

Victoria Woods - RESIDENT REQUIREMENTS

Listed below are the standards and procedures used in evaluating all applicants for residency. The following areas of rental criteria are looked at as a whole, not separately when determining a candidate for residency.

1. Applicant must be at least 18 years of age in order to sign the rental/lease agreement. All occupants over 18 years of age must complete the application and sign the rental/lease agreement. (Emancipated minors are an exception.)
2. Each applicant's credit rating will be verified through a credit reporting agency. Applicant's employment and/or other sources of income will be verified. The approval method is based on a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. Your rental score never uses certain characteristics like – race, ancestry, sex, national origin, color, religion, marital status, familial status, (the presence of minor children), disability, source of income, and/or other personal characteristics such as sexual orientation.
3. If your application is "approved with conditions," you may be subject to an increased security deposit or you may require a co-signer. Rental history less than one year will be subject to an increased security deposit or the requirement of a co-signer.
4. A history of violent behavior OR a conviction of selling, distributing, or manufacturing illegal drugs, OR criminal convictions for violent crimes will disqualify the applicant.
5. We will not rent to any person who has previously resided in or acted as a co-signer at an Allmark community with a derogatory residency record.
6. We require a 2-month minimum stay in our community.
7. Maximum number of residents permitted per apartment home:
1 Bedroom: 3 persons 2 Bedroom: 5 persons 3 Bedroom: 7 persons
8. Utilities: Resident will receive monthly billing statements for water, sewer and trash from a third party. Resident's share is calculated by comparing the number of authorized occupants residing in the apartment as compared to all authorized occupants in all apartments in the community as of the first day of the month. These fees are due and payable directly to the third party. Utility billings will be prorated as necessary. All other utilities are the responsibility of the Resident directly to the provider. (ie; electricity, gas, telephone, cable TV service, etc.)
9. We will not accept checks or money orders or credit cards from persons other than those listed on the lease or rental agreement. We will not accept personal checks for rent payment after the 5th of each month. Cashier's checks, money orders or credit cards are acceptable forms of payment. If a credit card refund is due to you, the credit card will not be credited. A check will be written to you. _____
(initials)

It is illegal to discriminate against anyone because of their race, ancestry, sex, national origin, color, religion, marital status, familial status (the presence of minor children), disability, source of income, and/or other personal characteristics such as sexual orientation.

Applicant's Signature

Applicant's Signature

**VICTORIA WOODS
PROSPECTIVE RESIDENT INFORMATION**

**APPLICATION
PROCESSING FEE:**

\$40 per person. This fee is payable in advance. It is non-refundable and part of the application process for renting one of our apartments. There is no guarantee that you will be rented an apartment. This fee is required for each applicant. (Application Fee itemization of actual out-of-pocket expenses incurred while verifying & qualifying the rental application: First Advantage Safe Rent: \$9.00, Processing: \$31.00.) If employment verification can only be checked through a 900 telephone number, there will be an additional fee of approx. \$13. Payment is expected prior to us making the verification phone call. (Actual cost subject to change.)

DOCUMENTS NEEDED:

1) Original, government issued, photo identification (no photocopies). 2) Social Security number. Item #1 may be copied to ensure positive identification. 3) Original most recent paycheck stub (May not be typed or hand-written) or other verifiable source of income.

**RESIDENTS AND
CO-RESIDENT:**

Are accepting financial responsibility for the term of tenancy and must be present to sign the Rental Agreement. DOCUMENTATION OF INCOME will be required with no exceptions.

**TOTAL
MOVE-IN FEES:**

Must be paid in MONEY ORDER or CASHIER'S CHECK only. Credit cards are accepted for rent payments and \$100 holding deposits, not for security deposits. Your rent begins accruing as specified in the lease, which may or may not be the date that the payment was made.

SECURITY DEPOSIT:

Security deposits are handled as required by law. Normally on or before twenty-one (21) days after you vacate the premises, we will return the full security deposit or give you a written breakdown of any deductions allocated to your security deposit.

**WATER-FILLED
FURNITURE:**

Water-filled furniture and fish tanks over 25 gallons require insurance. Permission from the landlord prior to installing the water-filled furniture must be obtained.

