



Resident Selection Criteria and Consent Form

Application and Non-Refundable Processing/Administrative Fee: A non-refundable application fee of \$_____ and a non-refundable processing/administrative fee of \$_____ shall be paid with each completed application. Each occupant must complete an application and meet the credit scoring requirements. Each occupant is fully responsible for the entire rental payment and each must execute the Apartment Rental Agreement (Lease) and all other addendum(s).

Guarantor (co-signer): If a guarantor is required, the guarantor must complete an application, meet all qualifying criteria applicable to the guarantor agreement, and sign a Lease Agreement. Guarantor is responsible for all monies that come due under the Lease Agreement and all terms and conditions of the Lease Agreement and Lease Addendums.

Security Deposit: A security deposit in the amount of \$_____ will be required. This payment can be in the form of a money order or personal check made payable to the property.

Application Declined: If the application is declined, the applicant will be notified in writing and the security deposit will be refunded, if it has been paid. The application fee is non-refundable. If your application is declined or is accepted with conditions, you will be given the name, address and telephone number of the consumer reporting agencies, which provided the consumer information to us. An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

Application Cancelled: If for any reason applicant decides not to lease the apartment, within 72 hours, the Application Fee, processing/administrative fee and Security Deposit is non-refundable and will be forfeited.

Identity and Age Verification: A government issued photo identification will need to be presented by all applicants. All applicants must be at least 18 years of age.

Income Verification: If your application is accepted or accepted with conditions, verification of income will be required. Acceptable forms for verification are a recent pay stub, a recent bank statement or a W2 form if self-employed. If we are unable to verify your income or your income is contrary to your application, acceptance of your lease application will be withdrawn. Failure to provide required documentation of your income prior to taking occupancy will automatically deny your right to residency.

Occupancy Standards: No more than two occupants shall be permitted per bedroom in each floor plan. One bedroom - no more than two occupants: two bedrooms - no more than four occupants: three bedrooms - no more than six occupants.

Scoring of your Credit Report: Fickling & Company, Inc. uses SafeRent(SM) for applicant screening. The SafeRent(SM) program uses an empirically derived, statistically sound, credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that have late payments, collections actions, outstanding debt, and the age of your accounts. Using a statistical program, this information is compared to the credit performance of other applicants with similar profiles which predicts how likely it is that you will pay your rent in a timely manner and fulfill your other lease obligations. Based upon your credit score, your application will be accepted, declined or accepted on the condition that an additional security deposit is paid. Falsification of any information provided on the application will automatically deny your right to residency.

Criminal Background Search: If your application is accepted or accepted with conditions, a criminal background search will be conducted on each occupant including all persons 18 years of age and older. Fickling & Company, Inc. reserves the right to reject the application of any individual whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others. In addition, if the criminal background search reveals past criminal behavior, which is contrary to your rental application, acceptance of your application will be withdrawn.



Equal Housing Opportunity: Fickling & Company, Inc. (owner/manager of this property) adhere to the Fair Housing Law (Title VIII of the Civil Rights Act of 1968 as amended by the Housing and Community Development Act of 1974 and the Fair Housing Act of 1988) which stipulates that it is illegal to discriminate against any person in housing practices on the basis of race, color, religion, sex, national origin, disability or familial status.

Consent to Verify Credit and Criminal Background: All applicants, roommates and guarantors (if applicable) must agree to the following by executing this *Resident Selection Criteria and Consent Form* and a *Rental Application Form*.

I hereby consent to allow Fickling & Company, Inc. through its designated agent and its employees, to obtain and verify my credit information and a criminal background check for the purpose of determining whether or not to lease an apartment to me. I understand that should I lease an apartment, Fickling & Company, Inc. and its agent shall have a continuing right to review my credit information, rental application, payment history and occupancy history for account review purposes and for improving application methods.

I have read, understand and agree to abide by the qualifications for the application process. I understand that if my application is not approved, I will forfeit my application fee(s), but will receive a full refund of my security deposit. I also understand that the deposit and application fee(s) are non-refundable if I cancel my application for any reason.

I hereby affirm that I have read and reviewed a copy of the Resident Selection Criteria and Consent Form, the application, lease agreement and all addendums. I understand that a signed, executed copy of the Lease Agreement and addendums will be given to me upon taking occupancy.

For this agreement only, signature from one applicant will be binding upon all applicants.

X _____ Date: _____
Applicant Signature

X _____ Date: _____
Applicant Signature





Rental Scoring & Your Rental Application

Many landlords rely upon "Rental Scores" to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information, and help speed the application approval process.

How is my rental score determined?

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores. Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like - race, color, sex, familial status, handicap, national origin, or religion-- as factors.

How is my rental score used?

Rental decisions are based upon how much risk a landlord is prepared to accept. Each landlord, therefore, sets the minimum score required for approval of an application. It is possible for your rental score to yield different results depending upon where you apply. Your rental score might mean a denial at one property, while the same score might be approved at another. It all depends upon the risk a landlord is prepared to accept.

What can I do to improve my rental score?

Your rental score may change if the underlying information it is based upon changes. The total improvement, however, generally depends on how that factor relates to other factors considered by the scoring system. Nevertheless, to improve your rental score, concentrate on paying your bills on time, paying down outstanding balances, and not taking on new debt. Your chances of approval should also improve if you apply for an apartment with lower monthly rent.

Where can I have my score explained?

Should your application be denied based upon your rental score, you can learn which factors most negatively influenced your score by contacting the consumer reporting agency listed below. Additionally, you can obtain a free copy of your consumer report, if you make the request to the consumer reporting agency within 60 days of the denial.

Core Logic SafeRent
ATTN: Consumer Relations Department
7300 Westmore Road, Ste. 3
Rockville, MD 20850-5223
Ph. (888) 333-2413

