



## Applicant Selection Criteria

Westminster Apartments utilizes a consistent, reasonable, and objective system to screen all applicants. Any applicant that is applying must qualify to our guidelines below prior to occupancy at the community. Westminster Apartments has the rights to deny any application if the following selection criteria is not met.

- All applicants must be 18 years of age to apply. Any person(s) who will occupy the apartment who is 18 years of age or older must complete an application and is required to pass our back ground screening process.
- Prospective residents must have adequate proof of income. Income must be verified by submission of paystubs, employment verification form, verifiable tax statement showing earnings from previous years, job offer letter, or financial aid.
- All prospective residents should have verifiable credit accounts in good standing, including verifiable rental history. Lack of credit is not considered to be negative credit. Any accounts with legal action filed by an apartment community or previous landlord must reflect a zero balance or the prospective resident must be able to provide documentation from an attorney or creditor, final account statement, or receipt of payment stating account is in satisfaction.
- Student loans and medical collections will not be used in the consideration of applicant(s) approval. If applicant(s) have outstanding balances to Duke Energy and Vectren Energy they will result in a denial unless account is paid in full with documentation provided.
- Criminal history will also be reviewed for all prospective residents.
- If applicant does not meet all selection criteria requirements, additional conditions may be required. A Co-signer may be required. Co-signer must individually qualify as stated for employment, residence history, credit, and back ground check. Co-signer must sign all applicable addendums during lease signing process. In some cases additional deposits may be required if qualified.

An application could be denied due to, but not limited to the following:

- Falsification of information provided in your application
- Past and/or present landlord information is not verifiable
- Applicant has unfavorable rental history
- Applicant has unfavorable credit history
- Applicant(s) without at least one FICO score above 550
- Income cannot be verified or income documents not provided
- Income must be equal to or exceeds at least 3.5 times market rent value
- Applicant has a history of eviction, judgment, open bankruptcy, or is subject to court action by previous apartment community or landlord.