



Name of Applicant _____ *Date of Birth _____
 Social Security # _____ Driver's License # _____
 Current Address _____ Apartment # _____
 City/State/Zip code _____ Home Ph: _____ Alternate Ph: _____
 How long at current address _____ Do you Rent, Own, or Live Free _____ Monthly Rent or Mortgage _____
 Current Landlord _____ Telephone # _____ Fax # _____
 Landlord's Address _____ City/State/Zip _____
 Previous Address (if current is less than 2 years) _____
 City/State/Zip _____
 Previous Landlord _____ Address _____
 City/State/Zip code _____ Telephone # _____
 Current Employer _____ Title _____ Date of Hire _____
 Employer Contact _____ Telephone # _____ Fax# _____
 Employer Contact Address _____ Current Annual Income _____
 Name of Banking Institution (s) _____

Co-Applicant Information:

Co-Applicant _____ *Date of Birth _____
 Current Address _____ Apartment # _____
 City/State/Zip code _____ Home Ph: _____ Alternate Ph: _____
 Social Security # _____ Driver's License # _____
 Current Employer _____ Position/Occupation _____ Years _____
 Employer's Address _____ City/State/Zip _____
 Employer Contact _____ Telephone # _____ Fax # _____
 Current Annual Income _____ Name of Banking Institution _____

All Other Occupants:	Name	Relationship	Over 18?
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>

**Have you or anyone that will be occupying the apartment ever been convicted of or plead guilty/no contest to a felony/misdemeanor involving misconduct? _____

Emergency Contact Information

In case of emergency, notify _____ Telephone # _____
 In case of emergency, do you need special assistance? _____
 Emergency access authorized to? _____ Relationship _____
 Home Telephone # _____ Business Telephone # _____

Pets: Do you have any Pets? Y N If Yes: What is/are the Breed, Weight, and Name of the Pet(s)?

Name	Breed	Weight	Type (Cat/Dog)
Pet 1 _____	_____	_____	_____
Pet 2 _____	_____	_____	_____

* For credit reporting only



Facilities Desired: EMAIL ADDRESS _____

One Bedroom Two Bedroom

How did you first hear about us? : _____

To CORE Real Estate Management Group, Inc.:

I (we) hereby apply to the apartment described herein on the terms and conditions set forth, and I (we) warrant that all of the representations and information set forth in this application are true and complete and authorize you to verify this information. Any false statements on this application can lead to rejection of the application or immediate termination of the lease. I (we) hereby submit \$40.00 (per applicant) as a fee for verifying the information contained in this application, including but not limited to checking my references and obtaining a credit report (the "Application Fee"). It is understood that the Application Fee is not refundable, and you may retain the Application Fee and this application whether or not this application is approved. I hereby authorize you or any other agency employed by you to verify the information contained in this application, including my references, and to investigate any other statements or other data obtained from me or from any other person relating to my credit, financial responsibility, a criminal background report, including the Sexual Offender Registries, or personal characteristics. I also authorize you to obtain a credit bureau report.

I also understand that if Landlord, in its sole discretion, determines a Guarantor is required, the Applicant is required to have the proposed Guarantor complete a separate application. Said Application shall be incorporated herein.

Upon your request, I agree to execute within three (3) days, an apartment lease in the form customarily used by you. I further agree to pay the first month's rent upon execution of the Lease and any required security deposits.

If this is a joint application, the representations are from each of us. It is understood that the final approval of this application will be the execution of the Lease by you.

Applicant's Signature

x _____ Date _____

x _____ Date _____

For Internal CORE Realty Holdings Management, Inc. Use Only

Lease Term From _____ To _____ at \$ _____ per month market rent (+/- Adjustments)

Application Taken By: _____ Unit Address _____

Car #1 Make _____ Year _____ Model _____ Color _____ Parking Permit Number _____

Car #2 Make _____ Year _____ Model _____ Color _____ Parking Permit Number _____

Carport(s)/Garage(s) _____ Stalls at \$ _____ per month each Assigned Space(s) _____

One-Time Charges:	Paid	Recurring Charges:
	Y N	
Administrative Fee: _____	<input type="checkbox"/> <input type="checkbox"/>	Monthly Market Rent: _____
Weekend Move In Fee: _____	<input type="checkbox"/> <input type="checkbox"/>	Adjustments to Market: _____
Application Fee: _____	<input type="checkbox"/> <input type="checkbox"/>	Short Term Fees: _____
Security Deposit: _____	<input type="checkbox"/> <input type="checkbox"/>	Monthly Pet Rent: _____
Non-Refundable Pet Fee: _____	<input type="checkbox"/> <input type="checkbox"/>	Parking Fees: _____
		Other Monthly Fees: _____

Other Fees: _____

Total Received With Application: \$ _____ Form of Payment: Check Money Order Credit Card

CORE Realty Holdings Management, Inc. FBO Riverbend Apartments, as managing agent for the owners

Application Approved

Management Signature: _____ Date: _____

*For credit reporting only





RESIDENT SELECTION CRITERIA

Fair Housing Statement:	We will show, qualify, refer and lease to a prospect in accordance with Federal Fair Housing Laws. We do not discriminate against any person because of race, color, religion, sex, national origin, familial status or disability.
Age:	Must be 18 years of age to sign a lease contract.
Application:	Must be completed by each adult applicant (18 years of age or older) without omissions or falsifications.
Identity Verification	All applicants for residency over the age of 18 years must produce governmental issued photo identification.
Occupancy Limits:	Two Occupants per bedroom. If occupancy limits are exceeded during residency, a transfer may be required.

