



Apartment Association of North Carolina

RESIDENT APPLICATION FOR OCCUPANCY

Name of Community: Plantation Park at Ballantyne (hereinafter "Management") Date:

Apartment/Address of Property for Occupancy Expected Occupancy Date:

PART 1 (PLEASE PRINT PLAINLY)

APPLICANT HOME PHONE WORK PHONE DATE OF BIRTH SOCIAL SECURITY NUMBER DRIVER'S LICENSE NO. STATE: MONTH DATE YEAR

SPOUSE'S NAME HOME PHONE WORK PHONE DATE OF BIRTH SOCIAL SECURITY NUMBER DRIVER'S LICENSE NO. STATE: MONTH DATE YEAR

ARE YOU OR YOUR SPOUSE A CURRENT, ILLEGAL USER OF A CONTROLLED SUBSTANCE? NO YES IF YES, PLEASE EXPLAIN:

HAVE YOU OR YOUR SPOUSE EVER BEEN CONVICTED BY A COURT OF LAW? NO YES IF YES, PLEASE EXPLAIN:

HAVE YOU EVER BEEN CONVICTED FOR ANY OTHER FELONY OFFENSE? NO YES IF YES, PLEASE EXPLAIN:

TOTAL NUMBER OF PERSONS WHO WILL OCCUPY APARTMENT (INCLUDING APPLICANT(S))

OTHER OCCUPANTS: NAME, AGE, DATE OF BIRTH, AND RELATIONSHIP

- 1. 2. 3. 4.

IN CASE OF EMERGENCY NOTIFY (OTHER THAN OCCUPANTS) TELEPHONE

MAILING ADDRESS OF EMERGENCY CONTACT:

DO YOU HAVE ANY PETS? IF SO, PLEASE SPECIFY TYPES AND BREEDS WEIGHT(S)

PART 2 RESIDENCE HISTORY FOR LAST THREE YEARS (LIST CURRENT FIRST, THEN PREVIOUS)

Table with 5 columns: ADDRESS, LANDLORD/MORTGAGE CO, TELEPHONE, HOW LONG?, \$/MONTH

PART 3 APPLICANT EMPLOYMENT FOR LAST THREE YEARS (LIST CURRENT FIRST, THEN PREVIOUS)

Table with 6 columns: NAME OF COMPANY, STREET ADDRESS, HOW LONG, MO. INCOME, SUPERVISOR, TELEPHONE

SPOUSE'S EMPLOYMENT FOR LAST THREE YEARS (LIST CURRENT FIRST, THEN PREVIOUS)

Table with 6 columns: NAME OF COMPANY, STREET ADDRESS, HOW LONG, MO. INCOME, SUPERVISOR, TELEPHONE

OTHER INCOME? IF SO PLEASE PROVIDE THE FOLLOWING INFORMATION:

SOURCE: AMOUNT PER MONTH (PLEASE PROVIDE DOCUMENTATION)

NOTE: SOURCES OF ADDITIONAL INCOME WILL NOT BE CONSIDERED UNLESS APPLICANT(S) PROVIDE DOCUMENTATION ESTABLISHING SUCH INCOME.

**PART 4****BANK REFERENCES**

CHECKING BANK:	ACCT. NO.	TELEPHONE:
SAVINGS BANK:	ACCT. NO.	TELEPHONE:

**TRANSPORTATION**

VEHICLE TYPE & COLOR:	TAG NO:	COUNTY:	STATE:
VEHICLE TYPE & COLOR:	TAG NO:	COUNTY:	STATE:

**APPLICATION FEE**

APPLICANT(S) HAS SUBMITTED THE SUM OF \$ \_\_\_\_\_ ("APPLICATION FEE") WITH THIS APPLICATION. APPLICANT(S) UNDERSTANDS AND AGREES THAT THIS APPLICATION SHALL NOT BE CONSIDERED BY MANAGEMENT UNTIL THE APPLICATION FEE IS PAID. APPLICANT(S) UNDERSTAND AND AGREE THAT THE APPLICATION FEE IS USED BY MANAGEMENT FOR THE PAYMENT OF PROCESSING OF THIS APPLICATION, WHICH INCLUDES COSTS FOR VERIFYING THE AUTHENTICITY OF THE INFORMATION PROVIDED AND TO OBTAIN OR OTHERWISE PROCURE INFORMATION REGARDING APPLICANT'S CREDIT HISTORY, CRIMINAL BACKGROUND, AND RENTAL REFERENCES. AS SUCH, APPLICANT(S) UNDERSTAND AND AGREES THAT THE APPLICATION FEE IS **NONREFUNDABLE**. APPLICANT(S), BY SIGNING THIS APPLICATION FOR OCCUPANCY, REPRESENT THAT THE INFORMATION PROVIDED HEREIN IS TRUE AND CORRECT TO THE BEST OF THEIR KNOWLEDGE. IN THE EVENT THAT MANAGEMENT DISCOVERS THAT ANY INFORMATION PROVIDED HEREIN IS FALSE, RESIDENT UNDERSTANDS AND AGREES THAT MANAGEMENT MAY, AT MANAGEMENT'S SOLE OPTION, REJECT THIS APPLICATION AND IMMEDIATELY RESCIND ANY CURRENT OR FUTURE AGREEMENT WITH APPLICANT(S).

