



APPLICATION FOR RESIDENCY

Each person over 18 must submit a complete and separate application.

Information contained within and gathered in association with this application is considered **CONFIDENTIAL**.

Applicant Qualification Standards & Availability Statement

Holland Residential does business in accordance with all federal and state fair housing laws. All occupants over the age of 18 must qualify. All applicants 18 years of age or older and emancipated minors must complete a separate application. Each applicant must complete an application in its entirety and all information provided must be true, accurate and complete, as well as verifiable. Qualification is determined using a credit analysis model, income verification, and criminal background history. Resident history may be evaluated based upon the outcome of credit analysis. Each applicants credit and criminal status will be individually evaluated; leaseholders income will be combined for credit scoring.

Occupancy Guidelines: The maximum occupancy standards are listed below. There are no exceptions.

Studio: 2	Two Bedroom: 5	Four Bedroom: 9
One Bedroom: 3	Three Bedroom: 7	

Credit Analysis: A credit report will be secured and evaluated for all leaseholders.

Income: Gross annual income for all leaseholders is combined and entered into the credit-scoring model for each applicant. All legal verifiable income will be considered. Individuals will meet a minimum monthly income of **3.0** times the monthly rental amount. Guarantors, if required, will meet a minimum monthly income of **4.0** times the monthly rental amount.

Income must be verified by the following or any reasonable written form of 3rd party income verification:

- **Pay Stubs**
 - 30 days worth of income with at least the two most recent stubs.
 - Consecutive stubs allow us to verify the consistency of the income verified to ensure that we are not basing the annual figure on a "sign on" bonus or similar.
- **Bank Statements**
 - Most recent statements showing balances on each of the statements of at least a 12 month lease term of the predetermined minimum factor of gross monthly rent.
 - Example: With a rent of \$900 and a required factor of 3, the required balance on each statement should be \$32,400 (\$900 x 3 = \$2,700 x 12).
- **Offer Letter**
 - May be used if dated within the last 30 days and is signed by the employer making the offer.
 - Emailed offer letters will not be acceptable as no signature will be available and alteration of such emails is possible.
 - Income from the offer letter that can be considered toward the require factors are:
 - Base Salary
 - 80% of a bonus "potential"
 - Mileage allowances that are a predetermined figure
 One time moving expenses, "sign on" bonuses, etc. will not be considered as income as they are not a form of "steady" income.
- **Government Funding (pension, disability, unemployment, social security, etc.)**

Government funding may be considered as income as long as there is proof that it will be available for at least the next 12 months.
- **Tax Returns**

Tax Returns may be used as long as the applicant is self-employed and it is for the most recent tax season. Furthermore, four months of current bank deposits must be supplied to determine an average flow of gross income.
- **Exceptions and Additions:**
 - Prospects who are receiving income from a friend or a relative must provide a NOTARIZED letter from the source outlining a monthly amount and an expiration date showing when the cash flow will end.
 - Corporations or employers that will pay for Apartments must provide a letter of responsibility and fill in a separate corporate application.
 - If one or more applicants does not have a valid Social Security Number and/or has recently been issued a Social Security Number that is not connected or related to a credit bureau, there may be an additional deposit of one month's



rent required as long as all other screening criteria have been satisfied.

Criminal History: A criminal background check will be conducted for each applicant. The criminal search will be run for all addresses at which the applicant(s) has resided over the previous 24 months. The application will be rejected for any of the following reported criminal related reasons that have occurred within the seven (7) years prior to the application date:

- Felony conviction
- Any terrorist related conviction
- Any illegal drug related conviction
- Any prostitution related conviction
- Any sex related conviction
- Any cruelty to animals related conviction
- Misdemeanor conviction involving crime against persons or property
- Any of the above related charges resulting in Adjudication Withheld and/or Deferred Adjudication
- Active status on probation or parole resulting from any of the above

Rental History: Rental history for the past 24 consecutive months may be evaluated based on the outcome of the credit analysis. Any negative findings such as 3-day notices for non-payment of rent; for eviction; for balance unpaid upon move out; damage to the property; a certain number of notices for lease and/or rules violations could result in a denial of application for residency.

Renter's Insurance Requirement: Resident agrees to maintain at Resident's sole expense a standard type of Tenant's or Renter's insurance policy, or its equivalent, issued by a licensed insurance company of Resident's selection which provides limits of liability of at least \$100,000 personal liability. Coverage of personal property is at the discretion of the Resident.

Additional Deposits/Guarantors: An additional deposit may be required based on the outcome of the credit analysis, income verification, or rent history of the applicant(s). However, a guarantor may only be added when the primary applicant(s) does not meet the income requirement, but passes all other criteria.

Apartment Availability: The listing of available apartments to rent is updated as each apartment becomes available. This may occur at varying times throughout the day and accordingly, available listing at business day begin may differ from the available listing at business day end. An apartment becomes available to lease when Management receives a notice to vacate, and/or receives the keys, and/or validates a vacancy.

