



**BKD Homes LLC**

**CO-SIGNER APPLICATION**



UNIT \_\_\_\_\_  
APP FEE \$ \_\_\_\_\_

CO-SIGNER NAME \_\_\_\_\_ BIRTH DATE \_\_\_\_\_  
FIRST MIDDLE LAST MAIDEN NAME MO DAY YEAR  
 SOCIAL SECURITY NO \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ MARRIED  SINGLE  DIVORCED  SEPARATED   
 PHONE NO \_\_\_\_\_ HOME  MOBILE  WORK  E-MAIL \_\_\_\_\_

NAME, AGE, AND RELATIONSHIP OF APPLICANT(S) YOU ARE CO-SIGNING FOR:  
 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_  
 4. \_\_\_\_\_ 5. \_\_\_\_\_ 6. \_\_\_\_\_

PRESENT ADDRESS \_\_\_\_\_ ZIP CODE \_\_\_\_\_ HOW LONG \_\_\_\_\_ YRS \_\_\_\_\_ MOS  
 MONTHLY RENT/MORTGAGE \$ \_\_\_\_\_ LANDLORD/MTG. CO \_\_\_\_\_ PHONE NO \_\_\_\_\_  
 REASON FOR MOVING \_\_\_\_\_  
 PREVIOUS ADDRESS \_\_\_\_\_ ZIP CODE \_\_\_\_\_ HOW LONG \_\_\_\_\_ YRS \_\_\_\_\_ MOS  
 MONTHLY RENT/MORTGAGE \$ \_\_\_\_\_ LANDLORD/MTG. CO \_\_\_\_\_ PHONE NO \_\_\_\_\_

HAVE YOU EVER:  
 BEEN EVICTED FROM TENANCY? NO  YES  IF YES, EXPLAIN: \_\_\_\_\_  
 REFUSED TO PAY RENT WHEN DUE? NO  YES  IF YES, EXPLAIN: \_\_\_\_\_  
 FILED FOR BANKRUPTCY? NO  YES  IF YES, EXPLAIN: \_\_\_\_\_  
 BEEN CONVICTED OF A CRIME? NO  YES  IF YES, EXPLAIN: \_\_\_\_\_

DRIVER'S LICENSE NO \_\_\_\_\_ STATE \_\_\_\_\_

CURRENT EMPLOYER \_\_\_\_\_ SUPERVISOR \_\_\_\_\_  
 EMPLOYER'S ADDRESS \_\_\_\_\_ PHONE NO \_\_\_\_\_  
 POSITION HELD \_\_\_\_\_ HOW LONG \_\_\_\_\_ YRS \_\_\_\_\_ MOS SALARY \$ \_\_\_\_\_ PER: WK  MO  YR   
 PREVIOUS EMPLOYER \_\_\_\_\_ POSITION HELD \_\_\_\_\_

By signing below, I agree with the following: "I hereby make application for a home/apartment and certify that this information is correct, and I have read and understand the Resident Selection Criteria. I authorize landlord/agent to contact any references that I have listed and to obtain my consumer credit report from a credit reporting agency, which will appear as an inquiry on my file. I also understand that in the event I choose to pay a security deposit and admin fee, and I later determine I do not wish to occupy the property, my deposit and admin fee will be forfeited. I further understand that the application fee is not refundable even if this application is declined."

\_\_\_\_\_  
Agent for Landlord Signature

\_\_\_\_\_  
Co-Signer Applicant Signature

\_\_\_\_\_  
Date

## RESIDENT SELECTION CRITERIA

BKD Homes LLC and this rental community fully adhere to State and Federal Fair Housing Laws (Title VII of the Civil Rights Act of 1968 as amended by the Housing Community Development Act of 1974 and The Fair Housing Amendment Act of 1988) which stipulate that it is illegal to discriminate against any person because of race, color, creed, religion, sex, national origin, marital status, status with regard to receipt of public assistance, disability, or familial status.

### OCCUPANCY STANDARDS:

The Department of Justice believes that an occupancy policy of two persons per bedroom, as a general rule, is reasonable under the Fair Housing Act. This is the general rule that our property follows.

### RESIDENT REQUIREMENTS:

The following procedures outline the determination of eligibility and acceptability:

- A. All adults must be lease holders, therefore, a formal completed application is required from anyone 18 years of age or older that will be living in the apartment/home.
- B. Pay stubs for the most recent month or tax records for the most recent tax year will be required to verify employment. A minimum of 6 months employment within the same company or industry is required. Gross income must equal 3 to 4x the monthly rent amount per month.
- C. Proof of income and/or subsidy or a benefit verification letter is required for verifying gross income.
- D. Must have positive rental or mortgage history within the last 6-24 months. A minimum of 6 months rental/mortgage history is required (lease or mortgage must be in applicant's name) or a co-signer will be required.
- E. A background check will be made to determine record of criminal history.

### CO-SIGNER REQUIREMENTS:

Obtaining a co-signer may be a condition of your application approval. Co-signers must meet the following requirements:

- A. Can be a relative, legal guardian, or any qualified individual.
- B. Gross income must equal 5 to 6x the monthly rent amount. Pay stubs for the most recent month or tax records for the most recent tax year will be required to verify employment. A minimum of 6 months at current employment or within same industry is required.
- F. Must have positive rental or mortgage history within the last 6-24 months. A minimum of 6 months rental/mortgage history is required.
- C. Co-Signer Application must be completed and signed; Guarantee of Lease Form must be signed and notarized. A separate application fee is required.

### SELECTION AND REJECTION CRITERIA:

A decision of approval or denial will be made after considering the following things:

- A. Whether information provided on application is sufficient and accurate.
- B. Whether the applicant has the satisfactory history of meeting financial obligations.
- C. Whether the applicant demonstrates financial responsibility to pay the monthly rent.
- D. Management reserves the right to decline an applicant if the income does not meet the specified requirement outlined in the Resident Requirements and Co-Signer Requirements above.
- E. Management will consider the previous 6-24 months of rental or mortgage history and reserves the right to approve or decline an applicant based on the results.
- F. Any applicant who has been convicted of a sexual crime and is a lifetime registered sex offender will be declined. Any applicant who has been convicted of a felony crime within the last 10 years will be declined if the crime involves drugs, violence, theft, alcohol abuse, fraud, or arson. Any applicant who has been convicted of a misdemeanor crime within the past 3 years that involves the sale of drugs, violence, theft, or fraud will be declined.

### FEES AND DEPOSITS:

- A. Required earnest money must be paid in order to hold the apartment/home for up to 14 days once application has been approved.
- B. **Earnest money paid will be refunded if applicant is rejected, but forfeited if applicant decides not to lease apartment/home. Upon execution of the lease agreement, the earnest money shall become part of the security deposit.**

### APPLICATION APPROVALS/REJECTIONS:

Applicants will receive either a phone call or a formal letter stating acceptance or rejection of the application depending on information given in the application.

### PAYMENTS:

Payments are accepted in the form of cash, money order, cashier's check, or personal check.

This rental community is managed by:  
BKD Homes LLC  
210 S Market St Unit 6 Winamac, IN 46996  
(574) 505-4545

