



TENANT SELECTION CRITERIA

Welcome to: **The Pointe at Ben White**

Capstone Real Estate Services promotes Equal Housing Opportunity at all of our communities, and expects Management to treat each prospective applicant that visits our properties with dignity and respect. Furthermore, Capstone Real Estate selects prospects without regard to race, color, sex, religion, disability, familial status, or national origin. As per Section 504 requirements, Capstone properties makes reasonable accommodations (such as allowing applicants to request assistance with the reading of materials) to help applicants read, understand and complete the application. This criterion will be applied uniformly, and in a consistently manner with all applicable law, including the Texas and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, and Texas Department of Community Affairs (TDHCA) guidelines.

The following Tenant Selection Criteria applies to this Community, and it is in compliance with TDHCA rules and regulations. It is published at the leasing office, and a copy will be provided.

Age:

Lease holder(s) must be 18 years of age or older, and they are required to complete an application, even if living with parent or guardian.

Verification of Identity: Each person applying for an apartment must show proof of valid government or state issued identification card.

Occupancy Guidelines:

A maximum of three (3) persons per bedroom are allowed, and with no more than two (2) adults per bedroom. Adult is defined as a person over the age of 18.

Income:

Any and all income sources will be verified as determined by local and federal agencies at the time of application, and on the annual basis. You must provide income history of no less than six (6) weeks & current income verification of two (2) times the amount of the monthly rental rate of the selected apartment.

Income verifications must include, but are not limited to the following: Four (4) to six (6) weeks of current consecutive paystubs from the income source(s), Capstone's verification of employment submitted to and from employer, any applicable third party verifications such as court orders, divorce decrees, award letters or financial statements certified by a financial institute or an accountant. This community participates on the affordable housing program, and additional income verifications, affidavits, and signed certifications may be requested.

Self-Employment Income:

Must complete the Capstone's Self Employment Verification; provide the previous year's income tax return including Schedule C, and the previous six (6) months of bank statements, personal and business accounts. Applicants whose income are based on commissions or base salary plus commission, tips or bonuses, will require additional verifications.



The Pointe at Ben White operates under the affordable housing program which has maximum income limits.

| Number of Tenants | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Initial 60% | \$ 32,700 | \$ 37,380 | \$ 42,060 | \$ 46,680 | \$ 50,460 | \$ 54,180 | \$ 57,900 | \$ 61,620 |
| Recertification Limit (140% of 60%) | \$45,780 | \$52,332 | \$58,884 | \$65,352 | \$70,644 | \$75,852 | \$81,060 | \$86,268 |

Section 8:

We welcome all applicants receiving subsidy under the Section 8 program. Persons participating in these programs must meet all the requirements presented on this Tenant Selection Criteria, with the exception of the income. Applicant’s current income verification must meet two (2) times their portion of the rent. If the program pays 100% of the applicant’s rent, then applicant must certify that they have the financial resources to meet the daily living expenses. The property will require verification regarding income and number of household members.

Full Time Student Status:

Unless one of the exceptions to the student rule is met by the household, full time students are excluded from participating in the affordable housing program. A full time student is defined as an individual who during each of five (5) calendar months for the current year; it’s attending an educational institution pursuing a full time course. The following are the exceptions to the student rule:

- 1) At least one student is receiving assistance under TANF or AFDC, 2) At least one student was previously under foster care, 3) The student is participating in a program receiving assistance under the Job Training Partnership Act (JTPA), 4) The student is a single parent with children, and this parent is not a dependent of another individual and the children are not dependent(s) of someone other than a parent, 5) The student is married and file a joint tax return, 6) The household contains at least one occupant who is not a student, and has not been a student, and will not be during the current and/or upcoming calendar year.

Rental History:

Six (6) months to one (1) year is the minimum requirement for verifiable rental history. Also, the following events will constitute grounds for denial for application: An eviction or a foreclosure, rental debt collection for less than five (5) and more than one (1) rental collection is an automatic rejection. Certain rental debt on collection status may qualify for a second chance under our leasing program; this is contingent upon satisfactory verification of current rental history, and length at current and previous residences. Satisfactory rental history is subject to the following: No more than one late payment or NSF in a 6-month period, lease term fulfilled, no lease violations, no evictions, residence left in satisfactory conditions, proper notice to vacate was given, no rental debt to any apartment community.

