



**CONVENTIONAL
RESIDENT QUALIFYING CRITERIA
EFFECTIVE 1/10/2019**

We are delighted that you are interested in leasing at our apartment community. In order to help you in making your decision, we have listed below the criteria for qualifying as a resident with us.

FEES AND DEPOSIT: An application fee of (\$100) will be charged per completed application. An application deposit of (\$200) is due at the time the TAA Rental Application is submitted. The application deposit will be applied toward the security deposit required for the apartment on the date of move-in, and any additional security deposit amount due must be paid before move-in. An administrative fee of (\$200) will be charged for each apartment on the date of move-in. We will not hold an apartment or process an application without an application fee for each submitted application and application deposit being paid. In the event the application is declined for reasons that do not result in an application deposit being lawfully retained, it will take up to (30) days for the deposit to be refunded.

<u>UNIT TYPE</u>	<u>REQUIRED SECURITY DEPOSIT</u>
One Bedroom	\$200
Two Bedroom	\$300
Three Bedroom	\$400

OCCUPANCY: All persons 18 or older must: A) complete an application, and B) sign the lease- unless approved as a permitted adult occupant. Emancipated minors must show written legal proof of status.

All persons residing in the apartment must be listed on the TAA Rental Application. There are a maximum number of occupants for adult and familial status, as seen below, in each floor plan that cannot be exceeded at any time during your residency.

<u>UNIT TYPE</u>	<u>OCCUPANCY LIMITS</u>	
	<u>ADULT STATUS</u>	<u>FAMILIAL STATUS*</u>
One Bedroom	2	2
Two Bedroom	3	4
Three Bedroom	4	6

* Newborns don't count towards occupancy limit until they reach the age of 24 months.

PERMITTED ADULT OCCUPANT: We generally require that all persons 18 or older residing in an apartment meet our rental criteria and be a lease signer on the lease. However, we recognize that in some situations, it may be appropriate to approve an adult as a permitted occupant only. Consequently, adult permitted occupants will be approved in the following situations, provided those applicants for occupancy meet our criteria for rental history (if not first time renter) and criminal history:

- A spouse who does not work outside the home, provided the working spouse' income satisfies the income requirements specified in this criteria.
- A member of resident's household who is over the age of 65 and does not have a regular source of income such as pension or Social Security benefits.
- A member of the resident's household who is unable to work due to a total and permanent disability.
- An adult child who is a member of the resident's household and is unable to work due to a developmental or other disability.
- A live-in aide, who is permitted by way of a reasonable accommodation request, due to disability. *Live-in aid is required to pass a criminal background check (rental and employment verifications are not necessary).
- An adult child between the ages of 18 and 26 who is a full-time student at a high school, college, university, junior college, technical school or other institution of higher learning.
- Persons that will occupy a unit leased by a pre-approved corporation.

INCOME: Income must be verified by one of the following options: 1) 4 most recent, consecutive check stubs, 2) Income Verification form completed by 3rd party income source, or 3) Statement of income from a third-party such as Social Security, retirement account service, etc. Self-employed applicants must provide their 2 most recent personal bank account statements and



one of the following: 1) Two most recent tax returns, or IRS transcripts, 2) If tax returns have not been filed, or if applicant has been self-employed less than two years, the applicant may provide an estimated Profit and Loss Statement from their accountant or attorney. Income must be verifiable and effective on or before the proposed move-in date. Total monthly gross income of all applicants must be (3) times the monthly market rent.

RENTAL HISTORY: We will review the most recent 12 months of rental history. Rental history must be verifiable, family/friends are not acceptable sources of verification. Verified rental history will determine additional deposit requirements or denial. Reasons for additional deposit or denial include: Failure to pay rent timely over the prior 12 months: a) 4-6 late payments results in double deposit required; or b) 7+ late payments will result in denial of application. Applicants will also be denied if prior management reports 4 or more disturbances, eviction, unpaid balance due (rent, damages, etc), drug dealing/use/manufacturing, violence to persons or animals, damage to property, gambling, prostitution, or reports that applicant is not eligible for re-occupancy. Verifiable home ownership will satisfy rental history requirements. Applicants with less than 12 months verifiable rental history will be accepted with an additional deposit of one month's rent.

