

Now **Accepting Applications**

1 bedroom/ 1 bath \$626 - \$795

2 bedroom/1 bath \$664-\$830

*Rental Assistance may be available.

*Boaz, Albertville and Fort Payne Housing vouchers accepted.

\$25 Application Fee

Located at 34 Shadow Ridge Lane Geraldine, AL

Income Restricted Property

SHADOW RIDGE

Exceptional Multi-Family Apartment Community









Amenities include: Highly energy efficient units with Energy Star Range/Refrigerator/Central HVAC With Washer & Dryer Connection/Patios/Window Coverings/Carpeting

256-601-0627

Your rent includes:

Trash, Water, Sewer, Lawn care and pest control





Shadow Ridge

Thank you for your interest in our community!

Welcome to Shadow Ridge! Thank you for picking up an application. Be sure to read the application instruction page to help you complete your application. Do not hesitate to contact us with any questions.

1 Bedroom/1 Bath \$626-\$795 2 Bedrooms/ 1 Bath \$664-\$830

Amenities:

Highly energy efficient units with Energy Star Range/Refrigerator/Central HVAC With Washer & Dryer Connection/Window Coverings/Carpeting

Your rent includes:

Trash, Water, Sewer, Lawn care and pest control

You are responsible for connecting and paying:

Electricity, Phone and Cable*
*Satellite Dishes are not permitted on property

Property Information:

Shadow Ridge 34 Shadow Ridge Lane Geraldine, AL 35974 (256) 623-3813









Thank you for considering Shadow Ridge your new HOME!

Application instructions:

 Please return your completed application to the property manager or you can also mail completed applications to:

> Vantage Management CO Shadow Ridge P.O. Box 170 Fyffe, AL 35971

- All applications must include an application fee in the form of a <u>check</u> or a <u>money-order</u>. The fee is \$25 with an extra \$15 charged for each additional adult on the application. <u>The fee is non-returnable</u>.
- If you would like to expedite the application process, return your application in person and bring the following items:
 - o State issued ID
 - Social Security Card
 - Proof of all earned and unearned income
 - Proof of all assets if assets total over \$5000
 - Proof of marital status
 - Birth certificates and social security card for dependents on application
- All applications must be filled out completely. Do not leave anything blank. If there is a blank line on the application that does not apply to you, please write "None" in the section in question.
- Incomplete applications will not be reviewed. A thoroughly completed application will speed up the procedure and make the process easier on you.
- The use of "white out" or "NA" will automatically cause the application to be rejected.
- The Tenant Consent and Release form is part of the application and **must** be signed and returned with the application and application fee.

A security deposit equal to your rent will be due at lease signing. You will not be able to move in without paying a security deposit.

All payments must be check or money-order. No cash will be accepted.

Thanks again for your interest in our community! Help us make this your new home!





Applicant Screening Policies

All applicants are held to a 4 point screening standard.

• Applicants at a Rural Development Family Properties must pass 2 out of 4 criteria to be considered for tenancy.

The standards are as follows:

- 1. Leasing Desk score: This score is a feature of Real Page leasing software. Factors that contribute to the Leasing Desk score are: criminal background, check writing history, credit history and rental history.
 - a. Applicants must achieve a minimum of 400 Leasing Desk score. Pass or fail is not the factor in this standard.
- Rent to income ratio: 40% of the applicants income must be greater or equal to the rent
 amount. You can determine this by taking the annual income of a household and dividing it by
 12. Take the tenant paid rent and divide that by the monthly income. This number must be 0.40
 or lower.
- Checking account: applicant must have a checking account with a positive balance. Only checking accounts qualify for this standard. Savings accounts and Direct Express cards do not count as meeting this standard.
- 4. Landlord Reference: These references will pertain to the payment of rents in a timely manner, to the care taken of the unit occupied, the history of violence, disruptive behavior, or abuse of a controlled substance could be grounds for rejection. Applicant are required to have 2 years of positive landlord reference. If the applicant has lived with a family member during the prior 2 years, landlord references must be obtained from before that stay to meet this standard.

If an applicant has a previous eviction, the applicant will be rejected regardless of scoring on screening policies. Criminal findings could also result in a denial of the application.

Any applicant who fails to meet the applicable screening requirements will be given prompt written notification of the grounds for rejection.

