



MIDTOWN APARTMENTS
RICHMOND VA

APPLICATION FOR RESIDENCY

Thank you for your application for a new home at Midtown Apartments!

To help our staff expedite the processing of your application, we ask that prior to submitting an application, carefully read our handout material. Please feel free to ask a staff member if you have any questions.

When submitting an application, please be sure to include the following:

- Completed application signed by all applicants. Please complete all of the fields or write N/A if a space does not apply to you.
- Application fee payable by check or money order to Midtown Apartments.
- \$50 per person
- Reservation fee of \$150 payable by check or money order to Midtown Apartments.
- Current pay stubs, W-2 form, or an offer letter from an employer that you are going to be working for.
- Copy of driver's license or other official government photo identification

It usually takes up to 24-48 hours to process an application. Once the process has been completed, you will be notified from a staff member to inform you of your application status.

We look forward to having you as a resident!

Thank you so much!

Sincerely,

Your Friendly Staff at Midtown Apartments!

midtown@steelheadmanagement.com | (804) 353-0333

305 North Thompson Street Richmond VA 23221

RESIDENT SELECTION CRITERIA

For SteelHead Management Communities

NON-DISCRIMINATION – STEELHEAD MANAGEMENT ADHERES TO ALL FEDERAL, STATE AND LOCAL FAIR HOUSING LAWS, WHICH FORBID DISCRIMINATION BASED ON RACE, COLOR, CREED, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, ELDERLINESS OR NATIONAL ORIGIN.

SteelHead Management utilizes the following **Resident Selection Criteria** to determine if applicants are qualified to become residents at our apartment communities.

1. **PRESENT AND PAST EMPLOYMENT & INCOME VERIFICATION** – Confirmation of all information provided by applicant is required.
2. **PRESENT AND PAST CREDIT REPORTS** – A credit report will be processed on each applicant.
 - a. The absence of a credit file will result in a “Conditional” opinion that requires further Rental and Employment verification.
 - b. Some circumstances may require a co-signer and/or additional security deposit.
 - c. An unsatisfactory credit report can disqualify an applicant from renting an apartment home at this community.
An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or open bankruptcies.
 - d. 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 report, as required by the FCRA.
 - e. The content of any credit reports will not be released from management.
 - f. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency, correct any erroneous information that may be on the report, and re-submit an application to this community.
 - g. A foreign citizen with no social security number may be accepted if they have a current ‘Resident Alien’ card issued by the US Department of Justice. On the card will be a picture of the person; date of birth; alien number; expiration date; signature and finger print.
3. **PRESENT AND PAST RENTAL HISTORY** – Confirmation of good rental history is required. An affirmative answer to any of questions one through five on the Rental verification form will result in denial of the rental application.
4. **STANDARD CRIMINAL RECOMMENDATIONS** – The use of a criminal background check improves the quality of the resident profile, and may help to eliminate problem applicants. An applicant will be denied if any of the following criminal related activities appears in a criminal check.
 - a. Any Felony conviction
 - b. Any terrorism-related conviction against persons or property
 - c. Any drug-related conviction
 - d. Two DUI’s “Adjudication Withheld” and/or “Deferred
 - e. Any prostitution-related conviction Adjudication”
 - f. Any sex-related conviction
 - g. Any cruelty to animals-related conviction from any of the above
 - h. Any Misdemeanor conviction involving a crime
 - i. Any of the above related charges resulting in “Adjudication Withheld” and/or “Deferred Adjudication”
 - j. Active status on probation or parole resulting from any of the above

NOTE: A rental applicant may be approved with a drug related felony or misdemeanor conviction only if there have been no convictions within 10 years of the date of application and only if the applicant has no record of violence or distribution of controlled substances regardless of how long ago the conviction occurred. In addition, the applicant must pass all other portions of the screening criteria including credit, rental history, employment, income, etc.

5. **CURRENT DRUG OR ALCOHOL ABUSE** – Any current use of an illegal drug will be grounds for rejection of your application. Any evidence of alcohol abuse, which manifests conduct that poses a direct threat to the health or safety of other residents, will be grounds for rejection of your application.
6. **MISREPRESENTATION** – This category includes any willful misrepresentation by the applicant in the application procedure for the apartment.
7. **OCCUPANCY STANDARDS** – You will be allowed two persons per bedroom and one additional person per den in the apartment units unless local, State or Federal building code guidelines provide a more stringent limitation.

If it is determined that any occupant who is expected to reside in the apartment falls within any one of the preceding categories, the applicant may be disapproved for admission. Should you have a question about our Resident Selection Criteria, or any questions about the selection process, please do not hesitate to ask the Community Manager who will be pleased to assist you. Thank you for your interest in SteelHead Management.



MIDTOWN APARTMENTS
RICHMOND VA

INCOME VERIFICATION STANDARDS

1. Employed Applicant (one of the following)

- » Last 3 consecutive pay stubs
- » In the case of a recent job change (fewer than 3 pay stubs), last year's W-2(s) plus the most recent pay stub from the current employer
- » If applicable, order of alimony or child support, or 3 months most recent consecutive bank statements (or check copies) showing regular deposits of alimony or child support
- » Irregular additional income that does not appear on a pay stub, such as gratuities, commissions, etc. may be counted only with verifiable documentation (i.e. tax returns).

2. Self Employed Applicant (one of the following)

- » Must provide either a financial statement signed by a CPA verifying current income, the last 3 consecutive bank statements showing liquid assets totaling at least 3 times the net effective monthly rent for the entire lease term.
- » 2 years tax returns either signed by the applicant's CPA or notarized as authentic by applicant.

