



**STATEMENT OF QUALIFICATIONS**  
**Atlantico at Alton**  
**March 7, 2024**

FCI Residential Corporation is committed to supporting the Fair Housing Act, prohibiting discrimination based on race, religion, color, sex, national origin, handicap, or familial status. You will have peace of mind knowing the following qualification standards will be required from every prospective resident.

**APPLICATION**

Each applicant 18 years of age or older must complete an application, pay all applicable fees and/or deposits and be qualified in accordance with these qualification standards. Each occupant of any apartment, regardless of age, shall be named on the lease.

**FEES/DEPOSITS**

Each applicant is required to pay a non-refundable application fee. An administrative fee and holding deposit are required at the time of application and are not a guarantee of approval for residency. Upon verbal or written approval of the application the holding deposit will be applied to balance due for security deposit. If the application is denied, the administrative fee and holding deposit will be refunded in a check made payable to all co-applicants and mailed to one address. Cancellation of the apartment after application approval will result in forfeiture of all fees and deposits. Applicants will have one (1) business day in which to provide all documents necessary for the approval of your application. Failure to supply these documents will result in the forfeiture of all fees and deposits.

**Non-Sufficient Funds and Dishonored Payments**

If your payment of the fees listed above is returned to us by a bank or other entity for any reason, or if we are unable through no fault of our own or our bank, to successfully process any ACH debit transaction, we may reject the application at any time. The applicant shall pay us returned payment fees per transaction.

**IDENTIFICATION**

All applicants 18 years of age or older must present a valid government issued photo identification document.

**INCOME**

All applicants must provide proof of income stated within the application. The combined household income must be 2.5 times the monthly rent annualized. Households not meeting the required income standard may be approved with a guarantor. Proof of legal, verifiable income includes but is not limited to:

Currently Employed:

- Three (3) recent consecutive pay stubs from current employer with YTD information.
- Self-employed: Personal tax return from prior year or six (6) most recent banks statements.

Pending Employment:

- Offer letters from employers on company letterhead should be emailed directly to the Leasing Professional from the future employer.

Unemployed or Retired:

- A combination of Liquid Assets (Bank Account, IRA's, Mutual Funds, Money Markets, Trust Funds, 401K, or Pension statement) which equals five (5) times the monthly rent annualized.

Miscellaneous:

- Alimony or child support payments
- Disability or social security

**GUARANTORS**

Guarantors must provide proof of income five (5) times the monthly rent amount which meets the qualifying criteria as presented above. Guarantors must complete a *Guarantor Pre-Leasing Application* and pay an application fee. A *Lease Contract Guaranty* must be signed in the office or notarized for each lease term.



**RENTAL/MORTGAGE HISTORY**

Negative rental or mortgage history reflecting on your credit report will result in the requirement of an additional deposit or denial. A rental verification may be required.

**CREDIT HISTORY**

Our credit reporting agency evaluates credit and rental/mortgage history against indicators of future rent payment performance. An unsatisfactory finding may result in the requirement of additional documentation, an additional deposit or denial. No credit reports will be printed at any time, nor are we permitted to discuss the reporting with the applicant.

**CRIMINAL HISTORY**

Our screening process includes conducting a criminal background check of all applicants 18 years of age or older. Felony or misdemeanor convictions do not result in automatic denial of application; consideration will be given to the nature of the offense and the time since.

**APPLICANTS WITHOUT A SOCIAL SECURITY NUMBER**

Applications will be processed using all the information available through our credit reporting agency if such information can be obtained. Additional deposits may be required for households with applicants without a social security number.

**OCCUPANCY**

Occupancy of the apartment is limited to those persons named on the lease and is based on the number of bedrooms in an apartment. Occupancy shall not exceed two (2) people per bedroom, plus one (1) per apartment. Dens are not considered bedrooms.

**PET POLICY**

Pet restrictions, pet fees/rent and other requirements vary by community. Pure bred and/or any mixed form of the following breeds are restricted: Rottweiler, Doberman Pinscher, German Shepard, Chow Chow, Pit Bull Breeds, Caucasian Ovcharka, Dogo Argentino, Fila Brasileiro, Presa Canario, Bullmastiff, Akitas, Tosa Japones, Wolf-hybrid, Alaskan Malamute. Please note breed restrictions are subject to change without notice. Management reserves the right to refuse any dog residency should they feel uncomfortable with a dog's behavior, no matter the breed.

**PARKING POLICY**

One (1) parking space allotted to each apartment with additional parking available. Restrictions apply. Proof of vehicle registration or insurance card under applicants' name required. No recreational or commercial vehicles allowed.

**ACKNOWLEDGMENT**

You declare that all statements you listed on the application are true and correct. If you fail to answer any questions or give false information, we may reject the application, retain all application fees and deposits as liquated damages for our time and expense, and terminate your rights of occupancy. We may at any time furnish information to consumer reporting agencies and other rental housing owners regarding your performance of your legal obligation, including both favorable and unfavorable information about your compliance with the lease agreement, the rules, and financial obligations.

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Applicant Signature

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Applicant Signature

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Printed Name

\_\_\_\_\_  
Printed Name

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Date

\_\_\_\_\_  
Date