Credit Background:

Credit score must be 500 or above. No credit will be treated as good credit. No bankruptcy in the last seven (7) years. No foreclosures in the last seven (7) years, no legal or civil judgements in the last three (3) years, no landlord debt in the last ten (10) years, unless proof of paid debt in full is provided, no debt to utility company providers in the last ten (10) years, unless proof of paid debt in full is provided.

Criminal Background:

A criminal background search will be conducted for each applicant over the age of 18 years. It is our policy not to lease to applicants with felony convictions, felony deferred adjudications, and certain misdemeanors concerning violence and drug related charges. If the criminal background search and the information provided by you reveals past criminal convictions, which



are a violation of our policy, your application may be denied. Certain approval may be allowed according to the property's look-back policy. You may request a copy of this policy.

This requirement is not a guarantee or representation that residents or occupants currently residing in our community have not been convicted of a felony or subject to deferred adjudication for a felony, certain misdemeanor or sex offenses requiring registration under applicable law. Our ability to verify this information is limited to information made available to us by the resident credit-reporting services used.

Foreign Nationals:

These applicants will be required to complete a Supplemental Rental Application for Non-US Citizens. Foreign nationals living and working in the United States must provide either a valid social security number or a valid passport. Income will be verified with letter of intent, work visa, work petition, or verification of funds in a United States financial institution. If income cannot be verified, the entire lease contract rent amount must be paid in full in US dollars. The lack of a valid social security number and credit history may require an additional deposit.

Pets:

A maximum of two (pets) per apartment are permitted with a deposit of \$300.00 for the first pet and \$200.00 deposit for the second pet. Pet deposit it's also required for visiting pets. Dogs of a dominant breed and excess weight of 45 pounds at maturity, are not accepted, and dogs must be at least one years old. Dogs over five years of age may qualify up to 75 pounds with good prior rental history. The following breeds or partial breeds are not permitted: Rottweiler, Pit Bulls, Akita, Doberman, Chow, German Shephard, and Australian Shephard. Exotic animals, barnyard animals and reptiles are not accepted. Additional restrictions may apply. Deposits are fully refundable and dependent on the condition of the dwelling upon moving out. All animals must be photographed by management prior to approval.

Service Animals:

Support and/or service animals are not considered pets, and are allowed to reasonably accommodate a handicapped lease holder or occupant. Further verification from a licensed physician will be obtained to demonstrate the need for a service animal. Specific animal, breed, number, weight restrictions, pet rules, and pet deposits will not apply to households having a qualified service/assistance animal(s).

Security Deposits/Application Fees:

A fee of \$21.68 is required for the first applicant in the household. A fee of \$16.18 will be assessed for any additional applicants applying to lease the unit.

Deposit for a 1 bedroom is \$150, for a 2 bedroom is \$200, and for a 3 bedroom is \$300. **Application deposit is Non-Refundable after background/credit approval.**

Rents: The following rental rates are applicable to this property:

| Rent Limit | 60% | | |
|-----------------------------|-------|---------|---------|
| | 1 | 2 | 3 |
| # of Bedrooms | | | |
| HUD Max Rent | \$876 | \$1,051 | \$1,214 |
| Less: Utility Allowance | \$193 | \$235 | \$277 |
| = Allowable Tenant Pd. Rent | \$683 | \$816 | \$937 |



Application Process:

Rental Applications for this community may be obtained at the Leasing Office, or requested via email or fax. All questions and section on the application must be answered, if some of the questions do not apply to you, please indicate with N/A or NONE. All other sections need to be completed as directed. **Note:** No applicant will be considered for occupancy until a completed application has been turned in to the leasing office. There is also a waiting list at this community, and a security deposit will be required in order to have your information on record for future consideration. This deposit is fully refundable upon determining through the screening process that the application has been declined, or if the applicant decides not to longer be on the waiting list.

Wait List and Transfer Policy:

Applicants will be placed on the waiting list once the manger has received the security deposit for the appropriate unit size. If the applicant is denied during the application process or decides to no longer be on the waitlist, the deposit is fully refundable. Applicant will be placed on the waitlist in the order in which they are received.

All existing residents are eligible to request to be placed on the waitlist for another unit, and they will be placed on the waiting list at the time of their request.

Persons covered under the Violence against Women Reauthorization Act of 2013, or those requiring transfers due to medically supported reason or an accessibility issue will be placed at top of the waiting list, and receive a priority of the general positions on the waiting list. Residents requiring transfers due to a verifiable disability will not be charged transfer fees. The transfer of utilities will be the resident's responsibility.

