



# Application Criteria

We are an equal housing provider. We fully comply with the federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws.

To assist in the decision to find your new home, Towne Properties has provided the rental requirements used to qualify applicants. All persons who will live in the apartment that are 18 years of age or older must apply and satisfy the requirements listed below.

**IDENTIFICATION** Applicants 18 years of age or older must present a valid government issued identification card.

**INCOME** Applicants must collectively meet the income requirement of **less than or equal to 30%**. Applicants must also have verifiable income.

**CREDIT HISTORY** We obtain a credit report on each applicant. Our credit reporting agency evaluates credit (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in the requirement of an additional deposit, guarantor, or denial. Applicants are responsible for ensuring their credit history is accurate.

**CRIMINAL HISTORY** Towne Properties will acquire a criminal background check on each applicant. Your application may be subject to denial based on the criminal report.

**GUARANTORS** If a guarantor is needed for applicants who do not meet the minimum income requirement, they must meet the entire qualifying criteria. Guarantors must meet the income requirement of less than or equal to 20%. All guarantors must also have a verifiable source of income.

**RENTER'S INSURANCE** You must provide proof of an active resident's insurance policy providing \$100,000 covering property damage. This coverage must be maintained throughout the entire term of your residency. In addition, we require that you add our community as an "Interested Party". Your lease will have additional details regarding insurance requirements.

## APPLICANT ACKNOWLEDGEMENT

Please take the time to review the rental criteria. All information is obtained by a third-party company. Any disputes can be addressed by faxing a dispute form to 781-583-5112. Applicant acknowledges and agrees that the rental requirements that are listed above will be used to qualify all applicants. If the applicant does not meet the rental qualifications, they are subject to denial, or additional requirements. If we are unable to verify information necessary for processing an application within 3 business days of receiving it or if an application is deficient in any of the categories outlined above, the entire application may be rejected.