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APPLICATION FOR RENTAL

APP.#			
COMPLEX NAME:			
DATE/TIME TAKEN:			
DATE/TIME RECEIVED:			
RECEIVED BY :			
APPLICANT'S NAME:			
ACTION TAKEN: (Circle one)	APPROVED	REJECTED	WITHDRAWN
DATE OF REPLY LETTER			
COMMENTS:			

APPLICATION REQUIREMENTS

- **1.** APPLICATION <u>MUST BE COMPLETE</u> WITH <u>ALL</u> CORRECT INFORMATION. (IF SOMETHING DOES NOT APPLY, PUT "NONE".) COMPLETE ADDRESSES, ZIP CODES AND PHONE NUMBERS MUST BE FILLED IN.
- 2. APPLICANT MAY PICK UP & RETURN THE APPLICATION IN PERSON. THE APPLICATION CANNOT BE PICKED UP OR RETURNED BY SOMEONE ELSE (FRIEND, RELATIVE, ETC.)
- 3. <u>ALL</u> OCCUPANTS THAT WILL BE LIVING IN THE UNIT MUST BE LISTED ON THE APPLICATION AS REQUIRED. TOTAL NUMBER OF OCCUPANTS MUST BE FILLED IN.
- 4. INCOME SHOWN MUST BE GROSS (BEFORE DEDUCTIONS) AND CORRECT TO THE BEST OF YOUR KNOWLEDGE. THIS INCLUDES CHILD SUPPORT, INTEREST OF ANY KIND, SOCIAL SECURITY OR DISABILITY OR V.A. BENEFITS, RENTS RECEIVABLE---ALL INCOME.
- 5. <u>CREDIT INFORMATION MUST BE COMPLETE</u>. IF YOU HAVE ANY CREDIT PROBLEMS, IT IS BEST TO MAKE THE MANAGER AWARE OF THIS BEFORE APPLICATION IS PROCESSED. CREDIT WORTHINESS IS REQUIRED.
- 6. IF YOU ARE CURRENTLY LIVING WITH A RELATIVE, LIST THE RELATIVE'S NAME AND THEIR LANDLORD IN THE SPACE PROVIDED FOR PRESENT LANDLORD. ALSO, BE SURE TO LIST THE LANDLORD'S ADDRESS AND PHONE NUMBER. WE MUST HAVE THIS INFORMATION OR WE CANNOT PROCESS YOUR APPLICATION.

1

(TDD ONLY) 1-800-548-2546





7. FAILURE TO FULLY COMPLETE INFORMATION AS NEEDED WILL BE GROUNDS FOR REJECTING THE APPLICATION.

PLEASE READ ENTIRE APPLICATION. IF THERE IS ANY QUESTIONS YOU DO NOT UNDERSTAND, PLEASE ASK. (SEE ITEM #7 ABOVE).

VERIFICATION OF EMPLOYMENT INCOME REQUIREMENTS

- A. APPLICANT MUST FILL IN:
- 1. Name and address with zip of employer.
- 2. Applicant's name, address and zip.
- 3. Applicant's Social Security number AND signature

DO NOT TAKE THE VERIFICATION OF EMPLOYMENT WITH YOU. FILL IN AS REQUIRED IN "A" ABOVE AND LEAVE IT AT THE OFFICE FOR PROCESSING. IF EMPLOYER'S ADDRESS, ETC. IS NOT KNOWN, YOU MAY USE THE OFFICE PHONE TO CALL FOR THAT INFORMATION.

- B. IF YOU HAVE MORE THAN ONE EMPLOYER OR SOURCE OF INCOME, PLEASE FILL OUT AND SIGN ADDITIONAL VERIFICATION FORMS FOR EACH ONE. WAGE MATCHING HAS BEEN IMPLEMENTED BY USDA Rural Development TO CHECK EACH TENANT INCOME FOR PROPER AND COMPLETE REPORTING TO INSURE THAT APPROPRIATE RENTAL RATES ARE CHARGED.
- C. ALL PERSON WHO WILL BE LIVING IN THE UNIT THAT WORK OR HAVE ANY OTHER SOURCE OF INCOME MUST ALSO FILL OUT AND SIGN A VERIFICATION OF EMPLOYMENT AND INCOME FORM.
- D. APPLICATION AND SIGNED VERIFICATION FORMS HAVE TO BE RETURNED TO THE OFFICE BEFORE PROCESSING AND APPROVAL OR REJECTION CAN BE MADE.

YOU WILL NOT BE PUT ON THE APPLICATION LIST UNTIL THE FULLY COMPLETED APPLICATION AND SIGNED VERIFICATIONS (S) OF EMPLOYMENT AND INCOME ARE IN THE OFFICE.

