With your application, please include:

- Government-issued photo ID
- Recent paystub showing year-to-date pay
- \$350 Security Deposit
- \$40 Per Adult Application Fee

Highland Village,	Dulutn
Apartment:	
Move-In Date:	
Monthly Rent:	
Garage Requested: Yes	No 🗖

APPLICATION FOR APARTMENT

Highland Village Apartments LP, the owner of Highland Village Apartments, 502 Oak Bend Drive, Duluth, Minnesota, requests information to determine whether you qualify for an apartment. The information provided by you in this application will be an important part of the decision whether to rent to you. By completing this application, you represent and agree that: (1) the information provided by you in this application is true and correct; (2) the information provided by you is complete and includes all places you have lived or worked during the last two years; and (3) we may rely on this application in deciding whether or not to rent an apartment to you. If any of the information provided by you is determined to be false or misleading, we will have the right to reject your application or evict you if a lease has been signed.

Highland Village Apartments charges a non-refundable application fee of \$40.00. You also need to pay the \$350.00 security deposit for the apartment at the time your application is submitted. Please pay the application fee and security deposit by separate checks, each made payable to Highland Village Apartments LP.

Your application is subject to our review and approval. We may check your credit, criminal background, income, rental history, and other information prior to approving or rejecting your application. Our tenant screening services is: Multihousing Credit Control, 10125 Crosstown Circle, #100, Eden Prairie, MN 55344 (Ph: (952) 941-0552).

If we reject your application, the security deposit will be refunded within 7 days, but the application fee will not be. If your application is approved and you decide not to sign a lease, neither the security deposit nor the application fee will be refunded.

All leases are for a term of one year. Other than exceptions required by law, no pets are permitted. You may separately rent a garage, subject to availability. We are a fair housing provider and grant equal opportunity to all persons.

Name:		E-Mail	Address:				
S.S. No.	First Middle Date of Bir	th:	(Cell No	•		
Other Persons to Occu	py Apartment: Name:			Date	e of B	irth:	
outer reasons to occu							
Each occupant 18 years or	older, including any spouse or pa						
We require rental and inc	come history for the past two yo se provide additional rental or	ears. If you	have lived in or	worked		re than t	wo places
Present Address:	Street Address						
Current Pant	Street Address Length of Residency:	Apartment No.	Landlard	City		State	Zip Code
	Telepho						
Previous Address:	Street Address						
	Street Address Length of Residency:	Apartment No.		City		State	
	Telepho						
Employer:	Address	:					
Docition	_ Length of Employment:	Street Address	Talanhar				Zip Code
	sources Director:						
	ry: \$ A copy of	f a current pa	aystub or a W-2	2 is helpf	ul in v	erifying i	income.
Previous Employer: _	Address:				City		
	_ Length of Employment:						Zip Code
Supervisor/Human Re-	sources Director:ployment and salary)		-				
Monthly Wage or Sala	ry: \$						

Other Sources of Ir	ncome and Assets (Optional)):			
	ormation if total income outside your wage or salary is less than three times the monthly rent.)	ss than \$1,000 per year or total assets are less than \$1	10,000. You are encourag	ged to provide this	information if
Checking/Savings	Account: Bank:	Account Numl	ber:		
Address:	State Zip Code	Telephone No	0		
	n convicted of a crime other				
Have you ever been	n evicted or asked to move f	rom an apartment?	☐ Yes		0
If Yes to Either Qu	estion, Please Explain:				
Car (Model and Ye	ear)	License No		State	
Emergency Contac Address:	t:Street Address				
Relationship:	Street Address Telephone No	Apartment No. E-Mail Addre	City	State	Zip Code
How did you hear a	about Highland Village Apar	rtments?			
☐ Friend; l ☐ Website	Resident		☐ Craigsli☐ Other _		
you on this applica	deposit and/or application f tion. Present Address Destro			-	vided by
		by Check(s) D Hold for r	Kenievai ai F	roperty	
managed prope housing, lessor	perfore 1978 may contain lead-based parly. Lead exposure is especially harm is must disclose the presence of known we a federally approved pamphlet on leading to the content of the conte	nful to young children and pregnant n lead-based paint and/or lead-base	women. Before	renting pre-	1978
property. High hazards in the a	ge Apartments LP has no knowledge land Village Apartments LP has no re apartments or property. However, sin led paint hazards may exist in the apar	eports or records pertaining to lead- ce the apartments and property were	-based paint and/	or lead-based	d paint
Applicant ackn	owledges that applicant has received	a copy of the pamphlet Protect You	ır Family from Lo	ead in Your l	Home.
are authorized to contact other parties to obtain ad- authorities, employers, la	on, you agree that: (1) Highland Villageredit bureaus, government agencies, ditional information and to verify the ndlords, lenders, banks, and other pair Otness Management Company.	law enforcement authorities, emploaccuracy of the information provide	oyers, landlords, ed by you; and (2	lenders, bank 2) all agencie	ks, and es,
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ōpp or willy		Printed Name	_		
	ת	ate Signed:			
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Highland Village Apartments LP

