history. We do business in accordance with the Federal Fair Housing Law. We will not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin according to the Fair Housing Amendment Act of 1988.

#### **INCOME**

You must submit a copy of your most recent pay stub, or a letter of commitment from your new employer, stating your income. Letters must be on official letterhead. If you are self-employed, a signed copy of your federal income tax return for the most recent quarter and previous year are required. If you receive income from social security, pensions, alimony, investments, etc., written verification of the amount you receive will be required.

#### **CREDIT HISTORY**

Your signature on the Credit Application allows us to obtain your credit history according to the Fair Credit Reporting Act or other applicable laws. A history of meeting payments as required on your credit obligations will receive favorable consideration. If your credit history reflects a pattern of slow payments, collection accounts, write-offs, or judgments, you will not receive a favorable consideration. A lack of credit history does not necessarily result in unfavorable consideration.

#### **RESIDENCE HISTORY**

Your prior residence history will be verified with current and prior Landlords, Mortgage Companies, and other sources. If your residence history indicates a pattern of late payments, suits or judgments for nonpayment, other unacceptable behavior or lease violations, you will not receive favorable consideration.

#### **CRIMINAL HISTORY**

Our organization strives to ensure that our homes are rented and maintained in a manner that protects the quality of the dwellings and of the neighborhoods where our Residents reside. For this reason, we utilize a thorough background screening process for anyone of legal age who applies to live at our communities. If your criminal history indicates a pattern of violations, you will not receive favorable consideration.

**Your application must be submitted with a copy of your photo driver's license as proof of identification. Only completed applications with your signature will be accepted. Application fees will be charged, as indicated on your Rules & Regulations sheet as well as well as cancellation policies etc.**

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