## LAUREL PARK

Thank you for your interest in Laurel Park Apartments. We offer spacious \& affordable 1,2 \& 3 Bedroom apartment homes in St. Louis, MO! Each apartment features a fullyequipped eat-in kitchen with gorgeous oak cabinetry, elegant countertops, refrigerator, gas stove \& dishwasher. You'll love the large open floor plan with ample closet space! Water, Sewer \& Trash is included in the rent! We're pet friendly and we accept online payments and maintenance requests through our resident portal. For more information, visit us online at www.laurelparkmo.com

Laurel Park is a tax credit community. Our income limitations are as follows:
1 Person \$32,760
5 People \$50,520
2 People \$37,440
6 People \$54,240
3 People \$42,120
4 People \$46,740

Below we have provided a list of items you will need to bring with you for the application process. Please read the list carefully, so you can gather all the correct information. All documents must be originals; no photocopies are accepted. All applications must be filled in with black ink. All occupants age 18 years and older must be present at the time of application.

Fees (Rates, Fees and Deposits subject to change. SEPARATE THE MONEY ORDERS.)

## $\qquad$ <br> \$35.00 Application Fee per Applicant 18 years and older

## $\qquad$ <br> \$100.00 Holding Fee (One per Household)

## Documents

Driver's License or State ID- For all residents over the age of 18.
___Social Security Cards- For each household member, including children.
Birth Certificates- For each household member, including adults.
Copy of Court Order- This order may have been obtained by you through the court system, or it may have been obtained by DFS, Contact your case worker if you do not have a copy.

Divorce Decree- If less than 10 years, if applicable.
Most Recent Tax Return- For resident that is Self-Employed.
Most Recent Paycheck Stubs- For each Employed Household member if paid weekly (6 paycheck stubs), Bi-weekly, Semi-monthly, and monthly (4 paycheck stubs). Must be consecutive.

Award Letter- For residents receiving Social Security, Disability Payments, Public Assistance (TANF), Pension or Retirement.

Contact Information- For each resident for employers, banks, schools, past landlords, etc.

## Private Owners (If Applicable)

## Copy of Lease Contract

Copy of Current Utility Bill- i.e. Ameren, Laclede, Water, Sewer, or Trash
Landlord Information- Fax, Email, Phone Number
Criminal Background Check- All applicants 18 years of age and older will undergo a criminal background check. If any member in the household has been convicted of, plead guilty to, been put on probation or has current charges pending for any felony or drug-related crime, applicant then will not qualify. Our office will perform these checks. You do not need to obtain them yourself.

Thank you in advance for gathering all the necessary information for the application process. We look forward to having you as a resident of Laurel Park Apartment Homes!
-Laurel Park Management

## Frequently Asked Questions

## Who is eligible to live at Laurel Park Apartments?

Laurel Park Apartments is an income restricted community. Additionally, the following leasing requirements include:

1) 6 months of positive rental/ownership history. If eviction exists, must have 2 years of good rental/ownership.
2) No felonies, indictments, arraignments, or deferred adjudication / no misdemeanors involving drugs, minors, terrorism, or theft greater than $\$ 500$ - within the last 7 years.
3) 6 months of continual job history with verifiable source of income equal to 2.5 times the monthly rent
4) $50 \%$ positive credit rating. No bankruptcies in the last 3 years
5) Valid Identification, including photo identification

## What floor plans are offered?

Laurel Park offers one, two and three-bedroom floor plans to fit your needs.

## What utilities are included in the rent charge?

Water, sewer and trash are included in your monthly rental charge.

## Is smoking allowed?

Smoking is allowed in the apartment homes.

## What is the pet policy?

We welcome non-aggressive breed pets under 35 pounds at Laurel Park ( 1 pet per household). A pet deposit of $\$ 250$ is required, with $\$ 100$ of that deposit being non-refundable. The pet rent is $\$ 25$ per month.

