



EPOCH MANAGEMENT, INC.
APPLICATION FOR Legacy at Crystal Lake APARTMENTS
(Each Occupant 18 years & over must completely fill out a separate application)



Name _____ Maiden Name _____ Sex _____
 Social Security #: _____ - _____ - _____ Birth Date _____ / _____ / _____
 Drivers License or Government Issued Photo ID number _____ State/Country _____
 Are you a US Citizen? ___ Yes ___ No If No, Do you have a valid work visa? ___ Yes ___ No Exp. Date _____
 Email Address: _____
 Number of Occupants _____ Pets Type _____ Breed _____ Weight _____ Color _____
 Work Phone # (____) _____ - _____ Home Phone# (____) _____ - _____

Other Occupants:

Name	Birth date (mm/dd/yyyy)	Social Security #	Relationship
_____	____/____/____	____-____-____	_____
_____	____/____/____	____-____-____	_____
_____	____/____/____	____-____-____	_____

Must have 2 yrs. Continuous history. Use extra sheets as needed

Employer _____ Supervisor _____
 Phone/Fax # _____ Date Employed _____
 Position _____ Gross Salary/Month _____
 Previous Employer _____ Supervisor _____
 Phone/Fax # _____ Date Employed _____
 Position _____ Gross Salary/Month _____
 Previous Employer _____ Supervisor _____
 Phone/Fax # _____ Date Employed _____
 Position _____ Gross Salary/Month _____

Other Income (Child Support, Alimony, etc.) _____ Income from Assets _____

Emergency Contact _____ Street # _____ City _____
 State _____ Zip _____ Phone # _____ Relationship _____

Closest Relative _____ Street # _____ City _____
 State _____ Zip _____ Phone # _____ Relationship _____

Current Residence _____
 Street Apt# City State Zip

Community/Mtg. Co _____ Phone # _____ Fax #: _____
 From _____ to _____ Pmt _____

Why are you leaving your present residence? _____
 Was your Lease/Account in any other name? _____ If yes, what name _____

Previous Residence _____
 Street Apt# City State Zip

Community/Mtg. Co _____ Phone # _____ Fax #: _____
 Acct# _____ From _____ to _____ Pmt _____

Previous Residence _____
 Street Apt# City State Zip

Vehicle _____
 Year Make Model Registered to Tag # State Color

Vehicle _____
 Year Make Model Registered to Tag # State Color

Additional Vehicles (Boat, Camper, Van, etc with Tag Numbers) _____

How did you hear about these apartments? _____ What attracted you to these apartments? _____

Have you ever had an eviction filed against you? _____

Has anyone that will be residing in the apartment ever been convicted of a felony? _____

Date Possession Desired _____ Lease Term Desired _____

Agreed Rent Amount _____ Apt Type _____ Apt # _____ Move-in Date _____ Lease Term _____
 Apartment Deposit _____ Application Fee _____ Admin Fee _____ Total Paid _____

To Be Completed by the Office Staff

Applicant represents that all of the above statements are true and complete and hereby authorizes verification of the above information, references and credit records. Applicant acknowledges that false information herein may constitute grounds for rejection of this application, termination of right of occupancy and/or fees charged and may constitute a criminal offense under the laws of this state.

I hereby authorize Legacy at Crystal Lake to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/salary details, vehicle records, licensing records, and/or any other necessary information. I hereby expressly release I, and any procurer or furnisher of information, from any liability what-so-ever in the use, procurement, or furnishing of such information, and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies.

Applicant paid \$ _____ (total amount received) in consideration for Owner's taking the dwelling unit off the market while considering approval of this application. \$ _____ of this amount is a non-refundable fee for costs and expenses for checking applicant's consumer report by all and any means. \$ _____ will be applied toward the required apartment deposit. The non-refundable administrative fee of \$ _____ will be applied upon lease execution. If this application is not approved, this remainder of the \$ _____ (apartment deposit & administrative fee) will be refunded in full to applicant; provided however, should applicant fail through no fault of the owners to complete the lease agreement when tendered, the lower of \$ _____ (apartment deposit) or a proration of rental amount equal to the time this apartment was held will be charged as liquidated damages from _____ (date application is signed and apartment is taken off the market). If lease is entered into and possession of the apartment is taken, the "Apartment Deposit" shall be applied toward the Security Deposit. Applicant understands that any refund (if applicable) will be made within 30 days to allow for processing and clearing of checks. Apartment Deposit monies are deposited within three (3) business days of receipt or at time of approval, which may be the same day as receipt of deposit.

Applicant _____

OWNER, BY ITS REPRESENTATIVE EPOCH MANAGEMENT, INC.

Date _____

By _____

As Representative of Epoch Management, Inc.