GUARANTOR: If the applicants are first-time renters or do not have sufficient income they may qualify by having a lease contract guarantor. The guarantor must have a gross monthly income of at least (5) times the monthly market rent and must meet our credit and rental history requirements included in this qualifying criteria. The guarantor must complete and sign a lease contract guaranty. The lease may be guaranteed only by a relative. Guarantors may be held responsible for the entire rent and other costs, such as damages, as long as you live at this property, even if you have roommates.

CREDIT HISTORY: Credit history for each applicant is screened through a third-party service for approval recommendation. The recommendation is determined by analyzing credit over the prior (2) years for timely payment history, age of open accounts, types of open accounts, amount of credit inquiries, as well as percentage of open credit available. Depending on the results of this analysis, an applicant may be required to pay an additional deposit or the application may be denied.

Factors that can result in an automatic denial, regardless of age, include:

- False Social Security Number
- Eviction Judgment
- Unpaid Housing Debt
- FACTA Fraud Alert
- Open Bankruptcy

Applicant must have a check verification code of "accepted" as provided by "Telecheck" in order to enjoy the privilege of paying rent and other charges with a personal check. If the applicant fails to meet this requirement, but is otherwise approved for residency, they will be required to pay by cashier's check or by electronic means available at this property.

In accordance with the Fair and Accurate Credit Transaction Act of 2003 (FACTA), all applicants must provide a government issued ID during the application process. Identification provided must match information provided in the rental application. If applicant has a "fraud alert" noted on their credit report the application will be denied until identity can be confirmed by our screening contractor using the contact method provided on the credit report.

CRIMINAL HISTORY: A criminal background report for each applicant is screened through a third-party service for approval recommendation. Criminal history which indicates that an applicant's tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of owner or others will result in rejection of the application.

1. **Recommend Denial** for felony or misdemeanor offenses, regardless of the date of conviction or other adjudication of the offense for: murder, assault, sexual offenses (including sex offenders subject to a lifetime registration requirement) or other crimes against persons or animals.
2. **Recommend Approval** for felony offenses, involving theft of property, damage to property, illegal manufacture or distribution of a controlled substance and weapons if occurred prior to **(10) years from the completion of the sentence.**
3. **Recommended Approval** for misdemeanor offenses involving theft of property, damage to property, illegal drug violation (sale or manufacture), prostitution or weapons if occurred prior to **(7) years from the completion of the sentence.**

In the event the criminal background check reveals any pending criminal cases, we may offer residency conditionally upon dismissal or favorable resolution of the charge. Upon conviction, the Lease Agreement will be terminated immediately.

Applicants who are denied may submit, within fourteen (14) days of the denial, verifiable evidence of mitigating factors for additional assessment including (by way of example, with no single factor being determinative): the facts or circumstances surrounding the criminal conduct; the age of the individual at the time of the conduct; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; evidence of rehabilitation efforts and/or any other factors related to whether a specific person poses any threat to safety.



ANIMALS: Pets are welcomed at this community. We allow maximum of (2) animals per apartment, each with a (\$200) deposit and (\$300) non-refundable fee. Pet rent is (\$10) monthly per pet. The animal(s) full grown must weigh no more than (60) pounds each. See the Pace Realty Prohibited Animal List. Management has the right to meet and approve the animal prior to executing an Animal Addendum. The Prohibited Animal List, pet deposits and fees do not apply to households with a service/assistance animal. Verification may be required for deposit/fee waiver and we may require a Verification of Disability form be completed by your care provider and returned to us by fax, mail, or email directly from your care provider's office.

SATELLITE DISH: You must obtain approval from management prior to purchasing or arranging for installation of a satellite dish. If applicable, we will allow the installation of one satellite dish per apartment in accordance with FCC and local access laws. Not all of our apartments are suitable to satellite reception and we cannot guarantee that satisfactory reception will be received. There are limitations on how and where a satellite dish can be installed. If you intend to have a Satellite Dish during your residency with us, you must provide proof of at least (\$100,000) liability renters insurance that includes a rider for satellite dishes. Proof of renewal must be provided annually. You must also have a signed Satellite Dish Addendum in your file, and have paid in full an additional security deposit of (\$100) as required by this addendum.

RENTERS INSURANCE: Renter's Insurance is required at this community. On or prior to move-in and each renewal term, applicant must provide proof of minimum required (\$100,000) liability renter's insurance, including policy number and effective date. All lease signers may *share* one policy as long as each leaseholder is listed as insured on the policy. Please note that our policy is for our property name and the following address to be named as an interested third party on your policy: North End, Pace Realty Corp., P.O. Box 115009, Carrollton, Texas 75011-5009. To avoid delays please provide this information to your insurance carrier prior to move-in. Move-in cannot occur until we receive a valid renter's insurance policy, with appropriate limits and interested party named, for your new apartment.