## What services and amenities are offered?

Laurel Park Apartments offers our resident a laundry center, a playground, large open floor plans with eat-in kitchens, spacious closets and beautiful oak cabinetry. We also plan social activities for the community.

## How do I apply?

Call us at 314-868-8220 or email leasing@laurelparkmo.com and ask for an application or a tour!

## LEASING CRITERIA

## Laurel Park Apartments

This community utilizes a third-party service that conducts credit, rental history and criminal background investigations. Community management team members conduct all employer/income verifications. The investigation is conducted on all adult (18 years of age or older) occupants. The investigations are based on information provided by the applicant and information that may be retrieved from credit agencies, employers, previous landlords and Federal, State and Local agencies and other associated parties. In the event the application is rejected, the applicant will be notified verbally and in writing as to the reasons and the sources(s) of the information that resulted in the rejection. However, if the rejection is a result of the information provided by the applicant, we will only provide the results verbally unless the applicant makes a formal written request for information pertaining to the denial. In the case of roommates, information that we have obtained resulting in a rejection can only be released to the party whose investigation causes the rejection. A security deposit will be required from all applicants and multiple adult applicants will require additional application fees.

## Criteria:

1. A minimum of 6 -month rental or ownership history. History must consist of no more than 1 late payment or 1 lease violation during a 6 -month period. If a debt is owed to another rental community within the past 2 years, the application will not be considered until adequate proof of satisfaction of that debt is provided. If renting from a Private Owner, applicant must provide a copy of a utility bill with the address and name of the applicant on the utility bill. Applicant(s) without rental or ownership history may be accepted with a security deposit equal to the monthly market rental rate for the apartment to be occupied. Evictions within the past 2 years will constitute an automatic denial of the application.
2. No felony convictions, indictments, arraignments or deferred adjudications within the last 7 years. No misdemeanor criminal convictions, indictments, arraignments or deferred adjudications involving drugs, minors, arson, terrorism or theft (robbery \& burglary) greater than $\$ 500$ within the last 7 years. Any felony conviction or misdemeanor conviction of a sex crime will result in automatic denial of application. Each applicant with criminal convictions will be assessed on a case by case basis. Crimes for which the applicant has been convicted and recent pending arrest will be considered. Assessment will evaluate how much time has elapsed since criminal conviction, age at time of conviction, seriousness of conviction and any rehabilitative actions and good conduct since conviction. The standards to approving or denying eligibility will be: 1 ) is applicant a detriment to the health or safety of the residents and community; 2) a source of danger to the peaceful occupation of other residents, 3) a source of danger or cause of damage to residents, personnel, property or the premises. The fact that we perform criminal background checks does not mean that our residents and occupants have no prior or current criminal histories. We cannot and do not guarantee that this community and its residents are free from crime. Verification of the accuracy of information supplied to or made available to us by applicants and credit reporting services is limited.
3. All applicants must provide one US government issued photo identification and one of the following: valid Social Security Number, Form I-94 Arrival-Departure Record with proper annotations; Temporary resident alien card verifying approved entry by US government (I-94W), I-551 Permanent Resident Card, Form I668 Temporary Resident Card, or Form I-688A Employment Authorization Card. (A US government issued birth certificate in lieu of photo identification is acceptable for minor children.)
4. Employment history must be six months continual; may change jobs but must be continual employment or verifiable income source. Applicants receiving SS, SSI, pension, retirement or disability are excluded from this requirement, but must provide acceptable documentation to verify these benefits. (Verifiable income source includes check stubs, W2s, verification from employer or government entity. If self-employed, applicant must produce Tax Return with Schedule C, financial statements from business, or profitloss statement with back up.)
5. At least $50 \%$ of accounts reported must be rated positively by the credit bureau (rating of 1,2 or 3 ). Medical, student loans and 0 rated trades are excluded from the account history. The presence of utility collection accounts will require verification of balance paid in full before approval can be considered.
6. Minimum monthly verifiable gross income must be at least 2.5 times the monthly rental rate. Applicants receiving approved and verifiable rental assistance will require a minimum monthly gross income of 2 times the resident portion of rent. Maximum gross income, which includes all income sources, cannot exceed LIHTC schedule, which is based on household size.

