

# CARRIAGE OAKS APARTMENTS

## APPLICATION APPROVAL GUIDELINES

All prospective renters will be considered for residency; however, prospective residents must meet the following requirements in order to qualify for an apartment at Carriage Oaks Apartments.

They are as follows:

### Reasons for Automatic Denial

- Having a bankruptcy that has NOT been discharged, or a mortgage was included in a bankruptcy.
- Having an unpaid balance or eviction from any other rental community.
- Having a criminal history that includes felony or misdemeanor convictions or pending charges for crimes that represent threats to persons or property.

### Credit Worthiness

Unsatisfactory credit can disqualify an applicant from renting an apartment at our community. If you have previously filed for bankruptcy, the bankruptcy must appear as “discharged” on your credit report.

### Rental Verification

All applicants must provide a minimum of five (5) years of residence history. We require at least five (5) years of a mortgage listed on the credit report OR five (5) years of verifiable rental history available for our review.

### Proof of Mortgage

If a mortgage is paid in full, a copy of the Warranty Deed is needed.

### Proof of Income

In order to be a leaseholder, you must provide proof that your gross monthly income is at least (3) times the monthly rent of your desired apartment.

We do not accept co-signers.

### What You Need To Bring

- 1) Valid Driver’s License or Government Issued I.D.
- 2) Social Security Card
- 3) W-2 or 1099 from prior year plus last three (3) Pay Stubs  
(New employment requires an offer letter)
- 4) Last three (3) Bank Statements (front page)
- 5) Veterinarian’s Certificate for Pets

### Occupancy Limits

- 1 Bedroom - 2 People
- 2 Bedrooms - 4 People
- 3 Bedrooms - 6 People

The preceding information greatly assists our staff in the approval process. Please make sure to provide all of the listed materials, or your application will not qualify. Incomplete applications cannot be submitted to Underwriting. We reserve the right to require an additional deposit or deny an application, should any of the above requirements not meet our criteria.

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