(Signed/Applicant)

Date



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GENERAL INFORMATION					
Name			Social Security/US Visa Number		
Current Street Address	City	County	State	Zip	Phone Number
Current Landlord Name		Phone Number	Move-In Date	Expected Move-Out	Monthly Payment
Birth Date			Drivers License/Gov. Issued ID Number		

RENTAL HISTORY			
Previous Address	Move-in Date/Move Out Date	Landlord/Ph #	Monthly Payment
Previous Address	Move-in Date/Move Out Date	Landlord/Ph #	Monthly Payment
Previous Address	Move-in Date/Move Out Date	Landlord/Ph #	Monthly Payment

INCOME INFORMATION				
Present Employer Name	Address	Work #	Length of service	Job title
Present Employer Name #2	Address	Work #	Length of service	Job title
Additional Income Source	Amount	Phone #	Frequency of Payment	
Liquidable Assets Source	Average Balance	Phone #		
Liquidable Assets Source	Average Balance	Phone #		
Total Monthly/Gross Income		Occupation		

- Currently Employed: Provide consecutive and most recent pay stubs for the last four weeks.
- Self-Employed/Unemployed/Retired/Currently Employed: Provide documentation of sources of income, including assets, you wish to be considered.

OTHER OCCUPANTS			
Name	D.O.B.	Name	D.O.B.
Name	D.O.B.	Name	D.O.B.

PET APPLICATION					
Type of Animal	Breed	Weight	Age	Color	License
Type of Animal	Breed	Weight	Age	Color	License

VEHICLES				
Vehicle Type	Make	Year	Color	License Plate Number
Vehicle Type	Make	Year	Color	License Plate Number



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EMERGENCY CONTACT INFORMATION			
Name	Address	Phone Number	Relationship
Name	Address	Phone Number	Relationship
BACKGROUND INFORMATION			
Have you or anyone in your household ever been convicted of a crime? If yes, when, what state?			
Have you or anyone in your household ever been required to register as a sex offender?			
OTHER			
How did you hear about us?			
Why did you lease with us today?			
APPLICATION FEE/HOLDING FEE			
<p>One application fee per Applicant/Guarantor over the age of 18 must be paid. The application fee is not a guarantee of approval for residency. The application fee covers all costs of screening processes. The application fee is non-refundable. The holding fee is not a guarantee of approval for residency. The holding fee ensures that while your application is being processed, the apartment for which you are applying has been taken off of the market. Upon approval of your application, the holding fee will be applied toward balances due for security deposits and any other fees at the time of move-in. If the application is rejected, the holding fee will be returned. Cancellation of the apartment reservation 72 hours after the date/time that the fee was paid or 24 hours after application approval will result in loss of the holding fee present at the time said apartment was taken off of the market to the time cancellation is received by Management. Management shall not be liable to applicant for failure to deliver possession of the premises at the time agreed beyond refund of the deposit received from resident. Copy of this form serves as a receipt of the application fee paid to Covington Ridge Apartments in the amount of \$39.00.</p>			
Application for Apartment #	Rental Amount/Concession	M/I Date	



REPRESENTATION AND AUTHORIZATION	
<p>Applicant represents that all of the information provided in this Application for Residency is true and complete and authorizes the verification of same and the performance of a credit check and criminal background check on Applicant as appropriate by all available means. In the event that Applicant provides any false or misleading information in the Application, Owner/Manager shall have the right to automatically reject this Application. Applicant represents that they have reviewed the community Screening Policy.</p> <p>The undersigned applicant hereby consents to allow Covington Ridge Apartments, as owner, or through its designated agents or employees, to obtain a consumer report on the applicant and to obtain and verify credit, criminal history, rental/mortgage history, and employment information for the purpose of determining eligibility to lease an apartment at Covington Ridge Apartments. Applicant also agrees and understands that owner and its agents and employees may obtain additional consumer reports in the future to update or review applicants account. Upon applicants request, owner will disclose to applicant whether consumer reports were requested and the names and addresses of any consumer-reporting agency that provided such reports.</p> <p>The undersigned applicant further understands that the applicant screening process, including the criminal background investigation, in no way guarantees the elimination of persons with a criminal background from the resident base, and applicant understands that credit and criminal information is only as accurate as the agency providing such reports. Any and all protective steps Owner/Agent has taken are neither a guarantee or warranty that there will be no criminal acts or that resident will be free from the violent tendencies of third persons. Resident recognizes that Manager and its legal representatives do not guarantee, warrant or assure residents personal security and are limited in their ability to provide protection.</p>	
Applicant Signature	Date

BILLING INFORMATION FOR APPLICATION FEE			
CARD TYPE			
<input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> AMERICAN EXPRESS			
NAME ON CARD	CARD NUMBER	EXPIRATION DATE	
		/	
BILLING ADDRESS	CITY	STATE	ZIP CODE
My signature below authorizes ON-SITE MANAGER, INC. (OSM), a credit screening company, to conduct a background check, including obtaining a consumer credit report. I understand that OSM will charge the above credit card for this service \$39.00 per applicant. I agree to pay for this charge according to the terms of my Cardholder Agreement.			
_____ (Card Holder)		_____ Date	



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FOR OFFICE USE ONLY				
Application Review				
Leasing Consultant:	Date:	Apartment Number:	Move In Date:	Lease Term:
Conc:	Monthly Rent:	Minimum Income Required:	Income Verified & Attached:	
ID Verified by:	Income Verified by:		Other:	
Application Fee Paid:	Check/MO #:	Holding Fee Paid:	Check/MO #:	

Credit Check		
Date run:	By:	Result

Pre-Approved Result	
Date Criminal Run:	By:
Result	Date received:

Low-Accept/Conditional/Refer Result		
Adverse Action Letter Sent and Attached:	By:	
Date Criminal/Resident History Run:	By:	Criminal Result:

Denied Result	
Date Denial Letter Sent and Attached:	By:

Cancellation Result		
Date Cancelled:	By:	Reason for Canceling:

Manager Application Review:	Date:
Comments:	