## Leasing Criteria - Page 2

SPECIAL NOTE: Any bankruptcy 25-84 months old must be discharged and ALL trades (minimum of 3) since bankruptcy must be rated positively by the credit bureau (rating of 1,2 or 3 ) for the application to be considered.

Each applicant must satisfy all of the above criteria. No co-signers accepted. If applicant has no credit and/or rental history a deposit equal to one months' rent may be required.

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    *Maximum General Occupancy Standards*
    1 bedroom-2 persons 2 bedroom-4 persons 3 bedroom-6 persons 4 bedroom - 8 persons
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*A child under the age of eighteen months and sleeping in the same bedroom as the child's parent, custodian, etc., is not calculated in the above occupancy standards. Residents with a child at eighteen month or older, at the time of occupancy or lease renewal will be required to transfer to a larger apartment upon a subsequent renewal if the above occupancy standards are exceeded.

Equal Housing: This community is an Equal Housing Opportunity Provider. We do business in accordance to the Federal Fair Housing Act and do not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. Please contact our Corporate Office Manager at 713-932-0005 if you feel our representative has not acted in accordance with this policy.

If you believe you are subject to protections under the Violence Against Women's Act (VAWA) or need to request a reasonable accommodation, please contact the manager for more information.

## ACKNOWLEDGEMENT

I understand the policies contained herein and have received a copy of this document.

## Applicant

## Applicant

## Applicant

Applicant

## Date

Date

## Date

Date

## LAUREL PARK APARTMENTS

The information you provide below will be used to determine if your household is eligible under this community's leasing criteria. Please complete the ENTIRE form and do not leave any questions blank or unanswered. Write N/A if a particular question is not applicable. We thank you in advance for your cooperation.

## Property Information (For Office Use Only):

Date Received: $\qquad$ Initial Certification
Unit \#: $\qquad$ Recertification
\# of Bedrooms: $\qquad$ Interim
Desired Move-In Date Other:

## HOUSEHOLD COMPOSITION AND STUDENT STATUS

List all persons who will be living in your home. List all members you anticipate to live with you at least $50 \%$ of the time in the next 12 months and include anyone who is not currently a household member but is anticipated to become one in the next 12 months.

| Household Members Full Name (first and last) | Relationship to Head S=Spouse O=Other Adult C=Minor Child F=Foster Adult/Child L=Live In Attendant | Date of Birth | $\begin{array}{\|c\|} \hline \text { Marital } \\ \text { Status } \\ M=\text { Married } \\ \mathrm{D}=\text { Divorced } \\ \mathrm{SP}=\text { Separate } \\ d \\ \mathrm{~S}=\text { Single } \\ \mathrm{W}=\text { Widowed } \end{array}$ | Social Security Number | Driver's <br> License <br> Number | Student Yor N | *If "yes" Part-time (PT) or Full-time (FT) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | HEAD |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

*For each household member listed above-List this member as a full-time student if he/she has attended school in the last 12 months, is currently attending, OR plans to attend school in the next 12 months. (The educational institution defines student status.) Please include all school-age children, even if home-schooled.

## Contact Information

| Home Phone |  |  |
| :--- | :--- | :--- |
| Cell Phone-1 |  |  |
| Cell Phone -2 |  |  |

1. Is every household member listed above a full-time (FT) student?
2. Will your household be receiving rental assistance?
3. Do you expect any changes in the household in the next 12 months? If yes, please describe change and date expected
4. If you are divorced or separated, please provide date effective:
5. Is each household member a U.S. Citizen?

If no, does everyone have an eligible immigration status?
6. Will you have at least $50 \%$ physical custody of all minor members in household?