The leasing office will keep a log of all denied applicants that completed the application process, and will also maintain a file of all rejected applications. Provided that all of the needed information was gathered during the application process, the log will provide basic household information such as: demographic and rental assistance information, reason for which the application was denied, date when the decision was made, and date when the notification was mailed or hand delivered to the applicant.

The waiting list will remain open until an announcement stating otherwise is posted at the leasing office. Should the applicant pool exceed the number of applicants that may be housed within a year's time period; management may opt to close the waiting list for a specific period of time. The date and time of closure must be stated within the closure notification, and should be posted at the leasing office. Management will also announce the re-opening of the waiting list and will also post at the leasing office.

Residents who wish to move to another apartment must request a transfer in writing and be signed by the head of household/co-head. A transfer fee of (\$75) and a security deposit for the new apartment must be paid at the time the request for transfer is accepted by management in order to hold a new apartment. In order to be approved for a transfer, all balances must be paid in full for your current apartment, and any damages that are noted during our inspection prior to your transfer are required to be paid in full. Additionally, you must be approved under all other requirements of this Resident Qualifying Criteria. In situations that a transfer is required as a reasonable accommodation, VAWA, or at management request, there will be no transfer fee required.

Security Deposits for the original apartment will be refunded within (30) days of vacating if the apartment is left clean and with no damages beyond normal wear and tear.

For HTC Developments that are 100 percent low-income, a household may transfer to any Unit within the same project, as defined as a multiple building project on Part II, question 8b of the IRS form 8609 and the 8609 schedule.



If the Owner elected to treat each building as a separate project, as defined on Part II, question 8b of the 8609 form, households must be certified as low-income prior to moving to another building in the Development.

For HTC Developments that are Mixed Income with Market Units, a household may transfer to another building in the same project, as defined as a multiple building project on Part II of the IRS form 8609 if the household was within 140% of the applicable income limit at the time of the last annual income recertification.

For BOND, HTF, HOME, and NSP Developments, households may transfer to any Unit within the Development. A certification is not required at the time of transfer. If the Development is layered with Housing Tax Credits, the guidelines for the HTC transfer process will be applied.

Rejected Applications:

Capstone will provide a written notification within seven (7) business days to all persons who completed the application process, and resulted as denied or ineligible to participate in the program. This notification will include the specific reason for the denial, and will reference the terms and conditions of this Tenant Selection Criteria on which the denial is based upon. Rejection letters will also include contact information for any third parties that provided information, and participated in the screening process.

Non-renewal or termination notices will outline the reasons for termination of the lease contract, allowed under applicable program rules. Also, if the development is subject to the requirements established by the Violence against Women Act (VAWA), the specifics will be included on the notifications. A person with a disability may request a reasonable accommodation in relation to such notice.

Fair Housing and Section 504:

This community is financed by an affordable program administered by the Texas Department of Housing and Community Affairs (TDHCA). We strive to ensure equal opportunity housing for all those who qualify for this program.

We established the following procedures to help identify, and eliminate situations that create a barrier for those seeking equal opportunity housing. In accordance to the Fair Housing Act of 1968 and its amendments of 1988, and Section 504 of the Rehabilitation Act of 1973, this community will make reasonable accommodations for individuals with disabilities (current residents and new applicants included). These accommodations include, but are not limited to: alterations in the processes in which we administer policies, procedures, and services to those working, applying or currently living at this complex. Furthermore, this property confirms it will make structural modifications to the housing and non-housing areas of this property (common areas, and leasing facilities, etc.) to ensure full access to those persons with limitations due to their handicap or disability.

We will perform such accommodations in situations applicable by the 504 regulations and as per the restrictions to those regulations. Requests for reasonable accommodations/modifications can be made in writing or by phone to the management office. If medical verification is required, management will provide the necessary forms. Also, management will respond to any reasonable accommodation/modification request within seven (7) business days. For structural modifications, property will evaluate work to be performed and obtain bids. Ownership approval will be required as needed.

The Development will comply with state and federal fair housing and antidiscrimination laws; including, but not limited to, consideration of reasonable accommodations requested to complete the application process. Chapter 1, Subchapter B of this title provides more detail about reasonable accommodations.

Screening criteria will be applied in a manner consistent with all applicable laws, including the Texas and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and the Department's rules.



As per the recent requirements as issued by the Department of Housing and Urban Development, all applications, Tenant Consent and Release documents, Resident Selection Plans, Leases, House Rules, etc. are available in other languages and/or will be translated for those persons who request this accommodation.