HAVE YOU OR ANY MOF A FELONY?	MEMBER OF YOUR HOUSEHOLD EVER BEEN CONVICTED IF YES, EXPLAIN:
APPLICATION REQU	TIFY THAT I (WE) HAVE READ THE ABOVE STATED IREMENTS AND VERIFICATION OF EMPLOYMENT REMENTS AND UNDERSTAND THEM COMPLETELY.
SIGNATURE	DATE
SIGNATURE	DATE





APPLICATION FOR RENTAL

(Please <u>print</u> clearly				
FULL NAME:		SOCIAL	SECURITY#	
ADDRESS:(Street or P.O. Box)	(City)	(State)	(Zip)	
PHONE:	_HOW LONG AT T	HIS ADDRESS	_If less than one yea	r,
Previous address_ (Street and/or P.O. Box)	(City)	(State)	(Zip)	· · · · · · · · · · · · · · · · · · ·
BIRTHDATE//	SEX	RANK, if in Service	e:Unit	
PRESENT LANDLORD:_				
ADDRESS:(Street and/or P.O. Box)	(City)	(State)	(Zip)	
PRESENT RENTAL RAT	E:OR/	PRESENT HOUSE	E PAYMENT	
OCCUPATION:(Gross, before deductions	s)	TOTAL IN	ICOME:	<u>-</u>
EMPLOYER:	F	PHONE#:	HOW LONG?_	
ADDRESS: (Street and/or P.O. Box)	(City)	(State)	(Zip)	
If less than one (1) year,	orevious Employer:		Phone#:	
ADDRESS:(Street and/or P.O. Box)	(City)	(State)	(Zip)	<u>-</u>
OTHER INCOME:			SOURCE:	
OTHER INCOME:			SOURCE:	
	=========	========		======
SPOUSE OR CO-TENANT:		SOCIAL SE	CURITY#	
BIRTHDATE://	SEX:	_RANK, if in Service	ce:UNIT	





SPOUSE OR CO-TENANT'S OCCUPATION:	TOTAL INCOME:			
(Gross, before deductions)	101/	AL INCOME.		
EMPLOYER:	PHONE#	HOW LONG?		
ADDRESS:				
(Street and/or P.O. Box) (C	ity) (Sate)	(Zip)		
If less than one (1) year, previous I	Employer:	Phone#		
ADDRESS:				
(Street and/or P.O. Box) (Cit	y) (State)	(Zip)		
ALL OTHER INCOME:	SOURCE:			
OTHER OCCUPANTS OF APART	MENT (<u>DO NOT</u> include	your spouse/co-tenant)		
Full Name:	Birthdate//_	Sex:S.S.#		
Full Name:	Birthdate//_	Sex:S.S.#		
Full Name:	Birthdate//_	Sex:S.S.#		
TOTAL NUMBER OF OCCUPANTS	S:NUMB	BER OF FOSTER CHILDREN:		
PARENT OR NEAREST LIVING RE		E#		
ADDRESS: (Street and/or P.O. Box) (City) (State)	(Zip)		
CO-TENANT'S PARENT OR NEAF	REST LIVING RELATIVE	WHO WILL NOT RESIDE		
WITH YOU:		PHONE#		
ADDRESS: (Street and/or P.O. Box) (City) (State)	(Zip)		
MAKE & YEAR OF AUTO(S) 1 2TAG#	TAG# State	State		
		STATE		
CO-TENANT'S		STATE		
AUTO FINANCED WITH: 1	2	·		
FURNITURE FINANCED WITH: 1	2			





$\begin{cal}CREDIT\ REFERENCES\ (Please\ use\ additional\ space\ if\ needed.)\end{cal}$

1					
(Name)	(Street and /or P.O. Box)	(City)	(State)	(Zip)	
Phone#:	Payment Amount:		Balance		
2					
(Name)	(Street and /or P.O. Box)	(City)	(State)	(Zip)	
Phone#:	Payment Amount:		Balance		
3	(Street and /or P.O. Box)				
(Name)	(Street and /or P.O. Box)	(City)	(State)	(Zip)	
	Payment Amount				
				======	=====
BANK:	ADDRESS		ACCOUNT#		
BANK:	ADDRESS		ACCOUNT#		
=======			=========	======	=====
NET FAM	IILY ASSETS				
CASH ON H	HAND: \$		YES		NO.
	e a checking account? was previous month's balance? \$			-	
	e a savings account? is the current balance.? \$			-	
Do you hav	e any of the following:				
STOCKS? BONDS? RETIREME	ATION OF DEPOSIT? ENT/PENSION FUNDS? SPECIFY			 	
If yes to any	y, what is cash value? \$				
If yes, pleas	e any capital investments se describe cash value?				





		YES	NO
Do you have equity in any real property? If yes, please describe: What is the cash value? Is property mortgaged? If so, monthly mortgage payment \$			
Do you rent the property? If so, monthly rental income \$ What are the yearly expenses of property (taxes, insurance, etc.)	 		
Have you sold any assets within the last two-(2) y If yes, what was the amount received for those asset	/ears? s.		
Was the amount less than fair market value? If yes, how much less?	_ _ _		
Actual income from assets: Interest on savings, CD's, etc. Payments receivable from notes: Withdrawals from pensions, IRAs			
Do you have any loans receivable (money owed to lify yes, what is the amount?	_		
DO YOU OR THE CO-TENANT REQUEST THE \$40 HANDICAP ADJUSTMENT TO INCOME, A HANDIO OR REASONABLE ACCOMMODATIONYES	CAP ACCI		IIT,
If a care attendant (<u>non-related to you</u>) will be living a periodic basis, please list the following:	with you o	constantly or	on
Name of Care Attendant Phone	Number		
(In order to obtain a handicap deduction, you must Development Definition of Handicapped and Disa copy of these Definitions from the Site Manager.)	bled. You		





