

The Villas at Harbor Pointe/Pacific Crest Apartment Homes

Qualification Requirements

1. We are an equal opportunity housing provider. We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial states, or national origin. We also comply with all the state and local fair housing laws.
2. We allow two persons per bedroom plus one additional person per apartment. For example, a one bedroom apartment could house three people and a two bedroom apartment could house as many as five people. In determining these restrictions, we adhere to all applicable fair housing laws.
3. State or Government issued identification with a picture is required.
4. A complete and accurate application listing a current residence and at least two years residential history with phone numbers will be required.
5. If the Holding Premium or Application fee checks are returned for non payment by the bank at any itme, the approval will be revoked and you will not be allowed to enter into a rental agreement.
6. Co-signers will be accepted for lack of rental history only.
7. Denied Applicants may not reapply for a period of 6 months.
8. All requested information or documentation must be supplied within 72 hours from the date of the holding deposit. Failure to support or failure to timely supply the requested information is grounds for rejection.
9. Applicants may be rejected for conviction of fraud, theft, drugs, assault and batter or a violent crime, misdemeanor, or for other conviction of illegal activity.
10. Applicants may be rejected for behavior displayed during tour or application process that would constitute of a violation of lease policies. Applicants must display the ability to comply with lease policies.
11. All applicants will be processed and reviewed. Credit will be taken into consideration with all of the rental qualifications listed above. Additional deposits may be required. Unfortunately, we cannot guarantee that your application will be approved. The application may take up to 3 days to process.

Income/Employment Requirement

1. Gross monthly household income must equal 2.5 times the monthly rent.
2. Two (2) current paycheck stubs will be required. An Offer Letter or Letter of Employment will be required for applicants starting new positions. (This letter will be verified).
3. Some form of Verifiable income will be required for unemployment applicants. (Verifiable income may mean, but is not limited to Bank Accounts, Child Support/Alimony, Trust Accounts, Social Security, Welfare, Grants/loans). Self employed applicants will be required to show proof of income through copies of previous year's tax returns.
4. If the applicant(s) have no verifiable income from any source, proof of assets, (meaning cash or cash equivalentents) must be provided in the amount of two (2) years worth of rental payments for the stated rent of the apartment that is being applied for.

Rental Requirements

1. There must be twenty – four months of verifiable rental history to be considered for approval without an increased deposit.
2. If there is no previous rental history or less than one year's rental history, the application may be approved with an increased deposit equal to 1 times the monthly rent amount or with co-signer.
3. The application will be denied if there is a combined amount of 4 NSF checks or late payments/mortgage late payments with a twelve month period. If there are fewer than 4 late/NSF payments within a twelve month period, you may be approved with an increased deposit equal to 1 time the monthly rental amount.
4. The application will be denied if the rental history demonstrates documented noise or other complaints and/or when the previous manager/owner will not re-rent.
5. Any previous evictions on credit report or eviction search will result in denial of the application.

Credit Requirements

1. Credit score of 650 or above is required, however if the score is under 650 (600-650), you may be approved with an increased deposit equal to 2 times the monthly rental amount. If your score is less than 600, the application will be denied. A bankruptcy must be three years old from the date of discharge.
2. If no credit history is established the application will be denied.
3. Any type of foreclosure within the last 5 years will result in automatic denial.
4. If the applicant(s) have no rental history and no credit history, the application will be denied.
5. If any unpaid or outstanding collection accounts are from a management company or landlord, the application will be denied.

Signature of Perspective Resident

Date

Signature of Perspective Resident

Date