Violence against Woman Act (VAWA):

This community follows the guidelines outlined in the VAWA. The Law offers the following protections against eviction or denial of housing based on domestic violence, dating violence or stalking:

- A. In accordance with the Violence Against Women Reauthorization Act of 2013, if the applicant otherwise qualifies for rental assistance or admission, the applicant’s status as the victim of domestic violence, dating violence, sexual assault, or stalking does not constitute the basis for rejection of rental application, If the applicant otherwise qualifies for assistance or admission.
 - B. Under the “good cause” policy, an incident or incidents of threatened domestic violence, dating violence or stalking will not be construed as violations of the lease contract; and will not constitute grounds for terminating assistance, tenancy or occupancy rights of a victim of abuse.
 - C. Criminal Activity directly related to domestic violence, dating violence or stalking, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.
 - D. Assistance may be terminated or a lease “bifurcated” in order to remove an offending household member form the home. Whether or not the individual is a signatory to the lease, and lawful tenant. If he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim who is a tenant or a lawful occupant, to remain in the dwelling.
 - E. The provisions protecting victims of domestic violence, dating violence or stalking who are engaged in by a member of the household, may not be construed to limit management staff from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.
 - F. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if management can show an actual and imminent threat to other tenants, management personal, and other service providers; evicting a victim is an option. Management reserves the right to consistently apply the same rules and requirements to all the residents at our community.
 - G. The VAWA protections shall not supersede any provision of federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, or stalking.
- Capstone Real Estate Service, Inc. will respond to any VAWA requests within five (5) business days.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE PROPERTY’S QUALIFYING CRITERIA, WHICH INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE PROPERTY’S RENTAL QUAIFYING OR SELECTION CRITERIA, OR IF I FAIL TO ANSWER ANY QUESTION, OR IF I PROVIDE FALSE OR MISLEADING INFORMATION, THE PROPERTY MAY REJECT MY APPLICATION, RETAIN ALL APPLICATION FEES, ADMINISTRATIVE FEES AND DEPOSITS AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, AND MAY TERMINATE MY RIGHT OF OCCUPANCY IF I HAVE ALREADY TAKEN POSSESSION OF A RENTAL UNIT AT THE PROPERTY.

Applicant Signature

Date



Applicant Signature

Date



Application for Residency

Household Composition (Who will live here?)

Head of Household Information: (this is the primary applicant)

Name: _____

Gender: Male Female

Social Security Number: (enter 9 digits on blanks provided) _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____

Phone Number: (include area code) (____) _____

Driver's License #: State Issued: _____ Number: _____

Email _____

Marital Status: Married Never Married Separated Divorced Widowed

Are you a Full Time Student? Yes _____ No _____

When and Where did you LAST attend School?

Name of School: _____

City, State: _____

What month/year did you last attend this School? _____

Spouse (this is the person currently married to the Head of Household)

Name: _____

Gender: Male Female

Social Security Number: (enter 9 digits on blanks provided) _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____

Phone Number: (include area code) (____) _____

Driver's License #: State Issued: _____ Number: _____

Email _____

Marital Status: Married Never Married Separated Divorced Widowed

Are you a Full Time Student? Yes _____ No _____

When and Where did you LAST attend School?

Name of School: _____

City, State: _____

What month/year did you last attend this School? _____

Co-Head (this means another adult that is an applicant but not the Spouse)

Name: _____

Gender: Male Female

Social Security Number: (enter 9 digits on blanks provided) _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____

Phone Number: (include area code) (____) _____

Driver's License #: State Issued: _____ Number: _____

Email _____

Marital Status: Married Never Married Separated Divorced Widowed

Are you a Full Time Student? Yes _____ No _____

When and Where did you LAST attend School?

Name of School: _____

City, State: _____

What month/year did you last attend this School? _____

Vehicle Information :

Owner: _____

Type : _____

Make and Color: _____

Model & Model Year: _____

License Plate and LP State: _____

Pet Information :

Owner: _____

Type & Breed: _____

Size & Color: _____

Name & Age: _____

Other Adult (this means another adult applicant that is not the Spouse)

Name: _____

Gender: circle one Male Female

Social Security Number: (enter 9 digits on blanks provided) _____ - _____ - _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____ - _____ - _____

Phone Number: (include area code) (_____) _____ - _____

Driver's License State Issued: _____ Number: _____

Email _____

Marital Status: (circle one) Married Never Married Separated Divorced Widowed

Are you a Full Time Student? Yes _____ No _____

When and Where did you LAST attend School? Name of School: _____

City, State: _____

What month/year did you last attend this School? _____

Dependent (child that will live with you that is under 18 years old)

