RENTAL APPLICATION FOR RESIDENTS AND OCCUPANTS

(Each co-applicant and each occupant 18 years old and over must submit a separate application.)



January 11, 2021 Date when filled out: APPLICANT INFORMATION Full Name (Exactly as it appears on Criver's License or Govt. ID card) Former Name (if applicable) Gender (Optional) Birthdate Social Security# Driver's License # State Government Photo ID card # Home Phone Number Cell Phone Number Work Phone Number Email Address Marital Status: ☐ single ☐ marriec ☐ widowed ☐ separated Do you or any occupant smoke? yes no I am applying for the apartment located at: Is there another co-applicant? ☐ yes ☐ no Co-applicant Name Email OTHER OCCUPANTS Full Name Relationship Date of Birth Social Security # Driver's License # State Туре Government Photo ID card # Full Name Relationship Driver's License # Date of Birth Social Security # State Government Photo ID card # Type Full Name Relationship Driver's License # Date of Birth Social Security # State Government Photo ID card # Type Full Name Relationship Driver's License # State Social Security # Date of Birth Government Photo ID card # Type Relationship Full Name Date of Birth Driver's License # State Social Security # Government Photo ID card # Type Relationship Full Name Driver's License # State Social Security # Date of Birth Type Government Photo ID card #

Current Home Address (where you h	ive powi			
Current Home Address (where you h	ve now)		4.	Do you ☐ rent or
City		State	Zip Code	☐ own?
Pates: From	То	Marie Marie	\$ Monthly Payme	ent
partment Name	-100 - 100 -	YALL		
andlord/Lender Name		Sandan and the sands	Phone	100
leason for Leaving	Topic to the time	₩III		
				440.
Previous Home Address				Do you 🗖 rent o
City		State	Zip Code	□ own?
Pates: From	То		\$ Monthly Paymo	ent
Apartment Name	W-10	- Ferromon	1000	
andlord/Lender Name			Phone	W64**
Reason for Leaving		**	101-91	1000
EMPLOYMENT INFORMATIO	N			
Present Employer		Address	****	
resent Employer		Address		
City		State	Zip Code	Work Phone
Pates: From	То		Gross Monthly	Income
Position		V/03.24	300	
Supervisor Name			Phone	
Previous Employer		Address	- No. Who	***************************************
City	1000	State	Zip Code	Work Phone
Dates: From	То		\$ Gross Monthly	Income
Position			7000	
Supervisor Name	110	AND THE PROPERTY OF THE PROPER	Phone	- W000
ADDITIONAL INCOME				
(Income must be verified to be consid	lered)		_	
Type	Source		S Gross Monthly Am	ount
Type	Source		Gross Monthly Am	ount
CREDIT HISTORY (if applicat				
If applicable, please explain any past	credit problem:			
			,	
RENTAL/CRIMINAL HISTOR	V			
(Check only if applicable)	Section 1			
Have you or any occupant listed in the				
been evicted or asked to move omoved out of a dwelling before the		the owner's consent?		
☐ declared bankruptcy? ☐ been sued for rent?				
☐ been sued for property damage?		and all the same of the	n) of a following	invalidas - va t D t v
been convicted (or received an a violence to another person or de	struction of property, or a sex cri	ime?		
Please indicate the year, location ald destruction of property, or a sex crin checked above.	nd type of each felony or misd	emeanor conviction in		
	- The special section of the section		15 100/00/00/00	
*****	With the state of			

REFERRAL INFORMATION		
How did you find us?		
Online search. Website address: Referral from a person. Name: Social Media. Which one? Other		
EMERGENCY CONTACT		
Emergency contact person over 18, who will not	be living with you:	
Name	Relations	hip
Address	City	
State Zip Code	Home Phone #	Cell Phone #
Work Phone #	Email Address	7100
VEHICLE INFORMATION (if applicable) 基础的是否强制的设备。	
List all vehicles owned or operated by you or any oc	ccupants (including cars, trucks, motorcycles,	trailers, etc.).
Make	Model	Color
Year	License Plate #	State
Make	Model	Color
Year	License Plate #	State
Make	Model	Color
Year	License Plate #	State
Make	Model	Color
Year	License Plate #	State
PET INFORMATION (if applicable)		
You may not have any animal in your unit withou animal addendum, which may require additional	t management's prior authorization in writi deposits, rents, fees or other charges.	ing. If we allow your requested animal, you must sign a separate
Name	Туре	Breed
Gender	Weight	Color
Age	Assistance Animal Status: 🔾 yes 🔾 no	
	19000 19000	
Name	Туре	Breed
Gender	Weight	Color
Age	Assistance Animal Status; ☐ yes ☐ no	

APPLICATION AGREEMENT

The following Application Agreement will be signed by you and all co-applicants prior to signing a Lease Contract. While some of the information below may not yet apply to your situation, there are some provisions that may become applicable prior to signing a Lease Contract. In order to continue with this application, you'll need to review the Application Agreement carefully and acknowledge that you accept its terms.

