

# PARKVIEW CIRCLE APARTMENTS

## RESIDENT SCREENING CRITERIA

It is our policy to conduct business in accordance with the federal, state and local Fair Housing laws.

It is our policy to provide housing on an equal opportunity basis to all persons regardless of race, color, religion, sex, national origin, handicap or familial status.

## PURPOSE OF THIS DOCUMENT

We offer the following information so that all applicants will have available to them a detailed statement of the rental qualifying policies. Although we have attempted to make this document easy to read and understandable, by its nature as a statement of policy, it includes formal language and legal terms. If you have any questions about our policies or about the information in this document, please contact any of our management team.

## IMPORTANT: THE RENTAL APPLICATION FEE IS NON-REFUNDABLE.

The rental application fee of \$30.00 is **non-refundable**. Because there are no exceptions, it is important that you review this document carefully before submitting an application, making certain that, to the best of your knowledge, you meet the rental qualifications stated.

## HOW TO APPLY TO RENT AN APARTMENT

If you wish to apply for an apartment, you must complete an application, pay the **nonrefundable** rental application fee, pay the security deposit and sign a lease. Income, credit and rental history will be verified. After approval you must take occupancy and pay rent within seven (7) days. If the apartment of your choice is unavailable or you cannot take occupancy and pay rent within the allowed time period, you will be placed on a waiting list. You cannot go on a waiting list without a security deposit.

## PHOTO IDENTIFICATION

At the time of application, you will need to show valid photo identification. This can be state or federally issued. Acceptable identification includes a driver's license, passport, and/or state-issued photo identification card. The request for photo ID is solely for the purpose of verifying identification and no other purpose.

## INCOME/EMPLOYMENT

Gross income must be three and one-half (3 ½) times the monthly rental rate. Applicants must provide proof of current employment. If you have changed employment within the past six (6) months, you must provide verifiable previous employment information. Salary must be verified with employer or by copies of check stubs. All additional sources of income must also be verified.

If you are self-employed or retired, you must provide proof of income by furnishing copies of federal income tax returns and/or other verifiable documentation acceptable to us.

## CREDIT HISTORY

1. Applicants with established credit must have:
  1. Reported activity on at least two (2) installments or revolving accounts that have been opened for a minimum of six (6) months.

2. No more than one outstanding I-3 or R-3 or two I-2 or R-2 ratings.
1. There can be **no** judgment or repossessions within a two (2) year period prior to application.
2. There can be **no** bankruptcy within a six (6) month period. Credit must be reestablished to meet conditions set forth in Item #1 a & b.
3. Applicants with no established credit that meet the income criteria and the rental history criteria may be approved under some circumstances.

An extensive, negative credit history is grounds for the denial of an application.

In keeping with our policy of confidentiality and privacy, we do not discuss individual credit reports with an applicant. If you would like to discuss or dispute anything in our credit report, you will need to contact the credit bureau that made the report. At your request, we will provide you with the name and address of that credit bureau.

### **MITIGATING CIRCUMSTANCES**

At times mitigating circumstances might allow an applicant that does not meet income or credit criteria to be approved. Poorly rated accounts with a zero balance, voluntary repossessions, and poorly rated accounts that are a result of a contested divorce are some examples of mitigation circumstances. Also, in some instances, if verifiable income is less than three and one-half (3 ½) times the monthly rent rate, outstanding monthly obligations are minimal, and all other criteria is met, the applicant may be approved. A prepayment of the lease term or some portion thereof would be required. Approvals of these exceptions must be made by the Manager of Parkview Circle Apartments. A co-signer may be required under some circumstances. A co-signer must meet the same income and credit criteria as an applicant. Even with a co-signer, applicant must meet the credit criteria.

### **RENTAL HISTORY**

Any negative rental history is grounds for the denial of an application. Negative rental history includes but is not limited to the following: NSF checks, late rental payments, noise complaints, unfulfilled lease term, eviction proceedings.

### **VEHICLES**

Only authorized vehicles are allowed and Lessee agrees that **only** vehicles listed on Lessee's application are so authorized. Vehicle is defined as an automobile, pick up truck or small van this is specifically for **personal** use. Large commercial trucks, tractor trailer trucks, mobile homes, recreational vehicles, boats, jet skis, three/four wheel ATV's, trailers and vehicles that have been altered such as "big wheels" and the like are not considered acceptable. With the exception of reserved parking for the handicapped, parking is not assigned or reserved. All vehicles of the Lessee, his guests, agents or invitees in the parking area shall be operable and shall bear a current license plate. Vehicles shall be parked only in the paved areas provided for parking except where there is a garbage area, or fire lane. The lease contains more information concerning vehicles and the parking of vehicles.

### **PETS**

We are a strictly a pet free community.