Name: _____

Gender: circle one Male Female

Social Security Number: (enter 9 digits on blanks provided) _____ - _____ - _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____ - _____ - _____

Does this child live with you 50% or more of the time? Yes _____ No _____

Is this Dependant a Full Time Student? Yes _____ No _____

Dependent (child that will live with you that is under 18 years old)

Name: _____

Gender: circle one Male Female

Social Security Number: (enter 9 digits on blanks provided) _____ - _____ - _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____ - _____ - _____

Does this child live with you 50% or more of the time? Yes _____ No _____

Is this Dependant a Full Time Student? Yes _____ No _____

Dependent (child that will live with you that is under 18 years old)

Name: _____

Gender: circle one Male Female

Social Security Number: (enter 9 digits on blanks provided) _____ - _____ - _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____ - _____ - _____

Does this child live with you 50% or more of the time? Yes _____ No _____

Is this Dependant a Full Time Student? Yes _____ No _____

Dependent (child that will live with you that is under 18 years old)

Name: _____

Gender: circle one Male Female

Social Security Number: (enter 9 digits on blanks provided) _____ - _____ - _____

Birth Date: (enter Month as MM, Day as DD and Year as YYYY) _____ - _____ - _____

Does this child live with you 50% or more of the time? Yes _____ No _____

Is this Dependant a Full Time Student? Yes _____ No _____

Do you expect any additions to the Household within the next 12 months?

*Yes _____ No _____

*If you DO Expect new additions to your Household, what is their name and age?

*Name: _____ Age: _____

Are any of the persons listed temporarily away? Yes _____ No _____

Are any of the persons listed Foster Children? Yes _____ No _____

Is any person listed only intended to live in the Household as a Live in Care Attendant? Yes _____ No _____

ALL Household Members have been or will be Full Time students within 5 calendar months of this year? Yes* _____ No** _____

**If NO, go to next page.

*If YES, answer the questions in this box:

Name of Educational Institution(s) attended by adult members: _____

Are the Full Time Students Married and entitled to file a joint tax return? Yes _____ No _____

Receiving TANF? (Temporary Assistance for Needy Families) Yes _____ No _____

Is anyone enrolled in JTPA or similar local, county or state program? Yes _____ No _____

Are you a single parent with children with neither you nor the children listed as dependants on anyone else's tax return? Yes _____ No _____

Where do you live now?

Do you Rent or Own this Home? (circle one) RENT OWN LIVE WITH RELATIVES

Street Address & Apt. #: _____

City, State and Zip Code _____

County _____

What is your Landlord's Name? _____

What is the Landlord's Phone #? (___ ___ ___) ___ ___ ___ - ___ ___ ___

What Date did you Move In? _____

Is this Federally Assisted Housing? Yes _____ No _____

How much do you Pay for Rent or Mortgage each month? \$ _____

Are you being evicted from this Residence? Yes _____ No _____

Where did you live before the current address above?

Do you Rent or Own this Home? (circle one) RENT OWN LIVE WITH RELATIVES

Street Address & Apt. #: _____

City, State and Zip Code _____

County _____

What was your Landlord's Name? _____

What is the Landlord's Phone #? (___ ___ ___) ___ ___ ___ - ___ ___ ___

What Date did you Move In? _____

What Date did you Move Out? _____

Was this Federally Assisted Housing? Yes _____ No _____

How much did you Pay each month? \$ _____

Please answer the following questions:

Have you or any member of your household ever been convicted of a felony or misdemeanor? Yes _____ No _____

If so please explain: _____

Have you or any member of your household ever been evicted or sued for rent? Yes* _____ No** _____

*If YES, answer the questions in this box:

**If NO, skip the questions in the box.

Box containing questions: Address you were evicted from, sued over or left early; Date you were evicted; Was this Federally Assisted housing?; Was there any drug-related activity involved?