PETS:

NO DOGS over 25 pounds (except those required for assisting handicapped persons.) DOGS and CATS will increase your security deposit by \$500 for one, or \$750 for 2 pets. Dogs and cats must be at least one year old, spayed or neutered and have all vaccines current.

UTILITIES:

Resident will receive monthly billing statements for water, sewer and trash from a third party. Resident's share is calculated by comparing the number of authorized occupants residing in the apartment as compared to all authorized occupants in all apartments in the community as of the first day of the month. These fees are due and payable with the rent payment. Utility billings will be prorated as necessary. All other utilities are the responsibility of the Resident directly to the provider, (ie; electricity, gas, telephone, cable TV service, etc.)

**RESIDENT STATUS
REPORT:**

Negative information will be submitted to the U.D. Registry, Experian, Trans Union and the Apartment Owner Association. A negative report may affect your credit rating.

I/WE, THE UNDERSIGNED, HAVE READ THE OUTLINE ABOVE AND UNDERSTAND AND AGREE TO THE TERMS SET FORTH ABOVE.

Applicant's Signature

Applicant's Signature

Date

Date

APPLICATION TO RENT

Tenant
 Guarantor

(all sections must be completed)

Individual applications required from each occupant 18 years of age or older.

Last Name		First Name		Middle Name		Social Security Number or ITIN			
Other names used in the last 10 years				Work Phone Number		Home Phone Number			
Date of birth		E-mail address				Cell Phone Number			
Photo ID/Type - Number		Issuing Government		Expiration Date		Other ID			
1.	Present address						City	State	Zip
	Date in		Date out		Owner/Agent Name		Owner/Agent Phone Number		
	Reason for moving						Current rent		
						\$	per month	Zip	
2.	Previous address						City	State	Zip
	Date in		Date out		Owner/Agent Name		Owner/Agent Phone Number		
	Reason for moving								
3.	Next previous address						City	State	Zip
	Date in		Date out		Owner/Agent Name		Owner/Agent Phone Number		
	Reason for moving								
Proposed occupants. List all in addition to yourself.	Name		Date of birth		Name		Date of birth		
	Name		Date of birth		Name		Date of birth		
	Name		Date of birth		Name		Date of birth		
Will you have pets? Please describe:				Will you have liquid-filled furniture? (waterbed, fish tank, etc.) Please describe:					
How did you hear about this rental?									

I am am not a member of the Armed Forces (including the National Guard and Reserves)

A.	Present occupation or source of income				Employer name			
	Dates of employment		Supervisor's phone number		Employer address			
	Name of your supervisor				City, state, zip			
B.	Prior occupation				Employer name			
	Dates of employment		Supervisor's phone number		Employer address			
	Name of your supervisor				City, state, zip			
Current gross income								Please list ALL of your financial obligations below.
\$ _____ per (check one) <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year								
Name of your bank		Branch or address				Account Number		



Name, Address, Phone of Creditor(s)	Amount \$
Other sources of income	

In case of emergency, notify:	Address (street, city, state, zip)	Relationship	Phone number	
1.				
2.				
Personal references:	Address (street, city, state, zip)	Length of acquaintance	Occupation	Phone number
1.				
2.				

Vehicle – Make: _____ Model: _____ Year: _____ Color: _____ License No: _____

Vehicle – Make: _____ Model: _____ Year: _____ Color: _____ License No: _____

Vehicle – Make: _____ Model: _____ Year: _____ Color: _____ License No: _____

Have you ever resided at and/or been a co-signer at an Allmark property? _____ If YES, which property? _____

Have you ever been evicted or asked to move? _____ Have you ever been convicted of selling, distributing or manufacturing illegal drugs? _____

Applicant represents that all the above statements are true and correct and hereby authorizes verification of the above items including, but limited to, the obtaining of a credit report and agrees to furnish additional credit references upon request. Applicant consents to allow Owner/Agent to disclose tenancy information to previous or subsequent Owners/Agents.