INTERNATIONAL RENTAL CRITERIA: Non-U.S. Citizens are welcome to apply. A Supplemental Rental Application for Non-U.S. Citizens must be completed and one of the following must be provided for identity verification purposes only: 1) Form I-485 Application to Register Permanent Residence or Adjust Status, 2) Form I-94 Arrival -Departure Record (form does not contain photo or fingerprint), 3) Other official U.S. Citizenship and Immigration Services document, or 4) If you are waiting for replacement of one of the aforementioned forms, an official receipt from U.S. Citizenship and Immigration Services of your entitlement to a required form. If the form of documentation required does not include a photograph, additional identification is required in the form of a passport or other official identification from your country.

EQUAL HOUSING: This property is an Equal Housing Opportunity provider. We do business in accordance with state and federal fair housing and antidiscrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. We provide housing in accordance with all other local laws if those laws provide greater protection than the Federal Fair Housing Act.

MOVE-IN DELAY POLICY: If management accepts the application, but is unable to allow me to occupy the premises on the date agreed because of delay caused by construction or other unforeseen circumstances, then I agree that my sole remedy shall be the return and refund of the application deposit and application fee.

WAITLIST POLICY: Only "potentially eligible applicants" for whom an appropriate apartment is not available are placed on a waitlist. Applicants must sign the "Waitlist Addendum to TAA Rental Application", and complete all requirements contained within it to be added to the waitlist, this includes: complete a TAA Rental Application, pay required application fee and application deposit, etc. When an apartment comes available, the first person on the list will be offered the available apartment. If they refuse the apartment the process will continue until the apartment is leased. Each applicant will be provided 24 hours to accept or decline an available unit. If an accessible apartment comes available, persons that require an accessible apartment will be given priority and offered the apartment even if they are not the first person listed on the waiting list.

Waitlist applicants will receive a full refund of the application deposit if they cancel or are removed from the waitlist at any time while waiting for an apartment to come available. **Refunds will be mailed within 30 days after cancellation or removal.** Refunds of the application deposit will not be provided in incidents of falsified application.

REASONABLE ACCOMMODATION AND MODIFICATIONS: It is our policy to provide reasonable accommodations and modifications upon request to all applicants/residents with disabilities. Accommodations may include changes in the method of administering policies, procedures, services, unit transfers or allowing a live-in aide. Modifications include structural changes to an apartment or common area. Requests can be made in writing or in any other equally effective method to the management office. The Property Manager will provide a response to requests for accommodation and/or modification in writing not more than (14) calendar days after the request is received. Third party documentation of reasonable accommodation and /or modification may be required if need is not readily apparent. Specific medical or disability information will not be sought.

TRANSFER POLICY: Residents who wish to move to another apartment must request a transfer in writing, signed by the head of household and/or co-head. A transfer fee of (\$400) and an application deposit for the new apartment must be paid at the time the request for transfer is accepted by management to hold a new apartment. Transfer approval is contingent on 1) the acceptable result



of an inspection of the current apartment, 2) all balances paid in full for the current apartment, and 3) any damages that are noted during our inspection prior to transfer are paid in full. Additionally, current residents that are transferring to the new apartment must be approved under all other requirements of this Resident Qualifying Criteria related to Employment Income, Rental History, and Criminal History. In situations that a transfer is required as a reasonable accommodation, VAWA, or at management request, there will be no transfer fee required. At the time of move-in to the new apartment, the application deposit will be applied to the security deposit for the new apartment and any additional security deposit that is owed, or pet deposits/fees must be paid. Transfer not permitted during initial lease term. Security Deposits for the original apartment will be refunded within (30) days of vacating if the apartment is left clean and with no damages beyond normal wear and tear.

PRIVACY POLICY: We value your privacy and the security of your personal information. Our “**Privacy Policy for Personal Information of Rental Applicants and Residents**” is attached to this criteria.