**APPLICANT'S RELEASE AND AUTHORIZATION**

BY SIGNING THIS APPLICATION FOR OCCUPANCY, THE UNDERSIGNED APPLICANT(S) AUTHORIZE MANAGEMENT TO OBTAIN A CONSUMER CREDIT REPORT AND ANY OTHER INFORMATION NECESSARY IN MANAGEMENT'S SOLE DISCRETION TO ASSIST IN THE EVALUATION OF THIS APPLICATION FOR OCCUPANCY. APPLICANT(S) UNDERSTAND AND AGREE THAT ANY SUCH INFORMATION OBTAINED BY MANAGEMENT MAY INCLUDE, BUT IS NOT LIMITED TO, APPLICANT'S CREDIT HISTORY, CRIMINAL RECORD, EVIDENCE OF ANY CIVIL LITIGATION AND CIVIL JUDGMENTS, RECORDS OF ARREST, PAST RENTAL HISTORY, EMPLOYMENT HISTORY, SALARY INFORMATION AND HISTORY, VEHICLE RECORDS, DRIVER'S LICENSE RECORDS, DRIVING HISTORY, OR ANY OTHER INFORMATION. APPLICANT(S) RELEASE(S) MANAGEMENT, ITS PRINCIPALS, INVESTORS, EMPLOYEES, AGENTS, VENDORS, THE OWNER(S) OF THE COMMUNITY OR PROPERTY GENERALLY DESCRIBED IN THIS APPLICATION, AND ANY FURNISHER OR SUPPLIER OF INFORMATION RELATED TO THIS APPLICATION FROM ANY AND ALL LIABILITY IN THE PROCUREMENT, USE, DISTRIBUTION, AND POSSESSION OF ALL OBTAINED INFORMATION. APPLICANT(S) ALSO UNDERSTAND AND AGREE THAT THE INFORMATION PROVIDED IN THIS APPLICATION AND OTHER CONSUMER REPORTS, TO INCLUDE CREDIT REPORTS, CRIMINAL RECORDS, EVIDENCE OF ANY CIVIL LITIGATION AND CIVIL JUDGMENTS, RECORDS OF ARREST, PAST RENTAL HISTORY, EMPLOYMENT HISTORY, SALARY INFORMATION/HISTORY, VEHICLE RECORDS, DRIVER'S LICENSE RECORDS, DRIVING HISTORY, OR ANY OTHER INFORMATION MAY BE PROVIDED TO STATE, LOCAL, AND/OR FEDERAL GOVERNMENT AGENCIES.

APPLICANT'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

CO-APPLICANT/SPOUSE'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

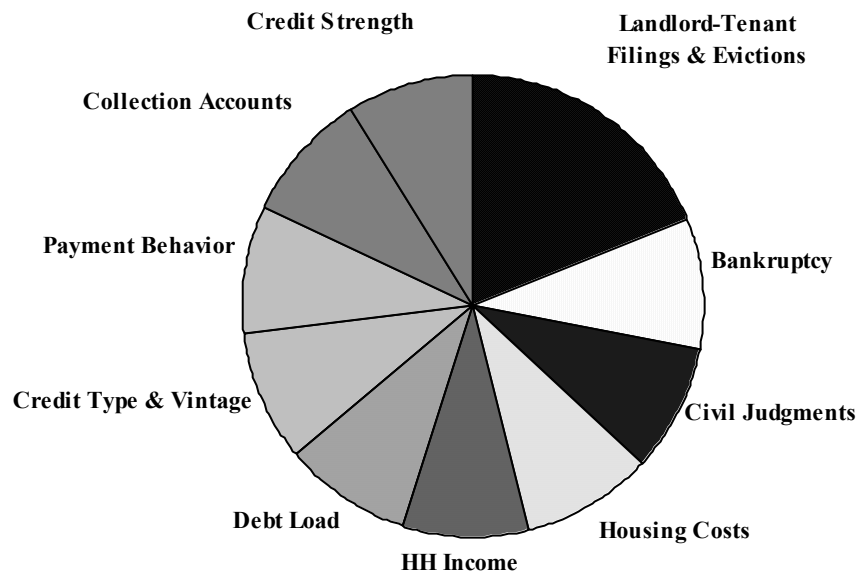
# Rental Scoring & Your Rental Application

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.

