



COUNTRYSIDE NORTH APARTMENTS

Thank you for your interest in Countryside North Apartments. We offer spacious and affordable ranch-style one, two and three bedroom apartments in Memphis. Each apartment home features washer & dryer connections, walk-in closets, fireplace, patio, ceiling fans and convenient parking near your door. Our community features a pool with large sun deck, fitness center, tennis courts, playground, clubhouse and on-site laundry center. We accept online payments and maintenance requests through our resident portal. We are conveniently located near great schools, shopping, restaurants and entertainment with easy freeway access. We're near the Wolfchase Galleria, IKEA, Wal-Mart, Main Event, the Agricenter International and so much more.

Countryside North Apartments is a tax credit community. We are designed with low to moderate income households in mind; therefore our community does have income restrictions which are as follows:

Maximum Gross Income per Household Size

Household Size	50% AMI	60% AMI
1 Person	\$23,700	\$28,440
2 People	\$27,050	\$32,460
3 People	\$30,450	\$36,540
4 People	\$33,800	\$40,560
5 People	\$36,550	\$43,860
6 People	\$39,250	\$47,100

The floor plan you are interested in is subject to a waitlist. Enclosed is the application and waitlist process supplement discussing our waitlist procedures. **All waitlist applications must be filled in with black ink and submitted in person, faxed or mailed.** We look forward to having you as a resident of Countryside North Apartments!

Countryside North Apartments Management

4-18

Waitlist Process

Applicants that are approved for the wait list are not guaranteed eligibility. A full eligibility determination through the application process will be completed at the time a unit is made available and applicant is selected. When a unit becomes available the next applicant on the waitlist for the appropriate unit size will be offered and the application process shall begin. All applicants on the waitlist will be in date order applicant is received and placed. Current residents approved to transfer will be placed on the waitlist if a unit is not available without preferential order. *Should an Accessible Unit become available the unit will be first offered to current residents then qualified applicants with a household member requiring accessibility features of the unit.

To be placed on the waitlist:

- Complete and submit application
- Management will conduct an interview to “prequalify” for the waiting list and to ensure that there are no obvious factors that would make applicant ineligible based on the current leasing criteria.
- If a preliminary screening indicates that a family may be eligible for tenancy, but units of appropriate size are not available, the application will be placed on the waitlist.
- Applicants who are obviously not eligible for tenancy will not be placed on the wait list.
- When a unit will be available in the near future, the “Community” will contact the first applicant on the waitlist for an interview. Notification will be made by mail or phone. If no response is received within 7 business days, applicant will be removed from the waitlist and the next applicant will be notified. If an applicant refuses the unit, they may remain on the waitlist for the next available qualifying unit. If an applicant refuses the second qualifying unit available, they may be removed from the waitlist and must complete the process from the beginning in order to be on the waitlist. At the point of acceptance, the applicant must move into the unit within 30-days.

If contact information is no longer valid or applicants fail to respond to contact within 7 business days, applicant(s) will be removed from the waitlist. It is the applicants’ responsibility to notify the community with any contact changes.

*Accessible units will be offered to those qualified in order of first, current tenants with disabilities currently residing in a non-accessible unit who has requested and requires the features of the unit. If no current tenants require the special features of the accessible unit, then the offer of the unit will be made to the next qualified applicant on the waiting list with a family member who needs the features of the accessible unit. If neither a current tenant nor a qualified applicant requires the features of the available accessible unit, then the unit will be offered to next qualified applicant on the waiting list.

COUNTRYSIDE NORTH APARTMENTS

Rental Application

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: _____		Initial Certification	
Unit #: _____		Recertification	
# of Bedrooms: _____		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	Marital Status M=Married D=Divorced SP=Separate d S=Single W=Widowed	Social Security Number	Driver's License Number	Student Y or N	*If "yes" Part-time (PT) or Full-time (FT)
	HEAD						

*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 _____	Email address: _____
Cell Phone-1 _____	_____
Cell Phone -2 _____	_____

- | | Yes | No |
|--|-----------------------|-----------------------|
| 1. Is every household member listed above a full-time (FT) student? | <input type="radio"/> | <input type="radio"/> |
| 2. Will your household be receiving rental assistance? | <input type="radio"/> | <input type="radio"/> |
| 3. Do you expect any changes in the household in the next 12 months?
If yes, please describe change and date expected _____ | <input type="radio"/> | <input type="radio"/> |
| 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? | <input type="radio"/> | <input type="radio"/> |
| 6. Will you have at least 50% physical custody of all minor members in household? | <input type="radio"/> | <input type="radio"/> |

EMPLOYMENT INFORMATION

Current Employment Information: HEAD of HOUSEHOLD

Company Name: _____	Position: _____
Address: _____	Date of Hire: _____
City/State/Zip: _____	Monthly Gross Wage: \$ _____
Phone: _____ Fax: _____	Supervisor: _____

Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes No

If Yes, list all that apply and expected amount?

