



# Rental and Occupancy Criteria Guidelines

OliverMcMillan does not discriminate against any person based on race, color, religion, sex, national origin, familial status, disability, marital status, sexual orientation, gender identity, housing status, military status, unfavorable military discharge, ancestry, age, or source of income. The rental criteria listed below explains the policies of this community with regard to standards that must be met by each applicant in order to be approved for residency.

**Age:** All applicants must be of legal age or legally emancipated. All parties 18 years of age or older or emancipated minors are required to complete an application.

**Identity Verification:** All applicants (and financial guarantors when applicable) are required to show a driver's license or government-issued photo identification.

**Credit History:** This community uses a third party verification service that utilizes a non-subjective credit scoring system to evaluate your consumer credit report. The rental scoring system used was created for the purpose of treating all applicants consistently and impartially without regard to subjective criteria. OliverMcMillan's credit service provider also checks related data sources which include the FBI and U.S. Treasury lists of individuals wanted for direct involvement or support of terrorist activities. Based on your credit score and related data source information, your application will be determined and returned by our third party verification service as accepted, accepted with conditions, or denied. If your application is denied or 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.

Accepted: The applicant will be accepted with the standard deposits and fees

Accept with Conditions: The applicant will pay a deposit equal to one month's rent

Denied: Application will not be accepted

An applicant must have three credit items in their file in order to be scored, if there are no records found for the applicant, the applicant will be considered a "refer" applicant and must provide proof of income equal to 3 times the monthly rent and pay a deposit equal to one month's rent or (at select communities) provide a guarantor who completes an application, meets all rental criteria and signs a guaranty agreement. The guarantor will be held liable in case of any default by the applicant/resident.

**Bankruptcy:** Bankruptcies are not an automatic denial. Bankruptcies may result in an Accept with Conditions however the following conditions must be met: The bankruptcy must be at least two years old. The bankruptcy must have been discharged and proof must be received as such.

At some selected communities, co-signers/guarantors are accepted per apartment community policies. When a co-signer/guarantor is accepted, the co-signer/guarantor must apply and be qualified as a resident. Guarantors and co-signers have full financial responsibility under the lease.

**Occupancy Guidelines:** One Bedroom - maximum 3  
Two Bedroom - maximum 5

**Income Verification:** Gross monthly income for all leaseholders is combined and entered into the credit-scoring model for each applicant. *Gross monthly income of combined applicants must be 3.0 times the scheduled rent of the apartment being leased.*

Prior to move-in, income must be verified by providing documents such as: Pay stubs covering 2 pay periods, court ordered spousal or child support, prior year's W-2, Social Security, GI benefits, pensions, disability income, trust income, dividend income, or other written verification of legal income.

**Criminal Background Check:** 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 48 months.

Reasons for not approving an application include, but are not limited to: bankruptcy, insufficient income, unpaid judgments, eviction, outstanding rent debt, household size exceeding occupancy limits, criminal background, criminal record and falsification of the application information. The application to rent will not be approved if the reservation deposit check is returned NSF.

### Applicant Consent

The undersigned applicant(s) and co-signer(s) hereby consent to allow the apartment community, through its designated agents or associates, to obtain a consumer report and/or criminal record information on each of us and to obtain and verify each of our credit and employment information for the purpose of determining whether to lease an apartment or home to me/us. We also agree and understand that owner and its agents and associates may obtain additional consumer reports on each of us in the future to update or review our account. Upon my/our request, owner will tell me/us whether consumer reports were requested and the names and addresses of any consumer-reporting agency that provided such reports.

_____	Date _____
Applicant	
_____	Date _____
Applicant	
_____	Date _____
Applicant	
_____	Date _____
Applicant	





For office use only

APARTMENT COMMUNITY: Aloft at the Glen Town Center

Apt. # \_\_\_\_\_ Unit type \_\_\_\_\_ Move In Date \_\_\_\_\_ Rent \$ \_\_\_\_\_  Photo ID Verified \_\_\_\_\_ % Qualified

Lease Term \_\_\_\_\_ Other \$ \_\_\_\_\_

RENTAL APPLICATION

RESIDENCY: Please print

Applicant's Name: First Middle Last Jr., Sr., I, II, III Soc. Sec. No. Birth Date Driver's License No. State

How many will occupy apt.? \_\_\_\_\_ Names of all other occupants: 1. \_\_\_\_\_ Name D.O.B. 2. \_\_\_\_\_ Name D.O.B. 3. \_\_\_\_\_ Name D.O.B.

Applicant's Present Address Apt. # City State Zip Code Phone ( )

How long at this address?  OWN  RENT Monthly Payment \$ Name of Landlord/Mortgage holder Phone ( )

Why are you moving? Email: \_\_\_\_\_

Applicant's Previous Address (if current is less than 2 years) Apt. # City State Zip Code Phone ( )

How long at this address?  OWN  RENT Monthly Payment \$ Name of Landlord/Mortg. Phone ( )

EMPLOYMENT: Please print

Current Employer Position Phone ( ) How long YRS. MOS. Monthly Salary \$

Current Employer's Address City State Zip Code Supervisor

Previous Employer Position Phone ( ) How long YRS. MOS. Monthly Salary \$

Previous Employer's Address City State Zip Code Supervisor

Additional Monthly Income - Describe source and how to verify. Please be specific.

FINANCIAL: Please print

Bank Name - Checking Branch City State Phone ( ) Account No.

Bank Name - Savings Branch City State Phone ( ) Account No.

PERSONAL: Please print

In Case of Emergency Notify: Relationship Address/City/State/Zip Code Phone ( )

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Vehicle Type \_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Color \_\_\_\_\_ License \_\_\_\_\_ State/Tag \_\_\_\_\_

1. \_\_\_\_\_ 2. \_\_\_\_\_  Boat  Trailer  Recreation Vehicle  Motorcycle  Other \_\_\_\_\_

Do you have pets?  Yes  No How many? \_\_\_\_\_ Type(s) \_\_\_\_\_

Do you have "water furniture?"  Yes  No Explain \_\_\_\_\_

Have you ever been a defendant in an Unlawful Detainer (eviction) lawsuit or defaulted (failed to perform) on any obligation of a rental agreement or lease?  Yes  No If yes, explain \_\_\_\_\_

Have you ever been convicted of a terrorist related crime, or any convictions related to manufacturing or distribution of illegal controlled substances?  Yes  No If yes, explain \_\_\_\_\_

Have you ever been convicted of or plead guilty to a felony during the past ten years?  Yes  No If yes, please provide a description of all material information related to each such felony, including (a) the crime you were convicted of or plead guilty to, (b) a description of the crime and the circumstances of surrounding the crime, (c) your sentence for such crime, and (d) whether your are currently on probation.

Have you been convicted of or plead guilty during the past 10 years to a misdemeanor other than a traffic violation?  Yes  No If yes, please provide a description of all material information related to each such misdemeanor, including (a) the crime you were convicted of or plead guilty to, (b) a description of the crime and the circumstances of surrounding the crime, (c) your sentence for such crime, and (d) whether your are currently on probation.

How did you hear about our apartment community? \_\_\_\_\_

The information in this application is true and correct. I hereby authorize Owner or it's Agent to verify the above information and to obtain either a consumer or investigative credit report. I further authorize the verification of all the above items, including, but not limited to, rental history, employment, and the obtaining of additional credit reports and references upon request.

Signature of Applicant: \_\_\_\_\_ Date \_\_\_\_\_

Signature of Agent for Owner \_\_\_\_\_ Date \_\_\_\_\_



EQUAL HOUSING OPPORUNITY