- 1. Lease Contract Information. The Lease Contract contemplated by the parties will be the current Lease Contract. Special information and conditions must be explicitly noted on the Lease Contract.
- 2. Approval When Lease Contract Is Signed in Advance. If you and all co-applicants have already signed the Lease Contract when we approve the Application, our representative will notify you (or one of you if there are co-applicants) of our approval, sign the Lease Contract, and then credit the application deposit of all applicants toward the required security deposit.
- 3. Approval When Lease Contract Isn't Yet Signed. If you and all co-applicants have not signed the Lease Contract when we approve the Application, our representative will notify you (or one of you if there are co-applicants) of the approval, sign the Lease Contract when you and all co-applicants have signed, and then credit the application deposit of all applicants toward the required security deposit.
- 4. If you Fail to Sign Lease Contract After Approval. Unless we authorize otherwise in writing, you and all co-applicants must sign the Lease Contract within 3 days after we give you our approval in person or by telephone or within 5 days after we mail you our approval. If you or any co-applicant fails to sign as required, we will terminate all further obligations under this Agreement, and any application deposits will be refunded in accordance with Virginia Code § 55.1-1203, as amended.
- 5. If You Withdraw Before Approval. To the extent permitted by applicable law, if you or any co-applicant withdraws an Application or notifies us that you've changed your mind about renting the dwelling unit, all application deposits will be refunded in accordance with Virginia § 55.1-1203, as amended, and thereafter the parties will have no further obligation to each other.
- 6. Approval/Non-Approval. We will notify you whether you've been approved within 10 days after the date we receive a completed Application. Your Application will be considered "disapproved" if we fail to notify you of your approval within 10 days after we have received a completed Application. Notification may be in person or by mail or telephone unless you have requested that notification be by mail. You must not assume approval until you receive actual notice of approval. The 10-day time period may be changed only by separate written agreement.
- 7. Refund after Non-Approval. If you or any co-applicant is disapproved or deemed disapproved under Paragraph 6, we'll refund all application deposits in accordance with Virginia Code § 55.1-1203, as amended. Refund checks may be made payable to all co-applicants and mailed to one applicant.
- 8: Extension of Deadlines. If the deadline for signing, approving, or refunding under paragraphs 4, 5, 6, or 7 falls on a Saturday, Sunday, or a state or federal holiday, the deadline will be extended to the end of the next business day that is not a Saturday, Sunday, or a state or federal holiday.

APPLICATION AGREEMENT (CONTINUED) 9. Keys or Access Devices. We'll furnish keys and/or access devices only after: (1) all parties have signed the Lease Contract and other rental documents; and (2) all applicable rents and security deposits have been paid in full. 10. Application Submission. Submission of a rental application does not guarantee approval or acceptance. It does not bind us to accept the applicant or to sign a Lease Contract. **DISCLOSURES** 1. Application Fee (Non-Refundable). You agree to pay to our representative the non-refundable application fee in the amount indicated in paragraph 3. Payment of the application fee does not guarantee that your application will be accepted. The application fee partially defrays the cost of administrative paperwork. It is non-refundable except as provided by applicable law.