IDENTIFICATION VERIFICATION: This apartment community requires each person signing the Apartment Lease Contract to provide a government issued photo identification document for verification on or before the date of move-in. **Prior to receiving keys to move-in to an apartment the provided identification will be compared to the information on the Rental Application, and if there is a discrepancy keys will not be released.** A copy of the photo identification for all lease signers will be maintained in the lease file for reference as needed for business purposes. Approved photo ID’s include: State-issued ID Card, State-issued Driver’s License, Government-issued Passport, Permanent Resident/Alien Card, Temporary Resident Card, or other ID’s issued by State or federal government. Acceptable identification must include a photo, be issued from a government agency, and are subject to verification. Please note that we do not accept Matricula, work, or school ID cards as identification verification.

Applicants who cannot be present to provide their identification prior to or on the date of move-in must complete the Identification Verification- Absentee Leasee at Move-in form in front of a notary, attach a copy of the identification utilized for this process, and return the documents on or before the date of move-in.

Final approval of all applications is contingent on Identification Verification, contingent approval of the application will be provided upon completion of rental history, income, credit, and criminal history verification and screening, after contingent approval is provided, we welcome you to complete the identification verification process at your earliest convenience, but no later than the date of scheduled move-in.

ELECTRONIC SIGNATURE: This community is paperless and as such, we require all applications, new and renewal leases, and addendums to be executed electronically. To apply at this community, you can find the electronic application available on our website www.NorthEndDallas.com. Upon approval of the Rental Application, management will promptly email an electronic Lease Contract and all appropriate addenda that applicant(s) must electronically sign within no more than three days (as stated in the Rental Application Agreement). Management will only use paper forms if such an accommodation is requested due to a disability. Paper forms may be scanned for electronic storage and originals will be destroyed.

I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE RESIDENT QUALIFYING CRITERIA, WHICH INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE RESIDENT QUALIFYING CRITERIA OR IF I FAIL TO ANSWER ANY QUESTION (OMISSION) OR GIVE FALSE INFORMATION, THE PROPERTY MAY REJECT THE APPLICATION, RETAIN ALL APPLICATION FEES FOR ITS TIME AND EXPENSE, AND TERMINATE MY RIGHT OF OCCUPANCY.

I ACKNOWLEDGE THAT IF I CANCEL MY APPLICATION THAT MY APPLICATION DEPOSIT WILL NOT BE REFUNDED, REGARDLESS OF MY REASONS FOR CANCELLING MY APPLICATION.

I ACKNOWLEDGE IT WILL TAKE UP TO 30 DAYS TO RECEIVE A REFUND OF MY APPLICATION DEPOSIT IF MY APPLICATION IS DECLINED FOR REASONS THAT DO NOT RESULT IN MY APPLICATION DEPOSIT BEING LAWFULLY RETAINED.

Applicant Date

Applicant Date

Applicant Date





Prohibited Animal List

- *Properties may also implement weight limits or other restrictions. Be sure to inquire prior to assuming your pet is allowed just because they are not on this list.*
- *Management has the right to meet all animals prior to assuming approval.*
- *This list is not all inclusive of all breeds and Management has final approval.*
- *Prohibited pets include the following:*

Breeds of Dogs - Any hybrid or mixed breed of one of the following:

Akita
American Bull Dog
Boxer
Chow Chow
Doberman
German Shepherd
Great Dane
Husky
Malamute
Pit Bull
Presa Canario
Rottweiler
St. Bernard
Terrier Staffordshire

Other Prohibited Animals/Reptiles:

Birds (parrots, cockatiels, macaws)
Ferrets
Other farm or exotic animals
Pot Belly Pig
Raccoons
Reptiles (snakes, iguana, etc.)
Rodents (rats, rabbits, mice)
Skunks
Squirrels
Tarantulas

Fish Tanks may not be larger than 35 gallons. Renters Insurance may be required.





PRIVACY POLICY FOR PERSONAL INFORMATION OF RENTAL APPLICANTS AND RESIDENTS

We are dedicated to protecting the privacy of your personal information, including your Social Security Number and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you ever have concerns about this issue, please feel free to share them with us.

How personal information is collected. You will be asked to furnish some of your personal information when you apply to rent from us. The information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper or electronically.

How and when information is used. We use this information only for our business purposes involved in leasing an apartment to you. Examples of these uses include, but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for sums you may owe us in the future).

How the information is protected and who has access. We allow only authorized persons to have access to your personal information and we keep documents and electronic records containing this information in secure areas and systems.

How the information is disposed of. After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.

Locator services. If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees or agents – even though they may initially process rental applications and fill out lease forms. You should require any locator services you use to furnish you their own privacy policies.

Date of Policy: July 15, 2014