## *How is my rental score determined?*

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from 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. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

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.



**Debt Load** – The amount of debt currently held by the residents, and the payments required to service that debt.

**Credit type and Vintage** – The duration and type of credit relationships held by the residents.

**Payment Behavior** – Analysis of the timeliness and frequency of payments on outstanding debts or bills.

**Collections Accounts** – Debts that have been turned over to attorneys or collection agency for recovery.

**Credit Strength** – Credit History and amount of tradelines/accounts.

**Landlord-Tenant Court Filings & Evictions** – filings for failure to pay rent and/or judgments from apartment communities.

**Bankruptcy** – bankruptcies filed by the residents.

**Civil Judgments** – Lawsuits (ex: Tax Liens)

**Housing Costs** – Current rent and future rent

**HH Income** – Household income, the combined income of all individuals responsible for the lease.

## *What factors could negatively impact your score?*

**High debt load** – If your debt load is equal to or higher than your monthly income.

**Credit Type, Vintage & Strength** – Little or no credit.

**Payment behavior** – Late bill payments and not paying down outstanding balances.

**Collection Accounts** – Utility, apartment, and other housing related costs.

**Landlord/Tenant Court Filings & Eviction** – Are the most heavily weighted factors within the scoring model.

**Bankruptcies**

**Civil Judgments**

## *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 should also 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 reporting agency within 60 days of the denial.

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



## **EPOCH MANAGEMENT, INC. RENTAL APPLICATION APPROVAL CRITERIA**

**Welcome to our community. Before you apply to rent an apartment, please take time to review our rental application and approval criteria. The following information is offered so that all applicants will have available to them a detailed statement of the rental qualifying policies.**

We will not discriminate against any person in the rental of an apartment because of race, color, religion, national origin, sex, age, familial status, sexual orientation or mental or physical handicap.

The term "applicant(s)" under these criteria means the persons that will be signing the Lease as a "resident"; the term "occupant(s)" in these criteria means the person or persons that are authorized occupants under the lease. Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and current occupants currently living here have met these requirements. There may be residents and occupants that have resided on the premises prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various credit reporting services used.

### **Confidentiality:**

We maintain a strict policy of confidentiality and privacy for our applicants and residents. We do not discuss information on applications with anyone other than the applicant. In addition, we do not discuss individual credit reports with an applicant. If an application is declined for poor credit history, upon request, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the credit report. An applicant whose application is declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency, correct any erroneous information that may be on the report, and resubmit an application to this community.

### **Application for Residency:**

An Application for Residency must be completed and maintained for each adult applicant, whether occupant only or responsible party. Each applicant must complete the rental application fully and accurately. Falsification of information will result in denial of residency.

### **Occupants:**

Occupancy will be limited to no more than two (2) persons in a one-bedroom apartment, four (4) persons in a two-bedroom apartment or six (6) persons in a three-bedroom apartment.

All adult occupants will be considered as responsible residents under the Lease Agreement and will be asked to sign the Lease as a resident.

Note: A family may occupy an apartment if the family does not exceed two (2) persons per bedroom *plus* a child who is under the age of 18 years old per apartment.

### **Identification:**

All visitors must present a valid Government issued photo identification in order to view the community. Other acceptable forms of identification are: A valid state issued Drivers License, a valid state issued ID card, valid Military ID card or a valid Passport. In addition, each applicant must provide one of the following forms of identification in order for the verification process to begin: United States government issued Social Security number or a current work visa, (I-94) or temporary resident alien card verifying approved entry by the United States government, (I-94W.) All Lease Signers must also present one of these government issued photo identifications at the time of move in, to be copied and kept in resident's file. Keys will not be given out if government issued photo identification is not presented.

### **Income/Employment:**

Applicants must have a gross income source that can be verified and is at least three (3) times the monthly rent of the apartment being leased. Acceptable income verification required may include the applicant's last three (3) paycheck stubs, an employment verification on company letterhead signed by a direct supervisor, payroll of human resources department representative. In the event of a job change, the previous employment will be verified and the applicant must provide a copy of an employment contract or written offer letter from the new employer.

Self-employed applicants will be required to provide either the previous year's tax return or bank statements for the last six (6) months. Proof of retirement benefits, disability income or full time student status is required.

For properties that participate in government sponsored programs, income qualifications for applicants will be based upon the portion of rent they will be paying.

Where applicable, applicant(s) must also qualify as defined by the current bond restrictions as set forth in the Regulatory Agreement.

### **Credit History:**

An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one which reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies.