WE VERIFY THE FOLLOWING ON ALL PROSPECTIVE RESIDENTS

Employment History:	Must be currently employed or be able to provide a verifiable source of income.
Income:	Acceptable forms of verification are as follows: <ul style="list-style-type: none">• A completed Request for Employment Verification letter• Payroll Check Stubs—Check stubs representing the most recent 30 day period are an allowable form of verification.• An original letter of employment verification on company letterhead for new jobs only.• 1099 forms for the past two years for independent contractors.• Self-employed - a copy of the previous two years' tax returns showing gross and net earnings, and bank statements for the previous two months.• Students – a copy of the most recent stipend/scholarship award letter regarding the housing allotment only.• Copies of statements or notices verifying liquid assets, such as from financial institutions.• Alimony or child support, verification from the authority overseeing the payments if applicant wishes to include this form of income.

If we are unable to verify your income or your income is contrary to your lease application, our acceptance of your lease application will be withdrawn. Income must exceed the ratio requirements as stated on the Rent and Policy for the Community.

Resident / Rental History:	Resident History will be obtained if any indication from the credit report shows a history of slow payment, non-payment, or lease violations. Resident history may be verified for a period of twelve (12) months. Applicants with an outstanding debt to a previous landlord within the last twenty-four (24) months will not be accepted unless debt is paid. Even if debt is paid, a lease that was skipped or resulted in an eviction within twenty-four (24) months of the date of application will result in the application being rejected. Mortgage information must be furnished if you own or owned a home.
Credit History:	Credit History is assessed using an empirically derived, statistically sound, credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have, late payments, collection actions, outstanding debt, and the age of your accounts. Using a statistical program, we compare this information to the credit performance of other applicants with similar profiles which allows us to predict how likely it is that you will pay your rent in a timely manner and fulfill your other lease obligations. If you would like information regarding how to improve your credit score, please let us know and we will provide you with more detailed information regarding this process. Based upon your credit score, your application will be accepted, rejected or accepted on the condition that an additional security deposit is paid. If you are accepted with conditions, or rejected you will receive an adverse action letter that states how you can obtain additional information.
Criminal History:	Any application from a person who has been convicted of a felony or other violent crime against persons or property may not be approved until further evaluation is completed. If an applicant appears on the registered sex offenders registry or on the terrorism watch list will be denied.

Guarantor: May only be used by applicants who are full-time students or are specifically qualified by the credit history guidelines. Guarantor's income must be four (4) times monthly rent and qualify as a complete accept without conditions.

To be considered for approval each applicant must comply with the following requirements.

General

Two or more applicants:

1. Separate SafeRent reports must be run on each applicant if their income is being used to qualify.
2. If two or more applicants are applying, the combined income may be used.
3. Each applicant must satisfy the credit history requirements.

A combination of the following items may be used to evaluate each applicant:

1. Past residency
2. Employment
3. Income
4. Credit history
5. Current financial obligations
6. Supplemental documentation

Falsification of information by an applicant will result in rejection.

Age

1. Applicant must be 18 years of age or older.
2. All persons who will be living in the apartment must be listed on the application.
3. All children and their ages that will be living in the apartment must be on the application.

Identification

1. All applicants must supply identification
2. Driver's license, State issued picture I.D., passport, or legal alien I.D. must be presented to management. Management will record the document number.
3. The address should be checked against the application for accuracy.

Applicant Qualifications

Employment:

1. Must have been gainfully employed by current employer for a minimum of one year or if the applicant has changed employment during the past year, previous employment must satisfy the one-year requirement.
2. If employment is the applicant's first job, verification of employment is required with a job offer letter. The property manager may also waive the one-year requirement based upon an evaluation of the other requirements.

Income:

1. Must meet Gross Income to Rent ratio as stated on the Rent & Policy.
2. Income Verification:
 - A. all income to be used to qualify must be verifiable.
 - a. Employment verification letter
 - b. Thirty Days worth of paycheck stubs
 - c. Prior year's tax return
 - B. Self employed, company owner, or family-owned business
 - a. Prior year's tax return of individual
 - b. Company's financial statement
 - c. Income verification letters do not qualify as verification.
 - d. Broker's year end statement
 - C. Unemployed with other liquid assets
 - a. Bank statements; balance must be sufficient to qualify under rent to gross income ratio. Account not used as collateral for loans.
 - b. Dividends, etc, from financial portfolio must qualify as above and must be verifiable.
(Schedule D of the applicant's tax return)



REAL ESTATE MANAGEMENT GROUP, INC.

RESIDENT SELECTION CRITERIA POLICY

- D. Other income
 - a. Child support and alimony may be used as long as the amount does not represent more than 25% of amount needed to qualify. Employment income to be used first, then add amount to meet requirements. Court ordered documents and prior year's tax return needed.

Current/Past Residency

- 1. Each applicant must have 12 months of acceptable prior residency.
- 2. Have fulfilled the terms of their current lease.
- 3. Have a good rental payment history.
- 4. Not violated the term or the lease covenants or agreements of current/previous lease.
- 5. For a first time renter, the above may be waived.

Exceptions/Alternatives

If the applicant does not qualify under the terms set forth above, provided the discrepancy is not excessive, they may have a guarantor on the lease and pay an additional security deposit. The co-signer must meet the above criteria and have monthly income greater than four times the monthly rent.

Occupancy Standards

- 1. The maximum number of people allowed per unit style is as follows:

Studio	2	people
Convertible	2	people
1 Bedroom	2	people
2 Bedroom	4	people
3 Bedroom	6	people
- 2. Exceptions may be made for children less than two years old provided they move to a larger unit at the time the child is two years old or the end of the lease term.

Signature _____ Date _____