3. Applicant with a Job Offer (one of the following)

- » An offer letter effective before the lease start date, on company letterhead (will be verified by a Midtown Apartments representative with the company either by email or phone with the company).

4. Applicant Who is Not Employed (one of the following)

- » A Social Security Benefits Letter, SSA-1099: Social Security Benefit Statement, or SSA Notice of Change in Payment. Benefits letter must be dated no more than 14 months from the date of application.
- » Income Assistance Benefit Statement.
- » A statement of annuity account payment showing regular annuity income.
- » A statement from the financial aid office of a college or university that shows loans and/or grants awarded for living expenses beyond tuition and other school expenses.
- » The last three consecutive bank statements showing liquid assets totaling at least 3 times the net effective monthly rent for the entire lease term.

5. A Guarantor Applicant (must make 5 times the monthly rent and provide one of the following)

- » The last 3 consecutive pay stubs from current employer
- » In the case of a recent job change (fewer than 3 pay stubs), last year's W-2 plus the most recent pay stub from the current employer.
- » The last three consecutive bank statements showing liquid assets totaling at least 5 times the net effective monthly rent for the entire lease term.
- » A Guarantor living outside of the U.S. must have a Social Security Number and meet all credit and income requirements in order for SteelHead Management to screen and collect in the event of default.

APPLICATION FOR RESIDENCY

Date of Application _____ Rent Quoted _____ Desired Move in Date _____

APPLICANT _____
 Last First Middle

CO-APPLICANT _____
 Last First Middle

(Circle One) Married Separated Divorced Single

(Circle One) Married Separated Divorced Single

Drivers License # _____ State _____

Drivers License # _____ State _____

Home Phone # _____ Cell# _____

Home Phone # _____ Cell# _____

Email Address: _____

Email Address: _____

LIST ALL PERSONS TO RESIDE IN APARTMENT

FULL LEGAL NAME	RELATIONSHIP	DATE OF BIRTH	ANNUAL INCOME	SOCIAL SECURITY #
	Self			

PRESENT ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip Code _____

RENT _____ LANDLORD / MANAGEMENT CO. _____ TELEPHONE _____

OWN _____ ADDRESS: _____ MO. PAYMENT _____ FROM / TO

PREVIOUS ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip Code _____

RENT _____ LANDLORD / MANAGEMENT CO. _____ TELEPHONE _____

OWN _____ ADDRESS: _____ MO. PAYMENT _____ FROM / TO

EMPLOYMENT INFORMATION

APPLICANT	
EMPLOYER	POSITION
ADDRESS	TELEPHONE #
PERIOD OF EMPLOYMENT	SUPERVISOR
MONTHLY INCOME OF EMPLOYMENT	
OTHER SOURCES OF INCOME	CURRENT TOTAL ANNUAL
PREVIOUS EMPLOYER	POSITION
ADDRESS	TELEPHONE #
PERIOD OF EMPLOYMENT	SUPERVISOR

SPOUSE/CO-APPLICANT	
EMPLOYER	POSITION
ADDRESS	TELEPHONE #
PERIOD OF EMPLOYMENT	SUPERVISOR
MONTHLY INCOME OF EMPLOYMENT	
OTHER SOURCES OF INCOME	CURRENT TOTAL ANNUAL
PREVIOUS EMPLOYER	POSITION
ADDRESS	TELEPHONE #
PERIOD OF EMPLOYMENT	SUPERVISOR



APPLICATION FOR RESIDENCY

BANK REFERENCE

NAME OF BANK	CHECKING ACCT NO.
--------------	-------------------

AUTO (LEASED OR OWNED)

MAKE AND YEAR	COLOR	LICENSE PLATE #	STATE
MAKE AND YEAR	COLOR	LICENSE PLATE #	STATE

HOW DID YOU HEAR ABOUT US? _____

EMERGENCY CONTACT INFORMATION

IN CASE OF EMERGENCY LIST TWO CONTACTS (OTHER THAN CO-APPLICANT)			
CONTACT	RELATIONSHIP	ADDRESS	TELEPHONE #
CONTACT	RELATIONSHIP	ADDRESS	TELEPHONE #

DO YOU OR ANY HOUSEHOLD MEMBER OWN A PET? Yes / No Type _____ Weight _____

The undersigned represents that the above statements are true and complete and authorizes verification of information and references given. It is understood that the amount received \$_____ for the reservation of the apartment will be returned in accordance with state law if the applicant is not accepted as a resident. If accepted and subsequently the resident does not move in on the starting date (above), the amount received is hereby acknowledged as liquidated damages for nonperformance and compensation for holding the apartment off the market. SteelHead Management may verify all information provided by me for eligibility purposes and release from liability all persons or entities supplying or collecting information.

APPLICANT'S SIGNATURE _____ DATE _____

CO-APPLICANT'S SIGNATURE _____ DATE _____

QUALIFICATION CHECKLIST (FOR OFFICE USE ONLY)

COMMENTS	ITEM	COMPLETED
	COVER LETTER	
	APPLICATION	
	APARTMENT RESERVATION	
	COPY OF ID	
	LANDLORD REFERENCE	
	CREDIT REPORT ATTACHED	
	COPY OF PAY STUBS	
	EMPLOYMENT VERIFICATION	
	IN ONE-SITE	
	MOVE IN PACKET	
QUALIFICATION:		
VERIFIED BY:	COMMUNITY MANAGER'S SIGNATURE:	
DATE APPLICANT NOTIFIED:		

FOR OFFICE USE ONLY

Type of Lease Move in Date	Concession (if Any)	Apt. Type	Monthly Rent \$	Application Taken
Move in Date	Copy of Resident I.D.	Apt. #	Appl. Fee	Apt. Reservation Signed

