



ST. ANDREWS APARTMENTS
CO-SIGNER APPLICATION

LEASE TERM
UNIT
RATE \$
APP FEE \$
ERNEST MONEY \$
ADMIN FEE \$
DATE NEEDED

APPLICANT'S NAME (FIRST, MIDDLE, LAST, MAIDEN NAME), BIRTH DATE (MO, DAY, YEAR), SOCIAL SECURITY NO (APPLICANT), MARRIED, SINGLE, DIVORCED, SEPARATED, PHONE NO (APPLICANT), HOME, MOBILE, WORK, E-MAIL

NAMES OF APPLICANT(S) YOU ARE CO-SIGNER FOR AND RELATIONSHIP:
1.
2.
3.
4.

PRESENT ADDRESS, ZIP CODE, HOW LONG (YRS, MOS), MONTHLY RENT/MORTGAGE \$, LANDLORD/MTG. CO, PHONE NO, REASON FOR MOVING, PREVIOUS ADDRESS, ZIP CODE, HOW LONG (YRS, MOS), MONTHLY RENT/MORTGAGE \$, LANDLORD/MTG. CO, PHONE NO

HAVE YOU EVER:
BEEN EVICTED FROM TENANCY? NO YES IF YES, EXPLAIN:
REFUSED TO PAY RENT WHEN DUE? NO YES IF YES, EXPLAIN:
FILED FOR BANKRUPTCY? NO YES IF YES, EXPLAIN:
BEEN CONVICTED OF A CRIME? NO YES IF YES, EXPLAIN:

DRIVER'S LICENSE NO (APPLICANT), STATE, DRIVER'S LICENSE NO (SPOUSE), STATE

CURRENT EMPLOYER, SUPERVISOR, EMPLOYER'S ADDRESS, PHONE NO, POSITION HELD, HOW LONG (YRS, MOS), GROSS SALARY \$, PER: WK, MO, YR, PREVIOUS EMPLOYER, POSITION HELD

I HAVE READ AND FULLY UNDERSTAND THE RULES AND REGULATIONS, INCLUDING THOSE REGARDING THE EARNEST MONEY AND ADMIN FEE, AS SET FORTH ON PAGE 2 OF THIS APPLICATION. I UNDERSTAND THAT THIS APPLICATION WILL BECOME A PART OF MY LEASE AGREEMENT. I HEARBY GIVE AUTHORIZATION FOR VERIFICATION OF ALL INFORMATION ABOVE, INCLUDING CREDIT AND REFERENCE CHECKS, AND OTHER INVESTIGATIVE PROCEDURES NECESSARY FOR PROCESSING THIS APPLICATION.

Agent for Landlord Signature, Co-Signer Applicant Signature, Date

Management & Marketing Concepts, Inc. and this rental community fully adhere to State and Federal Fair Housing Laws (Title VII of the Civil Rights Act of 1968 as amended by the Housing Community Development Act of 1974 and The Fair Housing Amendment Act of 1988) which stipulate that it is illegal to discriminate against any person because of race, color, creed, religion, sex, national origin, marital status, status with regard to receipt of public assistance, disability, or familial status.

#### **OCCUPANCY STANDARDS:**

The Department of Justice believes that an occupancy policy of two persons per bedroom, as a general rule, is reasonable under the Fair Housing Act. This is the general rule that our property follows.

#### **SELECTION AND REJECTION CRITERIA:**

This community uses an independent credit reporting agency, RealPage Inc. to obtain and evaluate your consumer credit report. Your consumer credit report contains information about you and your credit experiences, including but not limited to such items as your bill-payment history, the number and type of accounts that you have had, delinquent payments, collection actions, outstanding debt, and the age of your accounts. RealPage Inc. may also obtain, review and evaluate other relevant criteria about you, including but not limited to information regarding any judgment, criminal history, evictions and rental payment history. Based on its evaluation of your consumer credit report and any other relevant criteria, RealPage Inc. sends a recommendation regarding your application. Based upon the RealPage Inc. recommendation, your application will either be approved, approved with conditions (which will require an additional security deposit be paid or cosigner); or denied. If RealPage Inc. makes a recommendation of denied, you will be given the name, address and telephone number of RealPage Inc. and of the consumer reporting agencies that provided your consumer information to RealPage Inc., as well as other information required by law.