Do you or any member of your Household owe money to any Public Housing Authority, HUD Apt. Community or previous landlord? Yes _____ No _____

Have you or any member of your household ever committed fraud in an Federally Assisted Housing program or been asked to repay money for knowingly misrepresenting Information for such these housing programs? Yes _____ No _____

Is anyone in the household currently receiving Section 8 rental assistance? Yes _____ No _____

Emergency Contact Information

What is the name of your Emergency Contact? _____

What is the relationship to this Contact? _____

What is their Phone Number at Home? (___ ___ ___) ___ ___ ___ - ___ ___ ___

What is their Work or Cell Phone Number? (___ ___ ___) ___ ___ ___ - ___ ___ ___

What is their Physical Street Address? _____

City, State and Zip Code _____

What is their E-Mail Address? _____

In the event of serious illness or death of resident, do you give Permission for the above person to remove and/or store all contents found in the dwelling, common areas or mailbox? Yes _____ No _____

Although we are not legally obligated, by checking Yes here you are also giving us authorization to call EMS or an ambulance at your expense.

Asset Information

An asset is something that you own of value that can be turned into cash.
If you have ANY of these assets, complete the requested information for each.

Types of Assets: Checking, Savings Accounts, or Money Markets, Employment Pay Cards, Cash on Hand, CDs (Certificates of Deposits), Treasury Bills, Stocks, Bonds, Mutual Funds, Real Estate, or Rental Property, Real Estate Contracts, Personal Property held as an Investment, (such as art, coins or cars) Annuity, Pension Fund, 401K, 403b, IRA, Keough Account, Safe Deposit Box, Trust Fund, Whole Life Insurance Policy, or other assets.

Within the past two (2) years, have you sold or given away assets that were worth more than \$1,000 for less than market value? *Yes _____ No _____

*** If YES, is the above answer, complete the Disposed of Asset Affidavit.**

Type of Asset: (choose from above list) _____

Who actually owns this asset? _____

Name of the Institution or Bank that holds this Asset: _____

Phone Number to this Institution or Bank: (_____) _____ - _____

How much is the Asset worth currently? \$ _____

How much will you receive each Year from this Asset? \$ _____

Do you or any family member have the right to withdraw funds from this account? Yes _____ No _____

Type of Asset: (choose from above list) _____

Who actually owns this asset? _____

Name of the Institution or Bank that holds this Asset: _____

Phone Number to this Institution or Bank: (_____) _____ - _____

How much is the Asset worth currently? \$ _____

How much will you receive each Year from this Asset? \$ _____

Do you or any family member have the right to withdraw funds from this account? Yes _____ No _____

Type of Asset: (choose from above list) _____

Who actually owns this asset? _____

Name of the Institution or Bank that holds this Asset: _____

Phone Number to this Institution or Bank: (_____) _____ - _____

How much is the Asset worth currently? \$ _____

How much will you receive each Year from this Asset? \$ _____

Do you or any family member have the right to withdraw funds from this account? Yes _____ No _____

Real Estate Asset Only:

Did you sell a home/land in the past 2 years? *Yes _____ No _____

*If yes to above, what was done with the sale proceeds? _____

Do you own any Real Estate? Yes* _____ No** _____

****If NO, go to next page.**

***If YES, answer the questions in this box:**

| | |
|--|--------------------|
| List the name of the person who owns this Real Estate? | _____ |
| What is the current market value? (provide tax appraisal) \$ | _____ |
| What is the total mortgage payoff? (provide most recent mortgage statement) \$ | _____ |
| Is the Real Estate currently listed for sale (provide listing agreement) | Yes _____ No _____ |
| Is the Real Estate being leased to someone?* (provide lease contract) | Yes _____ No _____ |
| If you are leasing it, how much do they pay you for rent per month? \$ | _____ |

Employment Income Information

This section requests information about any money received in the home as a result of employment. Please list below ALL sources and amounts of income.

Is any Adult member of this household NOT Employed?

*Yes _____ No _____
*Name: _____ Age: _____
*Yes _____ No _____
*Name: _____ Age: _____

*If there is an Adult member NOT employed, list Name and Age:

Does any Adult member of this household have ZERO Income?

*If there is an Adult member with ZERO Income, list Name and Age:

Choose from these Types of Employment: Full, Part-time or Seasonal Employment for anyone 18 or older, (including self-employed).

Type of Employment: (choose from list above)

Which person in the home holds this job?

When did you start working this job?

Start Date: ____/____/____ If not employed now, End Date: ____/____/____

What is the Employer's name?

What is the Employer's Physical Street Address?

City, State and Zip Code:

What is the Employer's Phone Number?

(____) ____ - ____ - ____

What is the Supervisor's Name?

What is the estimated Total Gross Income per year?

\$ _____

Type of Employment: (choose from list above)

Please enter previous employer if stopped working within last 30 days

Which person in the home holds this job?

When did you start working this job?