Owner/Agent will require a payment of \$40.00, which is to be used to screen Applicant with respect to credit history and other background information. The amount charged is itemized as follows:

- | | |
|--|--------------|
| 1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports: | \$ 9.00 |
| 2. Cost to obtain, process and verify screening information (may include staff time and other soft costs): | <u>31.00</u> |
| 3. Total fee charged | \$ 40.00 |

The undersigned is applying to rent the premises designated as:

Apt. # _____ Located at _____

The rent for which is \$ _____ per month. Upon approval of this application, and execution of a rental agreement or lease, the Applicant shall pay all sums due, including required security deposit before occupancy.

Applicant signature (required)

Date

CALIFORNIA APARTMENT ASSOCIATION CODE FOR EQUAL HOUSING OPPORTUNITY

The California Apartment Association supports the spirit and intent of all local, state and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin.

The California Apartment Association reaffirms its belief that equal opportunity can best be accomplished through effective leadership, education, and the mutual cooperation of owners, managers, and the public.

Therefore, as members of the California Apartment Association, we agree to abide by the following provisions of the Code for Equal Housing Opportunity:

- We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis.
- We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents' tenancy.
- We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in "steering."
- We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.



OFFICE USE ONLY

Date App Received: _____ Time App Received: _____

Received By: _____ (leasing staff)



REPRESENTATIONS OF RESIDENT

You warrant that all statements in your rental application and other documents submitted by you to us (whether previously or in the future) are accurate. If they are not, we may terminate your tenancy.

Resident

Date

Resident

Date

Resident

Date

Resident

Date

Rental Scoring & Your Rental Application

Many landlords rely upon "Rental Scores" to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information, and help speed the application approval process.

Scoring of your Consumer Credit Report

Allmark Properties uses an empirically derived, statistically sound, credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have, late payments, collection actions, outstanding debt, and the age of your accounts. Using a statistical program, we compare this information to the credit performance of other applicants with similar profiles which allows us to predict how likely it is that you will pay your rent in a timely manner and fulfill your other lease obligations. If you would like information regarding how to improve your credit score, please let us know and we will provide you with more detailed information regarding this process. Based upon your credit score, your application will either be accepted, rejected or accepted on the condition that an additional security deposit be paid. If your application is rejected or is accepted with conditions, you will be given the name, address, and telephone number of the consumer reporting agencies which provided your consumer information to us. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like – race, color, sex, familial status, handicap, national origin, or religion – as factors.

Criminal Background Search

If your application is accepted or accepted with conditions, we will conduct a criminal background search. It is our policy not to lease to applicants who have been arrested or convicted of certain felonies or misdemeanors. We have a pre-determined selection configuration, which has been provided to our Criminal Search vendor. Prior to final acceptance of any applicant, our Criminal Search vendor will search for criminal background information on each applicant. If a report is found, it will be compared to our pre-selected criteria and a determination regarding whether an applicant meets our criteria will be made. If your application is rejected based upon our pre-selected criteria, you will be given the name, address and telephone number of the consumer reporting agencies which provided your criminal information to us. An applicant rejected for an unsatisfactory criminal background is encouraged to obtain a copy of the criminal report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

How is my rental score used?

Rental decisions are based upon how much risk a landlord is prepared to accept. Each landlord, therefore, sets the minimum score required for approval of an application. It is possible for your rental score to yield different results depending upon where you apply. Your rental score might mean a denial at one property, while the same score might be approved at another. It all depends upon the risk a landlord is prepared to accept.

What can I do to improve my rental score?

Your rental score may change if the underlying information it is based upon changes. The total improvement, however, generally depends on how that factor relates to other factors considered by the scoring system. Nevertheless, to improve your rental score, concentrate on paying your bills on time, paying down outstanding balances, and not taking on new debt. Your chances of approval also should improve if you apply for an apartment with lower monthly rent.

Where can I have my score explained?

Should your application be denied based upon your rental score, you can learn which factors most negatively influenced your score by contacting the consumer reporting agency listed below. Additionally, you can obtain a free copy of your consumer report if you make the request to the consumer agency within 60 days of the denial.

*First American Registry, Inc.
ATTN: Consumer Relations Department
11140 Rockville Pike, PMB 1200
Rockville, MD 20852
Ph: (888) 333-2413*

Applicant Signature

Date