Applicants Name _____

APPLICATION VERIFICATION

Legacy at Crystal Lake APARTMENTS

Community # 461

Employer Verification by _____ Faxed Information Attached _____
 Employer _____ Date _____
 Date Ck _____ Salary Ck _____ Position Ck _____
 Employer _____ Date _____
 Date Ck _____ Salary Ck _____ Position Ck _____
 Total Present Monthly Income _____

Emergency Contact Verification by _____
 Name, Address, Phone #, Relationship, Verified Incorrect

Closest Relative Verification by _____
 Name, Address, Phone #, Relationship, Verified Incorrect

Resident Verification by _____ Faxed Information Attached _____
 Residence _____ Date _____
 Comment _____
 Residence _____ Date _____
 Comment _____

Bank Verification by _____
 Bank _____ Current Account? Yes No Account Age _____
 Bank _____ Current Account? Yes No Account Age _____

Credit Reference by _____
 Name _____ Comment _____
 Name _____ Comment _____
 Name _____ Comment _____

Credit Report Summary _____

MANAGER _____

REVIEW OF APPLICATION AND VERIFICATION

Was First Advantage SafeRent Used? Yes No If No, What system was used? _____

Approved Apt# _____ Type _____ Move-in Date _____

Denied Date _____ Manager Signature _____

Approved w/Conditions Adverse Action Letter to be sent immediately if application is Denied or Approved with Conditions

VACATING INFORMATION

DATE VACATED _____ LENGTH OF LEASE _____ NO. OF MONTHS COMPLETED _____

DID RESIDENT GIVE NOTICE IN WRITING _____ NOTICE ATTACHED YES NO

IF NO, EXPLAIN _____

REASON FOR MOVING _____

IS TRANSFER CLAUSE APPLICABLE (IF YES, LETTER OF TRANSFER MUST BE ATTACHED)? YES NO

DATE ORIGINAL SECURITY DEPOSIT PAID: _____ / _____ / _____ AMOUNT:\$ _____

DEDUCTIONS: Explanation _____

_____ (_____) ACCOUNT SENT TO COLLECTION? _____

_____ (_____) NAME OF COLLECTION AGENCY _____

_____ (_____) DATE SENT _____

TOTAL DEDUCTIONS: (_____)

*AMOUNT OF REFUND \$ _____

*INTEREST DUE \$ _____

OTHER REFUND _____ \$ _____ *CODE _____ AMOUNT _____

REFUND PAYABLE TO: _____

FORWARDING ADDRESS: _____

I HEREBY CERTIFY THAT I HAVE PERSONALLY INSPECTED THE UNIT VACATED, THAT THE PREMISES AND FURNISHINGS ARE CLEAN AND UNDAMAGED, AND THAT ALL INVENTORY ITEMS ARE INTACT, EXCEPT AS NOTED ABOVE.

DATE _____ MANAGER _____

FORFEIT NOTICE SENT: _____

DATE _____

CERTIFIED NO. _____ DEPOSIT FORFEITED: _____



**EPOCH MANAGEMENT, INC.
RENTAL APPLICATION
APPROVAL CRITERIA**

We are working with our community to maintain quality in the neighborhood. Therefore, we have a very thorough screening process. If you meet the application standards and are accepted, you will have the peace of mind of knowing that other residents are being screened with equal care. Please review the following list of criteria. If you feel you meet these standards, please apply.

Equal Housing: This community does not discriminate on the basis of race, color, sex, religion, handicap, familial status, sexual orientation or national origin.

Identification: All visitors must present a current photo ID issued by a state or government authority (i.e. State Issued Driver’s License, State Issued Photo Identification Card, current Passport, current United States Military ID card, or VISA issued by US Immigration and Naturalization Services) A copy of all applicants photo IDs will be made and retained at time of move-in.

Occupancy: Roommates: 2 persons per bedroom only. **Familial Status:** Familial Status protects children under the age of 18 and the family with children under the age of 18. A maximum of two persons per bedroom plus one (1) additional person (child under the age of 18) per apartment home. (example: 1/1 = 3 persons; 2/2 = 5 persons; 3/2 = 7 persons; 4/2 = 9 persons)

Application for Residency: An Application for Residency must be completed and maintained for each applicant 18 years or older who will be living in the apartment and/or contributing to the payment of rent.

Qualifying Standards

Rental History: Up to 24 months of rental history may be verified on present and previous residence. A positive record of prompt monthly payment, sufficient notice, with no damages is expected. Eviction, Skip, or Money Left Owing to a Landlord within seven (7) years of application date or falsification of this application may result in an automatic rejection.

Credit History: An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one which reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. Persons declined for no credit history may qualify with a higher deposit.

Income: Applicants must have a verifiable income source. Individual gross income must equal three (3) times the amount of rent. Acceptable income verification required may include pay stubs consecutive for a six (6) week period, a notarized letter from the employer, the most recent W2, or proof of assets equal to 1 times the lease term. Self-employed applicants may be required to supply the most recent IRS tax return or certified verification from their company accountant or bank. Retired (must provide documentation of ability to pay rent). Students must provide proof of financial aide or attain an approved Lease Guarantor.