Start Date: ____/____/____ If not employed now, End Date: ____/____/____

What is the Employer's name?

What is the Employer's Physical Street Address?

City, State and Zip Code:

What is the Employer's Phone Number?

(____) ____ - ____ - ____

What is the Supervisor's Name?

What is the estimated Total Gross Income per year?

\$ _____

If no one in the Household is Currently working and you left all of the Employment Information above blank on purpose, then all adults must initial below. I (we) also understand that I (we) will complete a Non-Employed Certification, and possibly a Zero Income Certification.

Initial: _____ Initial: _____ Initial: _____ Initial: _____

Office Use Only: List total of Employment Income: \$ _____

Other Income Information

Types of Other Income: Rental Property, Unemployment Compensation, Worker's Compensation, Social Security, SSI, Child Support, Alimony, AFDC/TANF, Public Assistance, Pensions, or Retirement Funds, Annuity, Insurance Policy Payments, death benefits, or VA benefits, not GI Benefits, Severance Payments, Disability Benefits, Regular Cash Contributions, Monetary Gifts, Special Financial Assistance in the form of Grants, Scholarships or Private Sources, or any other type of income.

Type of Other Income

Which person in the home receives this income?

When did you start getting this income?

Start Date: ____/____/____ If not receiving now, End Date: ____/____/____

What is the Source of this Income and Who Pays It?

What is Income Source's Physical Street Address?

City, State and Zip Code:

What is the Income Source's Phone Number?

(____) ____ - ____ - ____

What is the Income Source's Contact Name?

What is the estimated Total Gross Income per year?

\$ _____

Type of Other Income:

Which person in the home receives this income?

When did you start getting this income?

Start Date: ____/____/____ If not receiving now, End Date: ____/____/____

What is the Source of this Income and Who Pays It?

What is Income Source's Physical Street Address?

City, State and Zip Code:

What is the Income Source's Phone Number?

(____) ____ - ____ - ____

What is the Income Source's Contact Name?

What is the estimated Total Gross Income per year?

\$ _____

Office Use Only: List total of Other Income: \$ _____

If no one in the Household has any Other Income sources and you left all of the Other Income Information above blank on purpose, then all adults must initial below. I (we) also understand that I (we) will complete a Non-Employed Certification, and possibly a Zero Income Certification.

Initial: _____ Initial: _____ Initial: _____ Initial: _____

If you have more than 2 jobs in the household or more than 2 other sources of income, ask the Office Staff for an additional

1. Lease Execution. The Lease to be executed by the parties is attached. Should either party add special conditions to the Lease, such additions must be specifically noted on the attached Lease Contract before execution.

2. Fees and Deposit. The following fees apply to this Agreement:

Application deposit: \$ _____; Application fee: \$ _____;

Administrative fee: \$ _____; Other fee/deposit \$ _____

Total of above amount: \$ _____.

3. Application Fee. A nonrefundable Application Fee has been delivered by you to one of our representatives in the amount referenced above. This payment partially reduces our costs relating to administrative expenses

4. Application Deposit. The Application Deposit is in addition to any non-refundable Application Fee delivered to any of our representatives. You are advised that this Application Deposit is not a Security Deposit and may or may not be refundable. The Application Deposit will either: (a) be credited toward the required security deposit when all parties have executed the Lease, (b) become refundable if you are not approved; OR (c) be retained by Management as liquidated damages if you elect not to sign the lease after approval, you attempt to withdraw, you provide information on the lease application which Management determines or concludes to be false or you fail to answer any question on the application.

5. Approval of Lease Application After Signing of Lease. If Management approves your Application after you and all co-applicants have fully signed and delivered the Lease, Management will (a) notify you or any co-applicant of approval, (b) credit the Application Deposit toward the security deposit, and (c) sign the Lease Contract.

6. Lease Application Approval Before Lease is Signed. If Management approves your Application before you and all co-applicants have fully executed and delivered the Lease, Management will (a) notify you or at least one co-applicant (where applicable) of our approval, (b) credit the Application Deposit toward the security deposit; (c) sign the Lease Contract (after you and all co-applicants have signed).