502 Oak Bend Drive Duluth, Minnesota 55811 Phone: (218) 727-4150 Fax: (218) 727-4799 HVDuluth@gmail.com

AUTHORIZATION AND RELEASE

Highland Village Apartments LP and Otness Management Company, its managing agent, are authorized to contact credit bureaus, government agencies, law enforcement authorities, employers, landlords, lenders, banks, and other parties to obtain additional information and to verify the accuracy of the information provided by me in connection with an application to rent an apartment. All agencies, authorities, employers, landlords, lenders, banks, and other parties are authorized to release all information requested by Highland Village Apartments LP or Otness Management Company.

Signature
Printed Name
Date Signed:

HIGHLAND VILLAGE APARTMENTS, DULUTH APPLICATION PROCESS



Thank you for your interest in living at Highland Village Apartments. For the benefit of everyone, we carefully screen all applications. Below is a summary of our application process. Please read this summary if you have any questions about whether you qualify for an apartment.

- 1. <u>Completed Application; Fees</u>: We do not begin our review of an application until we have received: (a) an application which has been completely filled out and signed; (b) a government-issued ID for our review; (c) a check or money order for the application fee; and (d) a check or money order for the security deposit. Everyone 18 years or older who intends to live in an apartment must fill out and sign a separate application.
- 2. **Qualification Standards**: Applicants need to earn a certain number of "points" to qualify for an apartment. An application is rejected if the applicant falls below what we consider to be the minimal acceptable standard. The information we consider in reviewing an application is as follows:

<u>Credit</u>: Ideally, an applicant has 2 years of credit history (e.g. credit cards, loans, checking account) where all accounts have been paid on time. **An application is automatically rejected if there are unpaid judgments or unpaid collections over a minimal amount.** However, we ignore judgments, unpaid collections, and bankruptcies that relate to medical expenses, business failure, foreclosure, excessive student loan debt, or fraud. A bankruptcy is acceptable if good credit was re-established after the bankruptcy and more than 6 months have passed since the bankruptcy filing. **The lack of credit history is not a problem if income and/or rental history are strong.**

<u>Income</u>: Applicants should have monthly income of 3 times monthly rent. We can work with monthly income of as little as 2 times monthly rent if credit history and income history are strong. In making these calculations, we combine the income of all applicants for the apartment. We include all forms of verifiable, legal income, including wages, salaries, child support, public assistance, disability payments, alimony, social security benefits, and pensions.

<u>Rental</u>: Applicants should have 2 years of rental history without problems reported by prior landlords. Ownership of a house or condominium is usually a substitute for rental history. A foreclosure is usually not a problem if there is also positive rental history. The lack of rental history is not a problem if income and/or credit history are strong.

<u>Criminal Convictions</u>: Criminal convictions are evaluated in accordance with evolving legal standards. Our assessment is based on the nature, severity, and time of the criminal conviction.

Many applicants are approved with less than 2 years of credit, income, or rental history. Some weakness in one category is acceptable if the application is strong in other areas (e.g. no rental history is acceptable if credit and/or income histories are strong). We consider the lack of rental or credit history to be preferable to poor rental or credit history.

- 3. **Roommates; Guarantors or Co-Signers**: While each application is reviewed separately, a strong application will strengthen a weaker application from a roommate. If an application for an apartment is rejected, the applications of all roommates are also rejected. We accept guarantors/co-signers if the guarantor/co-signer lives in the Duluth-Superior metropolitan area or the Minneapolis-St. Paul metropolitan area and has strong income and credit. Guarantors/co-signers are accepted only in situations where the income of the applicants is insufficient.
- 4. <u>Lease Terms</u>. All leases are for a term of one year. Other than exceptions required by law, no pets are permitted. If you have questions about lease terms, you may look at a copy of our lease form.
- 5. <u>Ask Questions</u>: If you have any concerns about whether you qualify for an apartment, please discuss the issue with us. We may be able to work with you to clear up certain problems. It is to your benefit to be completely honest and open.
- 6. <u>Time</u>: It usually takes two or three business days to process an application if all necessary information has been provided.