

Welcome to our community. In order to reside in our community, we require each applicant and each adult occupant to meet certain rental criteria. Before you complete a Rental Application, we encourage you to review these requirements to determine if you are eligible. Please note that these are our current rental criteria and nothing in these requirements shall constitute a guarantee or representation by our community that all residents and occupants currently residing in our community have met these requirements. There may be residents and occupants that have resided here prior to these requirements going into effect. Additionally, our ability to verify whether these requirements are met is limited to the information we receive from various resident reporting services.

All applicants and each adult occupant must complete a separate rental application. Greenville Towers utilizes a credit scoring system that incorporates a statistical model comparing information on an applicant's credit profile, such as bill-paying history, the number and type of accounts, late payments, collection actions, outstanding debt, reported rental history, and the age of accounts, to the credit performance of consumers with similar profiles. (A credit scoring model only uses information on the applicant that pertains to credit. It does not use certain characteristics such as – race, color, religion, sex, national origin, handicap, or familial status in its calculation.) The scoring system awards points for each factor and considers income, monthly rent, and overall credit history to evaluate how creditworthy an applicant is.

Items A through G apply to the applicant(s) responsible for paying the rent under the Apartment Rental Contract. Item D applies to all other applicants.

A. **OCCUPANCY GUIDELINES** – All residents and all occupants must be listed on the Apartment Rental Contract. No more than two (2) occupants per bedroom

B. **CRIMINAL HISTORY** – No applicant or other occupants may have a criminal history that reflects felony convictions or open cases. Please remember that this requirement does not constitute a guarantee or representation that residents or occupants currently residing in our community have not been convicted of a felony, deferred adjudication for a felony or crime against a person. There may be residents or occupants that have resided in our community prior to this requirement going into effect. Additionally, the ability of Greenville Towers to verify this information is limited to the information made available to Greenville Towers by the resident credit reporting services used.

C. **LEASE GUARANTORS** must sign a Lease Guaranty (if applicable) and meet all rental criteria.

D. **ANIMALS** – Pets meeting our criteria are permitted in the community with management approval. Please contact our leasing office for pet policy and approval.

E. **FALSE INFORMATION** – Any falsification of information on the application will automatically disqualify the application and all deposits and application monies will be forfeited.

G. APPLICATION APPROVAL PROCESS – The approval process will begin when we have received completed applications from all applicants and occupants. The approval process will result in one of three outcomes: accepted, conditional acceptance, or denied. Additional information may be required if a conditional acceptance is recommended. This company and this community complies with all applicable fair housing laws including those that prohibit discrimination on the basis of race, color, religion, sex, national origin, handicap, or familial status. Applicant(s) and co-signer(s) must give their consent to allow Greenville Towers, itself or through its designated agents and its employees, to obtain a consumer report and criminal record information on each applicant or co-signer and to obtain and verify credit and employment information for the purpose of determining whether to lease an apartment to the applicant(s). The owner of Greenville Towers and its agents and employees may obtain additional consumer reports and criminal record reports on each applicant or co-signer in the future to update or review the applicant(s)' account or for collection purposes. Upon request by an applicant, Greenville Towers will tell applicant(s) or co-signer(s) whether consumer reports or criminal record reports were requested and the names and addresses of any consumer reporting agency that provided such reports.

Rent/Earnings Ratio Applicants must:

Make 3x the monthly rent to be approved.

Provide proof of employment by pay check stubs.

Credit Rating -Is Taken Into Consideration

## **Rental History**

- Positive verification of Rental History will be required.
- All Evictions and Outstanding balances will not be considered.

## Automatic Reject

Any falsified information, any bankruptcies in the past 24 months, all unresolved tax liens or judgments, any unpaid housing debts or evictions and over 25% late pays during the term. Any Felony convictions or misdemeanors for theft of property, violence, drug violations, injury to persons or property, or sexual offenses even if currently serving deferred adjudication, convicted or case pending.

- Everyone in the household over the age of 18 must submit an application.

- Roommates must qualify individually in all areas except income.

Greenville Towers supports The Fair Housing Act as amended: prohibiting discrimination in housing based on race, creed, color, religion, national origin, handicap or familial status.