- 2. Application Deposit. In addition to any application fee(s), you agree to pay to our representative an application deposit in the amount indicated in paragraph 3. The application deposit is not a security deposit. To the extent permitted by applicable law, the application deposit will be credited toward the required security deposit when the Lease Contract has been signed by all parties; OR, it will be refunded under paragraph 7 of the Application Agreement if your application is not approved: OR, it will be refunded under paragraph 4 or 5 of the Application Agreement if you fail to sign or attempt to withdraw.
- 3. Fees Due. Your Rental Application will not be processed until we receive your completed Rental Application (and the completed Rental Application of all co-applicants, if applicable) and the following fees:

1. Application fee (Non-refundable): \$ 2. Application deposit (Refundable): \$

4. Completed Application. Your Rental Application for Residents and Occupants will not be considered "completed" and will not be processed until we receive the following documentation and fees:

1. Your completed Rental Application;

2. Completed Rental Applications for each co-applicant (if applicable);

3. Application fees for all applicants;

- 4. Application deposit for the Unit.
- 5. Notice to or from Co-Applicants. Any notice we give you or your co-applicant is considered notice to all co-applicants; and any notice from you or your co-applicant is considered notice from all co-applicants.

authorize BW Ivy Walk LLC	
name of owner/agent) to obtain reports from any consumer or criminal record reporting agencies before ease by the above owner to me and to verify, by all available means, the information in this application, istory and other information reported by employer(s) to any state employment security agency. Work happlication. Authority to obtain work history information expires 365 days from the date of this Application authorize BW Ivy Walk LLC	including criminal background information, incomistory information may be used only for this Renta
name of owner/agent) to collect payment of the application fee and application deposit in the amounts s	position under personal 2 of the Diselectures
Non-Sufficient Funds and Dishonored Payments. f a check from an applicant is returned to us by a bank or other entity for any reason, if any credit card or or if we are unable, through no fault of our own or our bank, to successfully process any ACH debit, cred (i) Applicant shall pay to us the NSF Charge; and (ii) We reserve the right to refer the matter for criminal prosecution if warranted.	debit card payment from applicant to us is rejected
ACKNOWLEDGMENT You declare that all of your statements in this Application are true, accurate and complete. You author question(s) or if you provide us with false information, we may reject the application, and/or terminate may pursue all other rights and remedies available to us under applicable Virginia law. Giving false info to the application or Lease Contract, the prevailing party may recover all attorney's fees and litigation with applicable Virginia and federal law, we may furnish information to consumer reporting agencies and tenancy.	your tenancy and your right of occupancy, and w rmation is a serious offense. In any lawsuit relatin costs from the non-prevailing party. In accordanc
	1000
Applicant's Signature Date	
FOR OFFICE USE ONLY	
	Unit # or type
Apt. name or dwelling address (street, city)	
Person accepting application	Phone
	Phone n of □ acceptance or □ non-acceptance o
Applicant or Co-applicant was notified by I telephone I letter I email, or I in person	n of acceptance or non-acceptance o
Applicant or Co-applicant was notified by telephone letter email, or in person (Deadline for applicant and all co-applicants to sign lease is three days after notification of acceptance	n of acceptance or non-acceptance o
Applicant or Co-applicant was notified by telephone telephone telephone email, or in person (Deadline for applicant and all co-applicants to sign lease is three days after notification of acceptance (Name of person(s) who were notified (at least one applicant must be notified if multiple applicants):	n of acceptance or non-acceptance o
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Person processing application Applicant or Co-applicant was notified by leter letter lemail, or lin person (Deadline for applicant and all co-applicants to sign lease is three days after notification of acceptance Name of person(s) who were notified (at least one applicant must be notified if multiple applicants): Name(s) Name of owner's representative who notified above person(s) ADDITIONAL COMMENTS	n of acceptance or non-acceptance o
Applicant or Co-applicant was notified by telephone telephone telephone email, or in person (Deadline for applicant and all co-applicants to sign lease is three days after notification of acceptance Name of person(s) who were notified (at least one applicant must be notified if multiple applicants): Name(s) Name of owner's representative who notified above person(s)	n of acceptance or non-acceptance o

SUPPLEMENTAL RENTAL APPLICATION FOR UNITS UNDER GOVERNMENT REGULATED AFFORDABLE HOUSING PROGRAMS



Date: January 11, 2021
(when this Application is filled out)