## EMPLOYMENT INFORMATION

Current Employment Information: HEAD of HOUSEHOLD
Company Name:
Address: $\qquad$
City/State/Zip: $\qquad$
Phone: $\qquad$ Fax: $\qquad$

Position:
Date of Hire:
Monthly Gross Wage: \$
Supervisor: $\qquad$
Yes $\square$ No $\bigcirc$ If Yes, list all that apply and expected amount?

Additional Employment Information: Name:

Company Name:
Address: $\qquad$
City/State/Zip:
Fax: $\qquad$

Position:
Date of Hire: Monthly Gross Wage: \$
Supervisor: $\qquad$
Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months?
YesNo


| OTHER INCOME INFORMATION |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Identify each source of income currently received or anticipated to be received in the next 12 Months. ( $\mathrm{Y}=\mathrm{Yes}, \mathrm{N}=\mathrm{No}$ ) | Head of Household |  |  |  |  |  | Monthly Gross Income |
| 1. Employed | $\mathrm{Y} \bigcirc$ | NO | $\mathrm{Y} \bigcirc$ | 1 N | $\mathrm{Y} \bigcirc$ | $N$ | \$ |
| 2. Self-Employed | Y | $\bigcirc$ | Y | $\cdots$ | Y | $N$ | \$ |
| 3. Unemployment Compensation | Y | $\bigcirc$ | YO | 1 O | Y $\bigcirc$ | $N$ | \$ |
| 4.Social Security/SSI/SS Disability | $\mathrm{Y} \bigcirc$ | NO | Y | $N$ | $\mathrm{Y} \bigcirc$ | NO | \$ |
| 5. Disability/Worker's Compensation | $\mathrm{Y} \bigcirc$ | $\bigcirc$ | Y | NO | Y $\bigcirc$ | $N$ | \$ |
| 6. Severance Pay | Y | NO | Y | $N$ | Y $\bigcirc$ | N | \$ |
| 7. VA Benefits | $\mathrm{Y} \bigcirc$ | N | Y | 1 O | $\mathrm{Y} \bigcirc$ | $N$ | \$ |
| 8. Pension/Annuity | Y | $\bigcirc$ | YO | 1 O | Y $\bigcirc$ | $N$ | \$ |
| 9. Military Pay | Y | $\bigcirc$ | Y | 1 O | Y | $N$ | \$ |
| 10. AFDC/TANF | Y | $\bigcirc$ | YO | 1 O | Y $\bigcirc$ | N | \$ |
| 11. Child Support/Alimony | Y | $\bigcirc$ | YO | 1 O | Y | $N$ | \$ |
| 12. Recurring Gift/Contribution | $\mathrm{Y} \bigcirc$ | $\bigcirc$ | $Y \bigcirc$ | 1 O | Y $\bigcirc$ | $N$ | \$ |
| 13. Rental Income | Y | NO | YO | 1 O | Y | $N$ | \$ |
| 14. Adoption Assistance | $\mathrm{Y} \bigcirc$ | N | YO | 1 O | Y $\bigcirc$ | $N$ | \$ |
| 15. Trust Income | Y | N | Y | $N$ | Y $\bigcirc$ | NO | \$ |
| 16. Other Income: | $\mathrm{Y} \bigcirc$ | N | Y | 1 O | $\mathrm{Y} \bigcirc$ | $N$ | \$ |
| 17. Zero Income | $\mathrm{Y} \bigcirc$ | NO | YO | 10 | $\mathrm{Y} \bigcirc$ | N | \$ |


