

PROSPECT QUALIFYING CRITERIA

The following minimum qualifying criteria have been established for occupancy at Blankenbaker Crossings Apartments

- Income:** At least 3 times the apartment/house rental rate. Allowances and other income require verification.
- Credit:** No more than one "Bad Credit" for every three current or paid accounts. Medical, dental and student loans classified, as "Bad Credit" shall be excluded from the calculation of the 3 to 1 credit ratio. Additionally, "Bad Credit" which is more than three (3) years old, shall be excluded from the calculation of the 3 to 1 credit ratio. If the applicant has no established credit, this shall be considered as a satisfactory credit rating. If the prospective resident has an eviction or balance owed to another rental property, the prospective resident shall be deemed to have failed the credit requirements regardless of other credit history and, therefore, must be rejected except as noted in the "How to Resolve a Credit Disqualification" section below.
- Rental History:** Present and previous residency must have a history of prompt rent payment, sufficient notice given, and good conduct for no less than 1 (one) year. No record of eviction. No balance owed to another rental property.
- Criminal History:** The applicant must not have been convicted of any felonies. A felony conviction shall disqualify the prospective resident. A "deferred adjudication" or a pleading of "no contest" on a felony case shall be considered the same as a felony conviction. All criminal history conviction decisions shall be based on the information provided to us at the time of verification by sources deemed reliable. The Company does not represent such information to be complete or accurate.
- Employment:** Stable history and income verification for a minimum of 1 (one) year.
- Age:** No one under 18 years of age (except children living with their parent(s) or guardian).
- Application:** Full and accurate application required of all prospective residents and cosigner. No falsification or omission of information on the application.
- How to Resolve A Credit Disqualification:** Any prospective resident who fails the credit criteria (except as noted below) can cure the failed credit criteria by paying an additional security deposit equal to the equivalent of one month rent. (Deposit requirements may vary from property to property.) If the prospective resident elects to pay the increased deposit, the prospective resident will be deemed to have fulfilled the credit criteria requirement. An exception to this, however, is that an eviction for any reason, including nonpayment of rent, is an automatic disqualification and cannot be cured. The prospective resident must be rejected. A second exception is that a balance due to another rental property, when not evicted, can be cured by the prospective resident paying that balance in full and obtaining verification from that property that the balance has been paid in full. If the prospective resident does not pay such balance nor obtain such release, the prospective resident must be rejected.
- Cosigner or Guaranty or Additional Security:** A cosigner, letter of guaranty OR additional security deposit will be required in the case of the following situations:
1. No rental history (must provide additional normal security deposit)
 2. If applicant is a full time student (must provide letter of guaranty)
 3. If applicant is not employed but can provide a bank statement with the equivalent of 3 months rent instead of getting cosigner or letter of guaranty. However, applicant must pass credit and residency verifications in order to be accepted.
 4. If applicant fails credit criteria (must provide cosigner and an extra deposit equal to one months rent)
- The cosigner must pass the criteria indicated above, and must sign the "Guaranty of Lease/Rental Agreement".
- Equal Housing:** No discrimination on the basis of race, color, sex, age, familial status, handicap, or national origin with regard to housing is the comprehensive policy of this community and this Company.
- Student Properties:** The leasing criteria stated herein do not apply to properties whose resident profile consists of 75% or more college students.
- Additional Deposit Refund or dropping The Cosigner:** If a resident pays an additional deposit due to any of the above items, the additional deposit which was paid in addition to the regular deposit, can be refunded if requested by the resident after the resident has paid at least twelve consecutive monthly use a cosigner in lieu of the additional deposit; the cosigner may be released on the same basis as refunding the additional security deposit.
- Exceptions:** No exceptions shall be made to the leasing criteria stated herein unless written approval is obtained from the Property Manager.

Some communities may have additional standards that will apply to all prospective residents.

Resident _____ Resident _____ Date _____

Date: _____
 Apt. # _____ Apt. Type _____
 Source _____ Pro In \$ _____
 Lease Date _____
 Monthly Rent \$ _____ M.I. Date _____
 Leasing Consultant _____

BLANKENBAKER CROSSINGS APPLICATION FOR RESIDENCY

Phone Number _____ **Alternate** _____

APPLICANTS NAME: _____ DATE OF BIRTH _____ SS# - - -

MARITAL STATUS: _____ DRIVERS LICENSE NO. _____ STATE _____

SPOUSE NAME: _____ DATE OF BIRTH _____ SS# - - -

OTHER OCCUPANTS: _____
 DRIVERS LICENSE NO. _____ STATE _____

NAME	DOB	RELATIONSHIP	NAME	DOB	RELATIONSHIP

NAME	DOB	RELATIONSHIP	NAME	DOB	RELATIONSHIP

PRESENT ADDRESS _____
 STREET# STREET NAME APT. # CITY STATE ZIP

DATES: FROM _____ TO _____
 LANDLORD NAME LANDLORD PHONE #

MONTHLY PYMT _____ REASON FOR MOVING _____

PREVIOUS ADDRESS _____
 STREET# STREET NAME CITY STATE ZIP

PREVIOUS LANDLORD _____ PHONE NUMBER _____

LENGTH OF RESIDENCY AT PREVIOUS ADDRESS _____

PRESENT EMPLOYER _____ POSITION _____

BUSINESS ADDRESS _____ PHONE# _____

SUPERVISOR NAME: _____ EMPLOYED SINCE _____

PREVIOUS EMPLOYER _____ PHONE # _____

LENGTH OF EMPLOYMENT AT PREVIOUS EMPLOYER _____

SPOUSES EMPLOYER _____ POSITION _____

BUSINESS ADDRESS _____ PHONE# _____

SUPERVISORS NAME _____ EMPLOYED SINCE _____

PREVIOUS EMPLOYER _____ PHONE# _____

LENGTH OF EMPLOYMENT AT PREVIOUS EMPLOYER _____

YOUR ANNUAL SALALRY \$ _____
SPOUSE ANNUAL SALARYS _____
OTHER INCOME _____ **SOURCE** _____

VEHICLE _____ PLATE# _____
VEHICLE _____ PLATE# _____

DO YOU HAVE A PET? _____ IF SO WHAT KIND _____

AGE _____ WEIGHT _____ COLOR _____ NAME _____

EMERGENCY CONTACT:

NAME _____ ADDRESS _____ PHONE# _____

RELATIONSHIP _____ ALTERNATE # _____

APPLICANT HAS SUBMITTED THE SUM OF \$ 50.00 WHICH IS A NON-REFUNDABLE PAYMENT FOR A CREDIT CHECK AND PROCESSING CHARGE OF THIS APPLICATION. SUCH SUM IS NOT A RENTAL PAYMENT OR SECURITY DEPOSIT. THIS AMOUNT WILL BE RETAINED BY MANAGEMENT TO COVER PROCESSING APPLICATION FURNISHED BY THE APPLICANT.

DEPOSIT

THE UNDERSIGNED WARRANTS AND REPRESENTS THE INFORMATION ON THIS RENTAL APPLICATION TO BE TRUE AND CORRECT. ALL PERSONS/OR FIRMS NAMED MAY FREELY GIVE ANY REQUESTED INFORMATION CONCERNING ME AND I HEREBY WAIVE ALL RIGHT OF ACTION FOR ANY CONSEQUENCE RESULTING FROM SUCH INFORMATION.

I HEREBY DEPOSIT \$ 300.00 WITH MANAGEMENT AS A GOOD FAITH DEPOSIT IN CONNECTION WITH THIS APPLICATION FOR RESIDENCY. IF MY APPLICATION IS ACCEPTED I UNDERSTAND THIS AMOUNT WILL BE APPLIED TOWARD PAYMENT OF MY SECURITY DEPOSIT. IF FOR ANY REASON, MANAGEMENT DECIDES TO DECLINE MY APPLICATION, THE MANAGEMENT WILL REFUND \$ 300.00 OF MY DEPOSIT/ ADMINISTRATION FEES. \$ 300.00 DEPOSIT/ ADMINISTRATION FEE WILL BE NON REFUNDABLE AFTER 72HRS FROM DATE OF THIS APPLICATION IF MANAGEMENT APPROVES MY APPLICATION.

I HERBY AUTHORIZE THE RELEASE OF ALL CREDIT INFORMATION INCLUDING, BUT NOT LIMITED TO VERIFICATION OF MY EMPLOYMENT AND INCOME, AS WELL AS CREDIT REPORTS, TO YOU OR ANY OF YOUR AGENTS.

CREDIT AUTHORIZATION

BY SIGNING THIS AUTHORIZATION FORM I AM AUTHORIZING BLANKENBAKER CROSSINGS APARTMENTS TO OBTAIN ONE OR MORE "CONSUMER REPORTS" AS DEFINED IN THE FAIR CREDIT REPORTING ACT, 15 U.S.C., SECTION 1681A (D) TO SEEK INFORMATION IN REFERENCE TO YOUR CREDIT WORTHINESS, CREDIT STANDING, CREDIT CAPACITY, CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, CRIMINAL BACKGROUND RECORDS AND MODE OF LIVING.

INITIAL _____

THE LEASE WILL NOT BECOME EFFECTIVE UNTIL APPLICATION IS APPROVED BY MANAGEMENT.

APPLICANT SIGNATURE _____ DATE _____

APPLICANT SIGNATURE _____ DATE _____

MANAGEMENT SIGNATURE _____ DATE _____



Equal Housing Opportunity

BLANKENBAKER CROSSINGS
2515 SHINING WATER DRIVE
LOUISVILLE, KY 40299
(502) 261- 9472 Fax (502) 261-9982

Verification of Residency
(SIGNATURE ONLY AT THE BOTTOM OF THIS FORM)

DATE: _____

COMMUNITY: _____

RESIDENTS NAME: _____

RESIDENTS NAME: _____

RESIDENTS ADDRESS _____

CURRENT RESIDENT _____ PREVIOUS RESIDENT _____

Rental dates: From _____ to _____

Rental Amount: \$ _____ Per Month

Number of Late Payments: # _____

Number of NSF Payments: # _____

Any complaints or lease violations in residents file: _____

If Yes Please Explain: _____

Proper Notice given: _____ yes _____ no

Lease Term Fulfilled: _____ yes _____ no

Person Providing Information: _____

Title: _____

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Applicants Signature: X _____ Date: _____

Applicants Signature: X _____ Date: _____



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2515 SHINNING WATER DRIVE
Louisville, Ky. 40299
(502) 261-9472 Fax (502) 261-9982

Verification of Employment
(SIGNATURE ONLY AT THE BOTTOM OF THIS FORM)

Date: _____

Company: _____

Employee Name: _____

Employee Position: _____

Employment Dates: From _____ to _____

Hours Worked Per Week: _____

Rate of Pay: _____

Scheduled Increase of Pay _____

Person Providing Information: _____

Title: _____

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Applicants Signature: X _____ Date: _____



Equal Housing Opportunity