						··-	
				City, State, Zip			
Work Phone:			Position:				
HOUSEHOLD CO	OMPOSITION.	List all persons, inc	luding yourself, who	will be living in your hou	usehold.		
Number of P	ersons	F	ull Name	Relat	tionship Age	Stud	lent Status
1 (Head of Hou	usehold)				1222	☐ Full-time	Part-time N/
2						☐ Full-time (Part-time N/
3						☐ Full-time	Part-time N/
4		AT THE REST OF THE PARTY OF THE				☐ Full-time (Part-time N/
5						☐ Full-time	Part-time N/
6						☐ Full-time	Part-time N/
				o. Does anyone plan to			
•	ousehold membe			ster children? Yes sehold, including those u			ts? Yes No
by persons unde	er the age of 18). Income Source: In	dicate whether anyor	75.		Other Household		Total
in your house	hold receives incom	e from the following					
Salary	277	☐ Yes ☐ I	No \$	\$	\$	V. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10	\$
Overtime Pay		☐ Yes ☐ 1	No \$	\$	\$		\$
Commissions	and Fees	☐ Yes ☐ I	No \$	\$	\$		\$
Tips and Bonu	uses	🗌 Yes 🔲 I	No \$	\$	\$		\$
Interest and/	or Dividends	🗌 Yes 🔲 I	No \$	\$	\$	9	\$
Net Income fr	om Business	☐ Yes ☐ I	No \$	\$	\$		S
Net Rental Inc	come	Yes 🔲 I	No \$	\$	\$		\$
Social Security Retirement Fu	y, Pensions, unds, etc., Recei	Yes 1	No \$	\$	S		S
Support from	Parents or Rela	tives Yes N	lo \$	\$	\$		\$
Unemployme	nt Benefits	Yes 🔲 1	No \$	\$	\$		\$
Workers' Com	npensation, etc	Yes 🔲	No \$	\$	\$	W. 14	\$
	d Child Support egardless wheth	☐ Yes ☐		\$	\$		\$
AFDC/TANF		☐ Yes ☐	No \$	\$	\$	N:-	\$
Other: 🔲 Yes	s 🔲 No (explai	n)	\$	\$	\$		\$
ASSETS. List:	all assets of all ad	ults and nersons in	vour household inc	luding those under the a	ge of 18.	TOTAL	\$
	Listing of All Ass	This shade year.	Cash Value	Annual Interest, Dividends or Rent from Assets	Name of Financial Description	Institution or	Account Number
Checking Acc	ount(s)	☐ Yes ☐ No	\$	\$ \$			
Savings Accou	unt(s)	Yes No	s s	\$ \$			
Credit Union	Account(s)	☐ Yes ☐ No	\$	\$	- 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 1955 - 195		
Stocks, Bonds Mutual Funds		☐ Yes ☐ No	\$	\$		3-	
	**		\$	\$		7.00w 17.8=1	
Real Estate or	r Home	☐ Yes ☐ No					The state of the s
Real Estate or		Yes No	\$	\$	200 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -		
***************************************	Account			\$			
IRA/Keough	Account	☐ Yes ☐ No					
IRA/Keough A	Account Pension Fund	Yes No	\$	\$	The state of the s		
IRA/Keough A Retirement/F Trust Fund	Account Pension Fund te Held	Yes \ No Yes \ No Yes \ No	\$	\$ \$			
RA/Keough A Retirement/F Trust Fund Mortgage Not Whole Life In Cash Value	Account Pension Fund te Held asurance	Yes	\$ \$ \$	\$ \$ \$			
IRA/Keough A Retirement/F Trust Fund Mortgage Not Whole Life In Cash Value Other: Ye CERTIFICATIO consenting to d	Account Pension Fund te Held asurance No (explain) By signing the disclosure of inco	Yes No Yes No Yes No Yes No Yes No Yes No Separate Reparation of the separa	\$ \$ \$ sental Application, your formation from your	\$ \$ \$ \$	nancial institutions whe	re your assets	
IRA/Keough A Retirement/F Trust Fund Mortgage Not Whole Life In Cash Value Other: Ye CERTIFICATIO consenting to d you have not di RECERTIFICAT	Account Pension Fund te Held Isurance IN. By signing the disclosure of incomisposed of any assurance. INAA Rental Applie	Yes No Hoss Supplemental R me and financial in sets for less than fa	\$ \$ \$ \$ ental Application, you formation from your ir market value in the	\$ \$ \$ \$ \$ as the applicant are cert r employer(s) and any fit	nancial institutions whe ng the date of this applic	ere your assets ation. ear, you must c	are kept. You cer

