

# The Crossing at Henderson Mill

3386-1 Landsbury Village Drive | Atlanta, GA 30341

Phone: 770 938 5200 | Fax: 770 493 6916

Email: [thecrossingA@tvoves.com](mailto:thecrossingA@tvoves.com) | [www.thecrossingathendersonmill.com](http://www.thecrossingathendersonmill.com)

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## RENTAL QUALIFICATION POLICIES

### Income Verification

Monthly gross income must be a minimum of three (3.0) times the monthly rent. **Check stubs for proof of income are required for all applicants.** Child support payments and/or alimony are considered when court ordered. Income, other than from salary or wages, must be in writing and verifiable from a government agency, company disability, pension fund, or charitable organizations, and may require to be notarized.

Verifiable, full-time students may provide a qualified guarantor as described in the "Student Policy" paragraph below.

Self-employment income must be verified with two years of tax forms or one year of bank statements.

TVO North America uses an expert credit scoring system to evaluate your consumer credit report. Credit scoring is based on real-time data, expert analysis and statistics, so it treats all applicants objectively. Credit scoring will evaluate and analyze your consumer credit report to determine your credit performance. Credit scoring will determine your willingness and ability to maintain and fulfill your lease obligation.

If your application is accepted you will be required to pay the standard or advertised deposit amount. If your application is accepted with conditions you will be required to pay additional deposits, you will also receive an adverse action letter that will clearly state the issues with your credit performance. An unsatisfactory credit history can disqualify an applicant from renting an apartment home at this community.

If an applicant is rejected for poor credit history, the applicant will be given the name, address, and telephone number of the credit reporting agency that provided the credit information, as required by the FCRA. No credit information will be released from management. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of their credit report from the credit-reporting agency, correct any erroneous information and resubmit an application to this community.

### Low Accept Terms

Accept, provided applicant pays an additional deposit equal to one half (.5) months rent AND has verifiable, positive rental history of six (6) months.

### Conditional Terms

Accept, provided applicant pays an additional deposit equal to one (1) months rent AND has verifiable, positive rental history of twelve (12) months.

### Refer Terms

Accept, provided applicant pays an additional deposit equal to one (1) months rent AND has verifiable, positive rental history of twelve (12) months.

### Visa/Government ID Refer Terms

Qualifying under the terms of the Statement of Rental Policy, applicants from countries other than the United States who do not have a social security number are to be processed manually and may be required to meet the following criteria: Form I-551 Permanent Resident Card; Form I-688 Temporary Resident Card; Form I-94 Arrival / Departure Record or Form I-688A Employment Authorization Card (all of the above forms include photos and fingerprints). A valid passport showing notary seals. Expired passports shall result in an automatic decline.

### Decline Terms

Decline; do not proceed with criminal request. Decline unless applicant is a full-time student who provides an approved guarantor as described in the "Student Policy" paragraph.

### Rental History Verification

Rental history verification for "Accept" applicant recommendations from Credit Retriever are not required. Six months of verifiable, positive rental history are required for "Low Accept" recommendations from Credit Retriever. Twelve months of verifiable, positive rental history are required for "Conditional" and "Refer" recommendations from Credit Retriever.

### Student Policy

Only verifiable full-time students may provide a qualified guarantor. Student guarantors must make five (5) times the monthly rent and meet the above credit requirements. No other guarantors are allowed.

### Assets Policy

Accept, provided applicant supplies proof of assets (i.e. bank statements, mutual fund account statements) greater than 2 years rent

### Criminal History Policy

Decline if applicant has a felony conviction. Decline if applicant has deferred adjudication for a felony. Decline if applicant has a misdemeanor for a crime against a person. Decline if the applicant is a sex offender.

A criminal background check will be conducted for each applicant. The criminal search will be run for all addresses at which the applicant(s) has resided over the past 24 months.

The application will be rejected for any of the following reported criminal related reasons that have occurred within the past ten (10) years prior to the application date: Felony conviction, drug related conviction, prostitution related conviction, sex related conviction, misdemeanor conviction involving crime against persons or property, active status on probation or parole resulting from any of the above, and any of the above related charges resulting in "Adjudication Withheld" and/or "Deferred Adjudication."

### False SSN Policy

Decline

<b>SSN Misuse Policy</b>	Applicant must provide identification and documentation from the Social Security Administration that verifies SSN, and then follow Credit Retriever's recommendation and deposit requirements. If applicant is unable to provide proof, decline.
<b>Pet Policy</b>	Two pets, (dog or cat) per apartment. There is no weight limit on pets, but they must be at least one year old and be housebroken. A pet deposit of \$200 in addition to a non-refundable pet fee of \$200. There will also be a monthly Pet Rent charge of \$10 per pet. A letter from the pet's veterinarian is required indicating the breed, weight, age, and that all required shots are current. No vicious breeds will be accepted. A certificate of liability insurance from the resident must be kept on file in the leasing office.
<b>Occupancy Policy</b>	Two adults per bedroom. One additional occupant will be allowed in any unit if the additional occupant is less than one year of age at the beginning date of the lease agreement. You will be required to transfer to a larger unit after the additional occupant is one year old and the current lease has expired or reverted to month-to-month status.
<b>Cosigner/Guarantor Policy</b>	Yes. See Students Policy paragraph.
<b>ID Verification</b>	Accept applications in person only.
<b>Other Policies</b>	<p><b>FAIR HOUSING:</b> We will show, qualify, refer and lease to a prospect in accordance with Federal Fair Housing Laws. We do not discriminate against any person because of race, color, religion, sex, national origin, familial status or disability.</p> <p><b>AGE:</b> Applicants must be eighteen (18) years of age to sign a lease contract.</p> <p><b>APPLICATION:</b> Must be completed by each adult occupant, eighteen years of age or older without omissions or falsifications. Married couples must complete separate applications.</p> <p><b>LEASE TERM:</b> Minimum lease terms are six (6) full months at market rent plus \$50, nine (9) full months at market rent plus \$25, and twelve (12) full months at market rent. If not renewed, all leases expire on the last day of the calendar month.</p> <p><b>DEPOSITS:</b> With "Accept" recommendation from Credit Retriever, deposits are as follows: One bedroom \$150; Two bedroom \$150; Three bedroom \$150.</p> <p>An additional deposit of one-half (.5) of one months rent is required for "Low Accept" recommendations from Credit Retriever. An additional deposit of one (1) months rent is required for "Conditional" and "Refer" recommendations from Credit Retriever. Additional deposits are above and beyond the standard deposit.</p> <p><b>ADMIN FEE:</b> A one time fee of \$150 is due upon move-in.</p> <p><b>72-HOUR RIGHT TO CANCEL:</b> Applicant agrees that he/she will forfeit his/her rights to return of the security deposit and administration fee if 1.) the application has been approved, and 2.) 72-hours have passed since the date and time of submitting the application.</p>

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Applicant Signature