7. Failure to Execute Lease After Approval. The Lease must be fully executed by you and all co-applicants within 2 days after Management gives you or any co-applicant notice (in person or by telephone) of our approval of your Application, or, alternatively, within 4 days after we mail our approval to you. These time frames can only be modified by written authorization from Management. If Management approves your Application and you or any co-applicant fails to sign the lease per the terms of this Agreement, Management may retain the application deposit as liquidated damages, and Management as well as Ownership will be relieved of any further legal obligations to you under this Agreement

8. Withdrawal of Application Before Approval. If Management has not yet approved your Application, AND the Lease has not been fully executed, and if you or any co-applicant withdraws an Application, Management will be entitled to keep all application deposits as liquidated damages, and will have no further obligation to you.

9. Waiver of Rejection Period. In consideration of (a) the additional time it takes to verify eligibility of Affordable Housing resident, and (b) Management's taking the rental dwelling off the market during the verification process, Management and applicant agree that the 7-day statutory rejection period is waived. Instead, applicant's completed application will be automatically rejected at the earlier of (a) the 60th day after date of application, or (b) the 7th day after Management received written replies from all employers, lenders, financial institutions, former spouses paying child support, educational institutions, government agencies and entities to whom inquiries are required to be made by law to qualify resident.

10. Completion of Application. Applications will not be processed until all required supportive documentation, application fees, security deposits and any other required fee or information are received.

11. Non-approval. In the event that your application or that of any co-applicant is disapproved, Management will refund all application deposits within 30 days of disapproval. Management may issue a refund check in any manner it deems appropriate including the issuance of a refund check made payable to all co-applicants and mailed to one applicant.

12. Deadline Extensions. Any stated deadline in this Agreement for signing, approving, or refunding which happens to fall on a weekend will be extended to the following Monday. Any stated deadline in this Agreement for signing, approving, or refunding which happens to fall on a state or federal holiday, will be extended to the end of the following day.

13. Notices. Any notice Management gives you or any co-applicant is considered notice to all co-applicants. Any notice received by Management from you or your co-applicant is considered notice from all co-applicants.

14. Access to Leased Premises. Management will only provide keys and/or access devices subsequent to: (a) all parties having signed the Lease and all associated rental documents; and (b) full payment of all applicable rents and security deposit(s).

15. Satisfactory Investigation. Our approval of this Application is contingent upon our receipt of a satisfactory report of your rental history, credit history and other information that we deem necessary.

16. Age Certification and Submission of Applications. By signing this Application, you certify that all persons over eighteen years of age who will be occupying the Apartment unit have completed and provided to us a separate Application for Residency, and that each such occupant of the Apartment unit will sign the Lease at the time required by us.

17. Verification of Credit Information and Continuing Right to Review. You authorize us, through our designated agent or employees, to obtain and verify all credit information for the purpose of determining whether or not to lease the apartment unit to you. You understand that should you enter into the Lease for the apartment unit, we and our designated agents and employees will have a continuing right to review your credit information, rental application, payment history and occupancy history for account review purposes and for improving application methods.

18. Acknowledgement. By signing this Application, you certify that all information contained in this Application is true, correct and complete. You authorize us to verify same through any means, including consumer reporting agencies and other rental housing owners. If you fail to answer any question or give false information, we may reject the application, retain all application fees and deposits as liquidated damages for our time and expense, and terminate your right of occupancy. Giving false information is a serious criminal offense. In lawsuits relating to the application or Lease Contract, the prevailing party may recover all attorney's fees and litigation costs from the losing party. We may at any time furnish information to consumer reporting agencies and other rental housing owners regarding your performance of your legal obligations, including both favorable and unfavorable information about your compliance with the Lease Contract, the rules, and financial obligations. Fax signatures are legally binding.

19. Right to Review Lease. Before you submit an application or pay any application fee or security deposit, you have the right to review the Rental Application and Lease Contract, as well as any community rules or policies we have. You may also consult an attorney. These documents are binding legal documents when signed. We will not take a particular dwelling off the market until we receive a completed application and any other required information or monies to rent that dwelling. Additional provisions or changes may be made in the Lease Contract if agreed to in writing by all parties. You are entitled to an original of the Lease Contract after it is fully signed. Should you have any questions, please let us know and we will gladly answer them.

20. Special Provisions:

21. Signatures. Our representative's signature below is consent only to the above application agreement. It does not bind us to accept applicant or to sign the proposed Lease Contract. By accepting the Deposit and the Application Fee from you, we are not obligated to approve this Application or rent the Apartment unit to you.

_____/_____/_____
Applicant Signature Date

_____/_____/_____
Co-Applicant Signature Date

_____/_____/_____
Co-Applicant Signature Date

_____/_____/_____
Management Agent's Signature Date

_____/_____/_____
Co-Applicant Signature Date