



GUIDELINES AND QUALIFICATIONS ACKNOWLEDGMENT

Welcome to Sand Creek Apartments, proudly managed by The Garibaldi Company.

The following criteria must be met for rental approval:

FAIR HOUSING

The Garibaldi Company complies with the Federal and State Fair Housing Acts. The Garibaldi Company does not discriminate on the basis of race, color, religion, national origin, sex, familial status, disability, age, sexual orientation, ancestry, marital status or any other basis protected by applicable Federal, state or local fair housing laws.

APPLICATION

Each person 18 years of age or older or emancipated minors will be required to complete an individual rental application. Each application must be completely filled out and signed in order to be processed. Applicant understands and agrees that an investigative report including employment history, rental history, credit history, an eviction search, and criminal background check may be completed in conjunction with the application process.

The following items **MUST** be included with each application:

- Government Issued Photo ID, Driver's License, or Identification Card with photo for file – after approval. (ID to be verified during application process – a copy is to be provided for the file at move-in.)
- Must provide verification of Social Security Number.
- Three (3) most recent consecutive paycheck stubs. Leave and Earnings Statement or a signed offer letter on company letterhead from a perspective employer (copies to be retained in resident file).
- If self employed, copy of most recent year's tax return.
- Documentation to support other income, such as alimony, child support, or financial aid if you wish to have this income considered.

DEPOSIT / APPLICATION FEES and OCCUPANCY LIMITS

All applications must be submitted with the security deposit and application fee(s). **The non-refundable application fee is \$30.00 per application.**

Floor Plan	Standard Deposit	Occupancy Limit
1 Bedroom	\$400.00	3 Occupants
2 Bedroom	\$400.00	5 Occupants
2 Bedroom, Villa	\$400.00	5 Occupants

INCOME

- Gross Monthly Income must meet or exceed three (3) times the amount of the monthly rent.
- Applicants may qualify jointly for income.
- If unemployed or retired, proof of income / assets must be provided and must meet or exceed three (3) times the annual rental amount.

EMPLOYMENT HISTORY

- Applicant must have at least six (6) months verifiable employment history. Income that cannot be verified will not be considered.
- New employment – Applicant must submit a signed offer letter on company letterhead stating projected income and employment must begin within 30 days of the lease start day. (Offer letter will be verified.)

RENTAL HISTORY

- Applicant must have a minimum of one-year verifiable rental history with no documented complaints from current or previous landlord.
- Evictions will result in automatic denial.
- Outstanding balances due or collections placed by former landlords, will also result in automatic denial, unless satisfied.

CREDIT HISTORY

- Applicant must have one year of established favorable credit history.
- Bankruptcy, if any, must be discharged and Applicant must have reestablished positive credit.
- **Outstanding collections placed by utility providers, or returned checks will also result in automatic denial, unless satisfied.**
- **Tax Liens or judgments will result in automatic denial, unless satisfied.**

CREDIT REPORT DISCREPANCY NOTICES

- If a Notice of Address Discrepancy is reported on the consumer credit report, additional information will be necessary to verify the address. Additional information may include a current utility bill, mortgage statement, bank statement, or paycheck stub in the Applicant’s name reflecting the current address.
- If the consumer credit report reflects a discrepancy with the Social Security number provided, verification of the Social Security card may be required by providing the original card. (View and Document only)

GUARANTORS / CO-SIGNER

- Guarantor’s gross annual income or savings must meet or exceed five (5) times the annual rental rate in order to support their current housing payment and that of the Applicants’.
- Guarantor guarantees the entire rental payment for all Applicants.
- The Guarantor must meet all other qualification standards listed.
- Guarantors that reside in a country other than the United States will not be accepted.
- All lease associated paperwork signed by the Guarantor must be notarized if not signed in the presence of a Garibaldi Company team member.
- A guarantor or co-signer will not be allowed in the event the income requirement is not met by the applicant with an exception for full-time students.

ADDITIONAL SECURITY DEPOSIT

- An additional security deposit may be required in addition to the standard deposit for conditional approval due to a lack of rental history or a poor credit rating. (Deposit amount not to exceed amount permissible by law.)
- An additional security deposit will not be allowed in the event the income requirement is not met by the applicant with an exception for full-time students.

ROOMMATES

- Each Lease Signer and Guarantor is jointly and severally responsible for the entire rental payment as well as following community policies and rules.
- The security deposit will not be refunded in part, or in full until the apartment is vacated by all leaseholders.

APPROVAL PROCESS

- Only after reviewing each qualification standard, Income, Employment History, Rental History, and Credit History can a decision be made for an approval with the standard deposit, an approval with an additional security deposit, or a denial of the application.
- Please ensure that your application is completed in full including telephone numbers and that all required documentation has been provided so that the application process can be expedited.

RENTERS INSURANCE

Verification of Renter’s Insurance is required on or before the move-in date with a minimum liability of \$100,000 per occurrence.

UTILITIES

Residents are responsible for the payment of all utilities: gas, electric, water, sewer, and trash.

All Payments at Move-in must be in the form of a Cashiers Check or Money Order. Thank you for understanding we do not accept cash.

I have read and understand the listed qualifications for leasing an apartment at Sand Creek Apartments.

X _____
Applicant Signature

X _____
Date