### **Residence History:**

Up to 2 (two) years of rental history or mortgage payment history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected. For applicants who are homeowners, permission must be granted to verify payment history with the bank or lending institution.

## Epoch Management, Inc. – Rental Application Approval Criteria

### Criminal History:

First Advantage SafeRent groups criminal offenses into three categories:

1. Crimes Against Person
2. Crimes Against Property
3. Crimes Against Society

The guidelines set forth for each of the three categories are determined based on the date of the offense, severity of the offense, and whether the offense was a felony, misdemeanor, or deferred adjudication. Please pay special attention to the words *convicted, charged, felony and misdemeanor* as they carry different levels of acceptance/denial.

### Crimes Against Person:

Applicants who have ever been convicted or charged with a felony or misdemeanor for *homicide, kidnapping, forcible sex related and nonforcible sex related offense* are automatically denied. Applicants who have been convicted of a felony within the past 20 years, charged with a felony within the past 7 years, convicted or charged with a misdemeanor within the past 1 year for *assault-related or family related nonviolent* will be denied. Applicants who have been convicted or charged with a felony or misdemeanor within the last 1 year for *all other person-related offenses* will be denied.

### Crimes Against Property:

Applicants who have ever been convicted of a felony or misdemeanor for *arson, burglary or robbery* will automatically be denied. Applicants who have been convicted of a felony within the past 10 years, charged with a felony within the past 3 years, convicted with a misdemeanor within the past 5 years or charged with a misdemeanor within the past 3 years for *counterfeiting/forgery, embezzlement/bribery, extortion/blackmail or fraud* will automatically be denied. Applicants who have been convicted of a felony or misdemeanor within the past 5 years or charged with a felony or misdemeanor within the past 1 year for *destruction/damage/vandalism or larceny/theft related offenses* will be denied. Applicants who have been convicted of a felony or misdemeanor in the past 5 years for *stolen property or motor vehicle related offenses* will be denied. Applicants who have been convicted of a felony in the past 10 years, charged for a felony in the past 7 years or convicted or charged with a misdemeanor in the past 5 years for *bad checks related offenses* will be denied. Applicants convicted of a felony in the past 10 years, convicted of a misdemeanor in the past 5 years or charged with a felony or misdemeanor in the past 3 years for *all other property related offenses* will be denied.

### Crimes Against Society:

Applicants who have ever been convicted or charged of a felony or misdemeanor for *drug/narcotic/manufacture or distributing, pornography/obscene materials or sex offender registrant related offenses* will automatically be denied. Applicants who have been convicted with a felony within the past 25 years, charged with a felony within the past 15 years, convicted with a misdemeanor within the past 5 years or charged with a misdemeanor within the past 2 years will be denied. Applicants who have been convicted of a felony within the past 5 years or convicted or charged a misdemeanor within the past 2 years for *prostitution or peeping tom related offenses* will be denied. Applicants who have been convicted of a felony within the past 1 year for *driving under the influence or drunkenness related offenses* will be denied. Applicants who have been convicted of a felony within the past 5 years charged with a felony within the past 2 years, convicted if a misdemeanor within the past 3 years or charged with a misdemeanor within the past 1 year for *drug/narcotic related offenses* will be denied. Applicants who have been convicted of a felony or misdemeanor within the past 2 years, or charged with a felony within the past 1 year for *purposely obstructs, impairs or perverts the law related offenses* will be denied. Applicants who have been convicted of a felony or misdemeanor within the past 1 year for *disorderly conduct related offenses* will be declined. Applicants who have been convicted of a felony within the past 2 years or charged with a felony within the past 1 year for *all other society related offenses* will be denied.

An application may automatically be denied should the applicant appear on the list of known terrorist and wanted fugitive as provided by the Office of Foreign Asset Control (OFAC), federal agencies to include the FBI or other state and local law enforcement agencies.

### Lease Guarantors:

This community MAY OR MAY NOT permit guarantors. Please contact the leasing professional for this communities' policy. A Lease Guarantor and/or Additional Security Deposit may be required upon evaluation of rental application(s). Lease guarantors may be accepted for income qualification purposes only and must reside in the USA. Guarantor must qualify based not only on the proposed rent amount for the applicant's apartment, but the combination of the proposed rent plus their own housing obligation.

### Evaluation:

Company evaluates the above information with a scoring method that weighs the indicators of future rent payment performance. For further explanation of this type of method, please refer to "**Rental Scoring & Your Rental Application**", attached.

### Validity Period:

Approved applications remain in good standing for a period of ninety (90) days from the approval date. If the lease is not signed and/or the applicant fails to occupy an apartment within the viable time period, the application must be re-submitted for verification and approval AND a new application fee must be paid.

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Signature of Applicant