Additional Employment Information: Name: _____

Company Name: _____	Position: _____
Address: _____	Date of Hire: _____
City/State/Zip: _____	Monthly Gross Wage: \$ _____
Phone: _____ Fax: _____	Supervisor: _____

Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes No

If Yes, list all that apply and expected amount?

Current Employment Information: Name: _____

Company Name: _____	Position: _____
Address: _____	Date of Hire: _____
City/State/Zip: _____	Monthly Gross Wage: \$ _____
Phone: _____ Fax: _____	Supervisor: _____

Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes No

If Yes, list all that apply and expected amount?

OTHER INCOME INFORMATION

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

ASSET INFORMATION

List all assets for each Household Member	Head of Household			Financial Institution	Annual Interest/Earnings	Asset Value
1. Checking	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
2. Savings	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
3. Pre-Paid Debit	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
4. Cash On Hand	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
5. Stocks/Mutual Funds	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
6. CD/Money Markets	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
7. Treasury Bill	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
8. Bonds	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
9. IRA/KEOGH	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
10. 401K/401(b)	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
11. Pension/Annuity	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
12. Whole Life Insurance	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
13. Land Contract/Deed of Trust	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
14. Real Estate	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
15. Safe Deposit Box	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
16. Personal Property as Investment	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
17. Trust	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
18. Lump Sum Receipts	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$
19. Other _____	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>		\$	\$

1. Do all combined assets of the entire household total less than \$5,000? Y N

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? Y N

If yes, complete the following:

Asset Disposed: _____
 Date Disposed: _____
 Amount Disposed: _____

Was the disposal of asset due to: (Select One)

Bankruptcy Y N
 Foreclosure Y N
 Marital Separation/Divorce Y N

3. Have you given any gifts of money totaling more than \$1,000 in the past two (2) years? Y N

If yes, complete the following:

Gifted to: _____ Date: _____
 Amount Gifted: _____

Residential History <i>Please provide 2 years of rental/housing history</i>
Current Address: _____ City/State/Zip: _____ Landlord Name/Mortgage : _____ Phone: _____ Reason for Leaving: _____ Date Moved In: _____ Date Moved Out _____ Rent/Mortgage: \$ _____ Rent <input type="radio"/> Own <input type="radio"/>
Previous Address: _____ City/State/Zip: _____ Landlord Name/Mortgage : _____ Phone: _____ Reason for Leaving: _____ Date Moved In: _____ Date Moved Out _____ Rent/Mortgage: \$ _____ Rent <input type="radio"/> Own <input type="radio"/>

- | | Yes | No |
|---|-----------------------|-----------------------|
| 1. Have you ever been evicted from tenancy, broken a lease, or sued for rent?
If yes, please list date: _____ | <input type="radio"/> | <input type="radio"/> |
| 2. Have you ever filed for bankruptcy?
If yes, is bankruptcy discharged? Y <input type="radio"/> N <input type="radio"/> Date Discharged: _____ | <input type="radio"/> | <input type="radio"/> |
| 3. Has any household member plead guilty or received probation, deferred adjudication,
court-ordered supervision, or pre-trial diversion for a felony, sex-related crime or misdemeanor assault? | <input type="radio"/> | <input type="radio"/> |
| 4. Do you own any pets that would be moving with you into the community?
If yes, please list types: _____ | <input type="radio"/> | <input type="radio"/> |

Other Information			
Type of Vehicle: _____	License Plate # _____		
Make/Model: _____	Year _____	Color _____	
Type of Vehicle: _____	License Plate # _____		
Make/Model: _____	Year _____	Color _____	

Emergency Contact <i>In case of emergency, notify...</i>	
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

Date

Applicant

Date

Applicant

Date

LEASING CRITERIA Countryside North 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, 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 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. *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 I-668 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 profit/loss 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 2.5 times the resident portion of rent. Maximum gross income, which includes all income sources, cannot exceed LIHTC schedule, which is based on household size.

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.

Leasing Criteria – Page 2

Maximum General Occupancy Standards

1 bedroom - 2 persons 2 bedroom - 4 persons 3 bedroom - 6 persons

*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

Date

Applicant

Date

Applicant

Date

Applicant

Date



TENANT RELEASE AND CONSENT

I/We _____, 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	Veterans Administrations
Support and Alimony Providers	State Unemployment Agencies	Retirement Systems
Educational Institutions	Social Security Administration	Medical and Child Care Providers
Banks and other Financial Institutions	Previous Landlords (including Public Housing Agencies)	

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. I/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

<u>Countryside North</u>	_____	<u>(901) 377-4025</u>
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.