BROKERAGE RELATIONSHIP DISCLOSURE FORM

Virginia state law requires us to make the following discl community/property:	osure regarding our agency relationship with the owner of this apartment
(management company) is a licensed Virginia Real Estate	e Brokerage representing
BW Ivy Walk LLC	
(property owner) who owns the apartment community/ \mathbf{p}	1782 - 2 (All 1892) - 1892 - 1892 - 1892
	(street address) inNorth Chesterfield
(city), Virginia. This means that we have been engaged b	y BW Ivy Walk LLC
This means that although we may perform clerical tasks	we do not have a brokerage relationship with you, our potential resident. If for you, our primary obligation is to work on behalf of BW Ivy Walk (property owner). Nonetheless, and to respect all applicable Virginia statutes and regulations regarding
Printed Name of Potential Resident	Printed Name of Management Company
Potentíal Resident's Signature	Signature of Person Signing on Behalf of Management Company
Date	Date



Ivy Walk Apartments Statement of Rental Policy/Qualification Acknowledgement

In order to assist you with your decision on your new home, we are providing a list of guidelines used to qualify residents for residency in our communities. Nothing contained in these requirements shall constitute representation by South Oxford Management that all residents and occupants currently residing in our community have met or currently meet these guidelines.

FAIR HOUSING STATEMENT. South Oxford Management and the Owner are committed to compliance with all federal, state, and local fair housing laws. South Oxford Management will not discriminate against any person based on race, color, religion, national origin, sex, familial status or any other specific classes protected by applicable laws. South Oxford Management will allow any reasonable accommodation or reasonable modification based on disability-related need. The person requesting any reasonable modification may be responsible for the related expense.

IDENTIFICATION. Applicants must present one form of government issued photo identification for all persons age 18 years and older that will be living in the apartment. South Oxford Management is not responsible for verifying residency status on applications. Non-US-citizen applicants must present two forms of identification. One form must be a photo ID.

For those applicants who are not U.S citizens, additional documentation may be required in order to give the applicant an opportunity to furnish information about an emergency contact person in the applicant's home country.

APPLICATION AND FEE. A separate rental application must be completed, dated and signed by each applicant and any individual 18 years of age or older. All individuals 18 years of age or older, or legally considered an adult by law if not living with a legal guardian, are required to be a party to the lease. A non-refundable application fee, deposit and/or bond are required at the time an application is submitted.

OCCUPANCY. Unit occupancy shall not exceed 2 persons per room plus 1. Children younger than 24 months of age are not considered occupants in determining this factor of eligibility. The Company will comply with applicable laws that require higher or lower occupancy ratios.

INCOME. All applicants must have a combined source of income in an amount no less than three two and one-half (2.5) times the tenant rental portion. All income must be verifiable. Verifiable income includes, but is not limited to wages, self-employment income, social security benefits, pensions, trust funds, grants, school loans, child support, unemployment benefits, military benefits, other government assistance and alimony. Acceptable Sources of Income may be any of the following: Three (3) most current paycheck stubs. If an applicant is starting a new job, the future position and salary must be verified in writing via an offer letter on company letterhead and effective on or before the proposed move-in date. If an applicant is self-employed or receives money from non-employment sources, proof of income through: (1) a copy of the previous year's tax return, (2) a financial statement from a CPA verifying income, or photocopies of three (3) most current bank statements illustrating the ability to pay rent through the entire lease term. (4) The amount of any housing choice voucher currently being received by an applicant must also be included as income, even if you are not accepting the voucher as payment.

INCOME RESTRICTED: You are applying at an income-restricted community. Please review below our rent and income limits:

- Rent Schedule
 - 2 Bedroom \$1,000 (utility allowance already included).
 - o 3 Bedroom \$1,110 (utility allowance already included)
- Household Size/Income Limits: 1 person \$37,560/2 persons \$42,960/3 persons \$48,300/4 persons \$53,640/5 persons \$57,960 and 6 persons \$62,280
- Changes in household composition are prohibited once an application has been submitted. Additionally, no new adults are permitted to move in until 6 months after initial occupancy.



• Student Status: A student is identified as an individual who, during each of 5 calendar months during the calendar year, is a full-time student at an educational organization. Whether a student is full or part-time is determined by the educational institution. Please note those 5 calendar months need not be consecutive. Full-time student households that are income eligible must meet and provide documentation for one or more of the exceptions to be considered eligible: (1) household members are married and file a joint tax return or are eligible to file a joint tax return, (2) household consisting of single parent(s) and their child(ren), and both parent(s) and the child(ren) are not a dependent of another individual, (3) an individual receiving assistance under Title IV of the Social Security Act (TANF Assistance), (4) an individual enrolled in a job training program receiving assistance under the Workforce Investment Act or under other similar federal, state or local laws and (5) an individual previously placed in foster care.

