All prospective tenants must read the following instructions and rental criteria prior to submitting an application.

INSTRUCTIONS TO APPLY:

Please feel free to ask as many questions as you need in order to ensure that you understand the process fully.

- Every adult occupant of the apartment must submit a complete application & pay the application fee.
- If you pay online through DoorLoop, the $60 application fee also has a $3.50 service fee for card payment.
- We consider our application documentation in the following areas:

1. **Income:**
   Requirement: at least 3 months of documented income
   Documentation: dependent on source of income (see below)
   Expectation: 2.5-3x rent

   Employed (most common):
   - Most recent 3 paystubs & verification of
   - 6 month of ongoing employment via
   - Direct contact with current employer

   Self-Employed:
   - Two years of tax returns

   Military:
   - Leave & Earning Statements
   - If recently assigned to area, please provide copy of miliary orders &
   - Officer contact information

   Retired:
   - 3 Months of Bank Statements,
   - Copies of deposit slips, &
   - Investment earnings documents

   Other Situations:
   - Discuss with Management
   - May require a Guarantor* (co-signer) or Increased Security Deposit

2. **Rental History:**
   Required Documentation: 3 years of addresses, landlord names and contacts
   Expectation: Favorable reference from previous, professional property management.
   Note: If past or present landlords do not respond to requests for information within 48 hrs of being contacted, or applicant has a record of late payments, NSF checks or/or complaints within the past 24 months, that may result in denial of application.

3. **Government Issued Photo ID**
   Required documentation: one per adult occupant
   Expectation: Current

4. **Credit:** *Owner will NOT accept a portable copy of screening report.*
   - **ATTENTION:** IT IS APPLICANT'S RESPONSIBILITY TO UNFREEZE CREDIT ACCOUNT PRIOR TO APPLICATION. BLOCKED ACCOUNTS MAY RESULT IN A SECOND APPLICATION FEE CHARGE.
   - ***Required Documentation:*** Social Security Number
     (While SSNs are the usual source of information to run credit checks, alternatives like ITINs or proof of consistently paid credit agreements are available. Please discuss this with us in advance.)
   - ***Expectation***: 650+, truthful (undisclosed bad credit is worse than disclosed bad credit)
   - **Transunion Credit Report: P.O. Box 800 Woodlyn PA 19094 – (800) 230-9376**

Applicants will have the right to obtain a free copy of the consumer report from the agency listed above in the event of a denial or other adverse action, and to dispute the accuracy of information appearing in the consumer report.

5. **Other Documentation:** Provided by Applicant(s), Co-signer(s) and/or Medical Professional(s), as demanded by the criteria for renting at Poplar Lane Apartments.
    - ***Policy:*** We are ADA compliant and perform individual assessments for each applicant.

6. **Publicly Available Records** (Court/Government/Online): *May include civil & criminal court records and sex offender registry in compliance with local law restrictions*.
    - ***Policy:*** We perform an individual assessment for any adult with a criminal conviction to determine whether there is a business reason to deny tenancy.

If any of the items in the application present a challenge, one of three options may be explored as a **remedy:**

a. An increased Security Deposit
b. A Guarantor* (co-signer)
c. Both

Guarantor Application Requirements:

Rental History: 3 years of verifiable rental or mortgage history with no late payments
Credit History: Minimum credit score of 700.
Employment/Income: minimum 2 years with current employer & brings total income to 5x unit rent

1. **TERMS AND POLICIES**
    - We encourage but do not require applicants to tour a unit in person prior to being approved to rent.
    - Poplar Lane Apartments will honor the rent rate we quoted you during your tour, but only for a one-week period. Our rent rates are subject to change.
    - Application materials should be submitted in consultation with our Leasing Manager, either in person at our office or online through DoorLoop.
    - Applications are considered complete when our office has received all requested documentation and payment has been received by our bank from all applicants (and co-signer(s)) for the proposed unit.
    - Applicants will be notified of their status via email and will have 72 hours to accept the terms offered to secure their preferred unit & pay a non-refundable $500 administrative fee to cover the cost of removing the unit from all advertising platforms and closing it for applications.
    - Security Deposits are typically equivalent to one month of rent, but additional deposits are sometimes required as a condition of rental when application criteria are not met.
    - A Guarantor (co-signer) is another potential remedy when application criteria are not met.
    - Each applicant must be willing to agree to all basic application terms and policies, in addition to all other terms included in our standard lease agreement, including but not limited to our pet, non-smoking, pool/amenity, parking, crime, satellite dish, property regulations and other addenda.
    - Application fees are non-refundable.
    - We encourage but do not require applicants who intend to live with an ESA or other service animal to complete the process of documenting their disability and prior to completing their rental application. There is no fee for this step of the application process.

2. **GROUNDS FOR DENIAL**
   - Status as a permanently registered sex offender.
   - Reasonable likelihood that a past history of applicant or those acting under their control will interfere with the health, safety or right of peaceful enjoyment by other members of the community.
   - Reasonable likelihood that a past history of applicant or those acting under their control will cause damage or destruction to the dwelling unit or surrounding property.
   - Reasonable likelihood based on income and credit that the applicant will not be able to timely satisfy the financial obligations of tenancy.
   - Reasonable likelihood based on rental and personal history that the applicant may cause damage to the property or become a nuisance to neighbors or the community.
   - Evidence that the applicant does not intend to use the rental property as their primary full-time residence, or intends to sublet all or part of the property via VRBO, AirBnB, etc.
   - Lengthy duration until your move in date.
   - Unavailability of the property.
   - Even very well-qualified applicants may be denied if another application for the property has already been approved. Please note that while equivalent applications are processed in the order received, such other factors as the requested date of the commencement of tenancy, or an applicant offering a higher rent or deposit, or similar factors may result in priority of another application.
   - NOTE: In case of multiple applicants intending to share the property together, disapproval of one applicant terminates the application unless the non-disapproved applicant(s) elect to resubmit their application without the disapproved applicant.

Authorization to Verify Rental Application

The undersigned Applicant asserts that the information provided to Bixby Bridge on this date is true and accurate. The undersigned Applicant hereby authorizes that Bixby Bridge may obtain criminal history reports and credit reports regarding Applicant prior to, during, and for up to three months after the proposed tenancy of Applicant. In addition, the undersigned applicant consents to the release of all employment and income information requested from the Applicant's employer and rental history, if appropriate, from previous landlords.

Applicant's Signature: _____ Date : _____

Print Applicant's Name : _____