| ASSET INFORMATION |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| List all assets for each Household Member | Head of Household |  | Financial Institution | Annual Interest/Earnings | Asset Value |
| 1. Checking | YO MO | $Y \bigcirc \mathrm{NO}$ |  | \$ | \$ |
| 2. Savings | $Y \bigcirc N O$ | $\mathrm{Y} \bigcirc \mathrm{NO}$ |  | \$ | \$ |
| 3. Pre-Paid Debit | $Y \bigcirc N O$ | YO NO |  | \$ | \$ |
| 4.Cash On Hand | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 5. Stocks/Mutual Funds | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 6. CD/Money Markets | $Y \bigcirc N O$ | YO NO |  | \$ | \$ |
| 7. Treasury Bill | $Y \bigcirc N O$ | YO NO |  | \$ | \$ |
| 8. Bonds | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 9. IRA/KEOGH | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 10.401K/401(b) | $Y \bigcirc N O$ | YO NO |  | \$ | \$ |
| 11. Pension/Annuity | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 12. Whole Life Insurance | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 13. Land Contract/Deed of Trust | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 14. Real Estate | $Y \bigcirc N O$ | YO NO |  | \$ | \$ |
| 15. Safe Deposit Box | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 16. Personal Property as Investment | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 17. Trust | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 18. Lump Sum Receipts | $Y \bigcirc N O$ | $Y \bigcirc 10$ |  | \$ | \$ |
| 19. Other | $Y \bigcirc N O$ | $\mathrm{Y} \bigcirc \mathrm{nO}$ |  | \$ | \$ |
| 1. Do all combined assets of the entire household total less than \$5,000? Y |  |  |  |  |  |
| 2. In the past two (2) years, have you or anyone in your household sold or gifted assets for less than than fair market value? |  |  |  |  |  |
| If yes, complete the following Asset Disposed: Date Disposed: Amount Disposed: |  |  | s the disposa <br> Marital Sep | asset due to: (Select <br> Bankruptcy <br> Y <br> Foreclosure $\mathbf{Y}$ <br> ion/Divorce $\mathbf{Y}$ | $8$ |
| 3. Have you given any gifts of money totaling more than \$1,000 in the past two (2) years? |  |  |  |  |  |
| If yes, complete the followin | Gifted to Amount Gifted: |  |  | Date: |  |
| Residential History Please provide 2 years of rental/housing history |  |  |  |  |  |
| Current Address: |  |  |  |  |  |
| City/State/Zip: |  |  |  |  |  |
| Landlord Name/Mortgage : |  |  |  |  |  |
| Phone: |  |  | Reason for Leaving: |  |  |
| Date Moved In: |  |  | Date Moved Out |  | Own $\bigcirc$ |
| Rent/Mortgage:\$ |  |  |  | Rent $\bigcirc$ |  |
| Previous Address: |  |  |  |  |  |
| City/State/Zip: |  |  |  |  |  |
| Landlord Name/Mortgage : |  |  |  |  |  |
| Phone: |  |  | Reason for Leaving: |  |  |
| Date Moved In: |  |  | Date Moved Out |  | Own $\bigcirc$ |
| Rent/Mortgage: \$ |  |  |  | Rent $\bigcirc$ |  |

1. Have you ever been evicted from tenancy, broken a lease, or sued for rent?

If yes, please list date:
2. Have you ever filed for bankruptcy? If yes, is bankrupcy discharged?


Date Discharged: $\qquad$
3. Has any household member plead guilty or received probation, deffered adjudication, court-ordered supervision, or pre-trial diversion for a felony, sex-related crime or misdemeanor assault?
4. Do you own any pets that would be moving with you into the community? If yes, please list types:

## Other Information

Type of Vehicle:
Make/Model: $\quad \square$

License Plate \#

| Type of Vehicle: | License Plate \# |  |
| :---: | :---: | :---: |
| Make/Model: | Year | Color |


| Emergency Contact | In case of emergency, notify... |  |  |
| :--- | :--- | :--- | :--- |
| Name: |  |  | Phone \#1 |
| Address: |  |  | Phone \#2 |
|  |  |  | Relationship: |

## CERTIFICATION OF ACCURACY AND COMPLETENESS

I/We certify that all information provided in this rental application is true and accurate to the best of my knowledge and understand that this information will be used to verify income eligibility for community which I/We applied. I/We have been advised and understand residency at this community requires certain income restrictions and that residency is subject to qualification. I agree that in addition to execution of a Lease Agreement, I will execute a Tenant Income Certification certifying the information contained herein and that such certification will be made under penalty of perjury. I further understand and agree that the owner/management agent will use this information to investigate my/our credit worthiness through credit bureau, criminal checks, income and landlord verification. I/We further understand that any applicant who purposefully falsifies, misrepresents or withholds information related to program eligibility or submits inaccurate and/or incomplete information on this application will not be considered for housing.