Lease Guarantors: This community MAY OR MAY NOT permit guarantors. Please contact the leasing professional for this community’s policy. A Lease Guarantor and/or Additional Security Deposit may be required upon evaluation of rental application(s). Lease guarantors may be accepted for income qualification purposes only and must reside in the USA. Guarantor must qualify based not only on the proposed rent amount for the applicant’s apartment, but the combination of the proposed rent plus their own housing obligation

Non US or US Citizens without a SSN or ITIN: Applicants must provide I-94, I-94W (Immigration arrival and departure approval to be in the US) or I-20 (International Student approval to be in the US). The lease end date can not extend past the date the applicants are approved to be in the US. Applicants must pay two (2) month’s additional deposit equivalent to two (2) month’s “market” rent. Applicants must also provide proof of verifiable income.

Criminal Background Check: A criminal background check will be run on all Applicants. An applicant may be automatically denied in the event the applicant(s) have ever been convicted of a felony or misdemeanor for a crime against a person, another person’s property or against society. The applicant(s) may also be decline if they have received adjudication or have been charged with a felony or misdemeanor offense(s) within the past seven (7) years for a crime against a person, another person’s property or against society. An automatic denial will also occur should an applicant appear on the list of known terrorists and wanted fugitives as provided by the Office of Foreign Asset Control (OFAC), federal agencies to include the FBI or other state and local law enforcement agencies.

The applicant agrees that the lease shall be terminated in the event the applicant, after moving onto the property, is convicted of a felony or misdemeanor for a crime against a person, another person’s property or against society, and/or appears on the list of known terrorists and wanted fugitives.

Note: This requirement does not constitute a guarantee or representation that residents or occupants residing at this apartment community have not been convicted of a felony or are not subject to deferred adjudication for a felony.

Notification: Applicants will be informed of the status of their application by telephone within five (5) business days (Mon – Fri) from submitting the application and the required processing fee. If the applicant is rejected, the applicant will be given an adverse action letter with information to contact First Advantage SafeRent to request copies of the information used to determine eligibility for occupancy. Management cannot be held responsible for inaccuracies contained in any information obtained, and is not allowed to provide details to the applicant regarding said information.

Applicant Signature

Management Representative Signature

Date: _____

Rev. Date: August 3, 2007



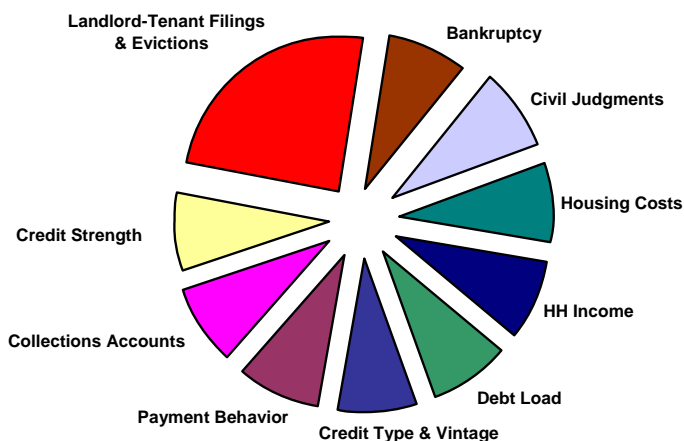
Rental Scoring & Your Rental Application

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.



Debt Load – The amount of debt currently held by the residents, and the payments required to service that debt.

Credit type and Vintage – The duration and type of credit relationships held by the residents.

Payment Behavior – Analysis of the timeliness and frequency of payments on outstanding debts or bills.

Collections Accounts – Debts that have been turned over to attorneys or collection agency for recovery.

Credit Strength – Credit History and amount of tradelines/accounts.

Landlord-Tenant Court Filings & Evictions – filings for failure to pay rent and/or judgments from apartment communities.

Bankruptcy – bankruptcies filed by the residents.

Civil Judgments – Lawsuits (ex: Tax Liens)

Housing Costs – Current rent and future rent

HH Income – Household income, the combined income of all individuals responsible for the lease.

What factors could negatively impact your score?

High debt load – If your debt load is equal to or higher than your monthly income.

Credit Type, Vintage & Strength – Little or no credit.

Payment behavior – Late bill payments and not paying down outstanding balances.

Collection Accounts – Utility, apartment, and other housing related costs.

Landlord/Tenant Court Filings & Eviction – Are the most heavily weighted factors within the scoring model.

Bankruptcies

Civil Judgments

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.

First Advantage SafeRent, Inc.
ATTN: Consumer Relations Department
11140 Rockville Pike, PMB 1200
Rockville, MD 20852
Ph. (888) 333-2413