



APPLICATION PROCESSING POLICY

Application and Fees

Please complete the application thoroughly. Failure to provide any requested information would deem the application incomplete and therefore will not be considered. To process your application, we must receive the following:

- **APPLICATION:** Each adult, (anyone 18 years and older) who will reside in the home, must apply.
- **FEE: \$50 NON-REFUNDABLE** for each applicant and co-signer (processing fees may apply). Make checks payable to: **Treeloft Apartments.**
- **IDENTIFICATION:** Copy of applicant's valid Government Issued photo ID (i.e: driver's license, military ID, state ID, passport, etc.).
- **PROOF OF INCOME:** Two most recent pay statements or direct deposit receipts. For self-employed or retired individuals, a copy of last two years income tax returns required, and copies of two most recent bank statements, business and personal.

Rental Criteria

- **RENTAL HISTORY:** Two years of verifiable (non-family) rental history or home ownership is required. Co-signers or increased deposits may be considered for lack of rental history, foreclosure or short sale. Evictions, small claims suits and/or collections by any previous or current landlord will be cause for rejection. Applications may also be denied for damages beyond normal wear and tear, illegal activity on premises and/or reports of non-compliance.
- **INCOME:** You must be able to provide income verification to show that the monthly rent does not exceed 34% of your income. Child support and SSI can be counted as income so as long as it is verifiable (card or bank statements required). Unemployment is never considered income. Income guidelines may be waived at the discretion of RM if applicant pre-pays rent for the full term of the lease. Gross income must equal/exceed 3x the monthly rent.
- **CREDIT:** All information showing on the credit report is subject to verification, including previous addresses and places of employment. Credit score must be 535+ to qualify for standard surety bond/ security deposit. We do not count discharged bankruptcies, medical bills or paid collections/judgments against you. Applicants with an open bankruptcy may be declined. Credit reports supplied by applicants will not be accepted.
- **CRIMINAL HISTORY:** Applicants with felony convictions and/or any misdemeanors within 5 years maybe subject to denial. Additional causes for denial include but are not limited to: 1) Illegal drug or gang involvement of any kind, 2) Any violent act against another person, 3) Vandalism, arson, etc., 4) Burglary, 5) Criminal Trespass, 6) Stalking.
- **CO-SIGNERS:** A qualified co-signer must have a credit score no less than 600. Gross income must equal/exceed 3x the monthly rent.

Application Processing Time

Applications are usually processed within 1-5 business days.

Please ensure availability prior to submitting application as application fees are non-refundable.

Acceptance

If your application is approved, you will have 24 hours to secure your apartment by putting down the required fees before we put the apartment back on the market. These funds must be in the form of a credit/debit card, cashier's check or money order.

Once the required fees are paid, they are non-refundable for any reason.

Lease Signing

The first month's rent will be prorated (if applicable) and any additional deposit/fees required (i.e.: Pet fee) must be paid in the form of cashier's check, credit/debit card, or money order, no later than your lease start date to receive keys. Verification of electric service connection is required.

**Lease signings must be scheduled Monday through Friday, during regular business hours.

We are an Equal Opportunity Housing Provider. We comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with state and local fair housing laws.

Occupancy Guidelines: To prevent overcrowding and undue stress on plumbing and other building systems, we restrict the number of people who may reside in the apartment/house to two people per bedroom. In determining restrictions, we adhere to all applicable fair housing laws.