Furthermore, if such misrepresentation or omission is discovered after tenancy has begun, I/we understand that we may be subject to eviction or punishable by law.

Head of Household

## Applicant

Applicant

## Date

## Date

Date

## APPLICATION SUPPLEMENT

In addition to the completed application additional documentation is needed to process your application. Please contact our leasing office if you have any questions or concerns.

Application Fee \$ $\qquad$ Deposit \$ $\qquad$
Completed Application for each person over the age of 18. One application may be accepted for each married couple. (Black Ink Only) All contact numbers for employment, rental history, etc. must be listed on the application.

Valid ID, Birth Certificate \& Social Security Card or acceptable equivalent for each household member as noted on the Leasing Criteria

Verification of Income received or anticipated to be received in next 12 months

- Current Award letter of all unearned income sources for each person; Social Security, SSI, SSD, Pension, Retirement
- Verification of earned income for all persons 18 years of age or older. Check stubs; 7 consecutive if paid bi-monthly or bi-weekly, 13 if paid weekly
- Child support and/or Alimony documentation; divorce papers and court orders for payment and child support case number for each child
- If self-employed; copy of last year's full tax return with all schedules attached
- Verification of any other income such as monetary gifts, trust, rental income, regular recurring withdrawal from retirement/annuity accounts, etc.
$\qquad$ Verification Assets for each household member; if combined asset cash value equal \$5,000 or more

Verification of Assets for each household member regardless of combined value of household assets

## Asset Verification

- 6 months consecutive checking account statements (most recent)
- Current savings statement
- Copy of pre-paid debit card and current ATM receipt of balance
- Most recent statement for 401K, stocks, bonds, whole Life Insurance policy, CDs, IRA, annuities and any other retirement or investment accounts.
- Verification of all real property; home, land, etc.

Previous Year Federal Tax Return for each adult household member (NY residents)
$\qquad$ Student household members age 18 or older; provide current class schedule from school

Other:

## TENANT RELEASE AND CONSENT

I/We $\qquad$ , the undersigned hereby authorize all Persons or companies in the categories listed below to release information regarding employment, income and/or assets for purposes of verifying information on my/our apartment rental application. I/We authorize release of information without liability to the owner/manager of the apartment community listed below.

## INFORMATION COVERED

I/We understand that previous or current information regarding me/us may be needed. Verifications and inquiries that may be requested include, but are not limited to: personal identity, student status, employment, income, assets, medical or child care allowances. I/We understand that this authorization cannot be used to obtain information about me/us that is not pertinent to my eligibility for and continued participation as a Qualified Tenant.

## GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information include, but are not limited to:

| Past and Present Employers | Welfare Agencies |
| :--- | :--- |
| Support and Alimony Providers | State Unemployment Agencies |
| Educational Institutions | Social Security Administration |
| Banks and other Financial | Previous Landlords (including |
| Institutions | Public Housing Agencies) |

Veterans Administrations<br>Retirement Systems<br>Medical and Child Care Providers

## CONDITIONS

I/We agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file and will stay in effect for a year and one month from the date signed. $\mathrm{I} / \mathrm{We}$ understand I/We have a right to review this file and to correct any information that is incorrect.

## SIGNATURES

| Applicant/Resident | (Print Name) | Date |
| :---: | :---: | :---: |
| Co Applicant/Resident | (Print Name) | Date |
| Adult Member | (Print Name) | Date |
| Adult Member | (Print Name) | Date |
| Laurel Park Apartments |  | (314) 868-8220 |
| Apartment Name | Contact | Phone |

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF A TAX FORM" MUST BE PREPARED AND SIGNED SEPERATELY.