RENTAL HISTORY. Rental history in conjunction with landlord debt will be considered when processing your application. Evictions within the previous two (2) years and/or outstanding debt to a prior landlord may result in denial or an additional rental deposit.

CREDIT HISTORY. Our screening agency evaluates credit, debt to income and rental history against indicators of future rent payment performance. Any unsatisfactory finding may result in the requirement of an additional deposit, guarantor, or denial. Should a pending bankruptcy appear an automatic denial may result. A history of a prior bankruptcy filing may result in an additional rental deposit.

GUARANTORS. Guarantors will be accepted for anyone who does not meet the income qualifications. A Guarantor must have a combined source of income in an amount no less than five (5) times the market rental rate. If a guarantor is needed, they must meet the entire qualifying criteria as presented herein. The guarantor must pay an application processing fee and sign the Guarantor Addendum.

CRIMINAL HISTORY: The criminal records of all household members 18 years of age and over will be checked for all felony and misdemeanor convictions. The information gathered as the result of this check will affect the approval of the application as follows:

- A.) Applicants with any of the following felony convictions in the 50 years preceding the date of application will be denied approval sexual assault, aggravated sexual assault, indecency with a child, sexual performance by child, trafficking of persons, burglary if committed with the intent to commit felony sexual assault, aggravated sexual assault, sexual abuse of a child, or prohibited sexual conduct, offenses relating to any felony conviction increased in punishment as a result of use of a child in commission of such offenses, and any offense where the offender used or exhibited a deadly weapon during the commission of a felony offense or during immediate flight therefrom.
- B.) Applicants with any of the following felony convictions in the 25 years preceding the date of application will be denied approval- murder, capital murder, homicide related offenses.
- C.) Applicants with any of the following felony convictions in the 15 years preceding the date of application for illegal manufacturing or distribution of a controlled substance.
- D.) Applicants will be denied if they are currently subject to registration as a sex offender.
- E.) Any other **felony conviction** other than those set forth above related to **crimes against persons** will result in denial if the conviction occurred in the fifteen (15) year period preceding the date of application.
- F.) Any other **misdemeanor conviction** other than those set forth above related to **crimes against persons** will result in denial if the conviction occurred in the three (3) year period preceding the date of application.
- G.) Any other **felony conviction** other than those set forth above related to **crimes against property** will result in denial if the conviction occurred in the ten (10) year period preceding the date of application.
- H.) Any other **misdemeanor conviction** other than those set forth above related to **crimes against property** will result in denial if the conviction occurred in the one (1) year period preceding the date of application.
- I.) Any other **felony conviction** other than those set forth above related to **crimes against society** will result in denial if the conviction occurred in the fifteen (15) year period preceding the date of application.
- J.) Any other **misdemeanor conviction** other than those set forth above related to **crimes against society** will result in denial if the conviction occurred in the five (5) year period preceding the date of application with the exception of alcohol related offenses which will not be evaluated.

Animal- Animal restrictions vary at each community. If you have animals, please see your leasing representative for more information.



Rental Scoring & Your Rental Application

We rely upon a "Rental Score" to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information and help speed the application approval process.

How is my rental score determined?

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application data, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like-- race, color, sex, familial status, handicap, national origin, or religion as factors.

What can I do to improve my rental score?

Your rental score may change based upon changes of the underlying information. The total improvement, however, generally depends on how that factor relates to other factors considered by the scoring system. Nevertheless, to improve your rental score, concentrate on paying your bills on time, paying down outstanding balances, and not taking on new debt.

NOTIFICATION OF DENIAL OR CONDITIONAL APPROVAL

You have a right under the Fair Credit Reporting Act to a free copy of your consumer report from RentGrow, the reporting agency used by South Oxford Management to evaluate your background information if the request is made no later than 60 days after you receive notification of a denial or conditional approval. In evaluating your application, information obtained from or through RentGrow, which may include credit information or consumer information from one or more of the credit bureaus or consumer reporting agencies, may have influenced South Oxford Management decision in whole or in part. These consumer-reporting agencies and/or credit bureaus DID NOT make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken.

Signature of Applicant	Date
Signature of Applicant	Date
Signature of Applicant	Date
Signature of Applicant	Date
South Oxford Management /Agent for Owner	Date