#### **DECLINED APPLICATIONS (if any of the following apply, the application will be declined, this list is not inclusive and other disqualifying factors may lead to an application denial.):**

- A. Whether information on application is sufficient and accurate
- B. Any applicant who has been convicted of a sexual crime and is a lifetime registered sex offender will be declined. Any applicant who has been convicted of a felony crime within the last 10 years will be declined if the crime involves drugs, violence, theft, alcohol abuse, fraud, or arson. Any applicant who has been convicted of a misdemeanor crime within the past 3 years that involves the sale of drugs, violence, theft, or fraud will be declined.
- C. Any bankruptcy must be discharged and positive credit accounts established since discharge
- D. Anyone with an outstanding unpaid rental and/or utility collection debt.
- E. If the bank returns the application fee or holding deposit check.
- F. Anyone having an unsatisfied monetary judgment currently pending against them.
- G. Any eviction must be older than 12 months and applicant must have positive, verifiable rental/mortgage history subsequent to the eviction.

#### **RESIDENT REQUIREMENTS:**

The following procedures outline the determination of eligibility and acceptability:

- A. All adults must be lease holders; therefore, a formal completed application is required from anyone 18 years of age or older that will be living in the apartment/home.
- B. Pay stubs for the most recent month or tax records for the most recent tax year will be required to verify employment. A minimum of 6 months employment within the same company or industry is required. Gross income must equal 3 to 4x the monthly rent amount per month.
- C. Must have positive rental or mortgage history within the last 6-24 months. A minimum of 6 months rental/mortgage history is required (lease or mortgage must be in applicant's name).

#### **CO-SIGNER REQUIREMENTS:**

Obtaining a co-signer may be a condition of your application approval. Co-signers must meet the following requirements:

- A. Can be a relative, legal guardian, or any qualified individual.
- B. Credit score must be 620 or greater.
- C. Gross income must equal 5 to 6x the monthly rent amount. Pay stubs for the most recent month or tax records for the most recent tax year will be required to verify employment. A minimum of 6 months at current employment or within same industry is required.
- D. Must have positive rental or mortgage history within the last 6-24 months. A minimum of 6 months rental/mortgage history is required.
- E. Co-Signer Application must be completed and signed; Guarantee of Lease Form must be signed and notarized. A separate application fee is required.

#### **FEES AND DEPOSITS:**

- A. Application fees are per adult and must be paid at the time application is submitted. Application fees are not refundable.
- B. Required earnest money and administration fee must be paid in order to hold the apartment/home for up to 14 days once application has been approved.
- C. **Earnest money and admin fee paid will be refunded if applicant is rejected, but forfeited if applicant decides not to lease apartment/home. Upon execution of the lease agreement, the earnest money shall become the security deposit. Administration fees are not refundable.**

#### **APPLICATION APPROVALS/REJECTIONS:**

Applicants will receive either a phone call from the leasing office or a formal letter stating acceptance or rejection of the application.

#### **ANIMAL POLICY:**

- A. All animals must be approved by Management before being brought onto the property.
- B. A non-refundable fee is required for each animal. Fees are property specific; please ask staff for details.
- C. There is a 2 animal per apartment/home limit.
- D. Breed restrictions apply; no vicious breeds are permitted. Please consult with management for specific breed restrictions.
- E. Weight restrictions are property specific; please ask staff for details.
- F. Mixed breed animals must have a meet-&-greet with management. A written/signed vet opinion may also be required to determine possible breeds.
- G. Animals must be at least 1 year of age – **NO PUPPIES OR KITTENS ARE PERMITTED.**
- H. No animal sitting is allowed; a penalty fee will be charged for any unauthorized animals.

#### **PAYMENTS:**

Payments are accepted in the form of money order, cashier's check, or personal check—**NO CASH IS ACCEPTED**