IF YOU ARE AGE 62 OR OLDER, OR REQUEST THE \$400.00 DISABILITY OR HANDICAP ADJUSTMENT, please complete the following:

TYPE	AMO	<u>DUNT</u>	<u>VERIFIABLE</u>	SOURCE
Health Insurance Prem.				
Prescription Drugs				
Doctor Bills				
Dental Expense				
Eyeglass Expense				· · · · · · · · · · · · · · · · · · ·
Hearing Aid Expense				· · · · · · · · · · · · · · · · · · ·
Cost of Care Attendant				
Medicare Premium				· · · · · · · · · · · · · · · · · · ·
Handicap Equip. Expense				· · · · · · · · · · · · · · · · · · ·
Other				
1Name		Relationship		none#
Address (Street and /or P.0	D. Box)	(City)	(State)	(Zip)
2.				
Name		Relationship	Р	hone#
Address (Street and /or P.				(Zip)
THREE PERSONAL REFER	ENCES (NOT Relatives)		
1.				····
Name	Hoi	me Phone #	Busin	ess Phone #
Address (Street and/or P.O. I	Зох)	(City)	(State)	(Zip)
2. Name	Hom	e Phone #	Rusine	ss Phone #
INGILIE	11011	o i none #	Dusille	55 i 11011 0 #
Address (Street and/or P.O. I	Box)	(City)	(State)	(Zip)





3					
Name		Home Phone #	Busi	ness Phone #	
A al alma a a	(Otro-et en d/en D.O. Dess)	(O:t-)	(01-1-)	(7:)	
Address	(Street and/or P.O. Box)	(City)	(State)	(Zip)	
1. Do yo	u know anyone (include rela ase list.	tive) who lives her	e or has lived h	ere?	
2. How	did you learn about our apar	tment complex? (C	Circle One)		
Newspap	er Ad * Yellow Pages * Fl	yers * Other Resi	dent		
Chamber	of Commerce * Friend * 0	Other			
3. Why	do you want to leave your c				_
. Pl	ease use this space for addi	ng additional inforr			
IF APPR	OVED, HOW SOON DO YO	U WISH TO MOVE	Ξ IN?	·	
PERMAN	Y THAT THE APARTMENT IENT RESIDENCE. I FURT N A SEPARATE SUBSIDIZE DN.	HER CERTIFY TH	IAT I WILL NOT	-	
I CERTIFY THAT THE INFORMATION GIVEN HEREIN IS COMPLETE, TRUE AND CORRECT. YOU ARE HEREBY EXPRESSLY AUTHORIZED TO VERIFY THE ACCURACY AND CORRECTNESS OF THESE STATEMENTS, TO COMMUNICATE WITH MY EMPLOYER AND CREDITORS, AND TO PROCURE SUCH OTHER INFORMATION WHICH YOU MAY REQUIRE TO EVALUATE THIS APPLICATION. A MISREPRESENTATION OR OMISSION SHALL ENTITLE THE LANDLORD OR HIS AGENT OT IMMEDIATELY CANCEL RENTAL CONTRACT AND REQUIRE APPLICANT TO VACATE IMMEDIATELY.					
I GIVE TI	HIS INFORMATION FREEL	Y, VOLUNTARILY	AND WILLING	GLY.	
Signature	e of Applicant	Dat	te		
Signature	e of Applicant		te		





The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluation of your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants of the basis of visual observation or surname.

APPLICANT: I do not wish to furr	APPLICANT: I do not wish to furnish this information(initials)					
Ethnicity: (National origin)Hispanic or Latino	Not Hispanic or Latin	10				
Race:American Indian or AlaskaBlack or African AmericanNative Hawaiian or Other F	W	sian hite				
Sex: Male	Female					
CO-APPLICANT: I do not wish to Ethnicity: (National origin) Hispanic or Latino	furnish this information Not Hispanic or Lati	,				
Race:American Indian or AlaskaBlack or African AmericanNative Hawaiian or Other F Sex:Male	W	sian hite				
Applicant's Signature	Date					
Co-Applicant's Signature	 Date					





TENA	NT RELEASE AND CONSENT	
I/We	ted below to release information regar formation on my/our apartment rental at the owner/manager of the apartment of	application. I/We authorize
INFORMATION COVERED		
I/We understand that previous or current inquires that may be requested include, bu criminal history, employment, income and this authorization cannot be used to obtain and continued participation as a Qualified	at are not limited to: personal identity, all assets, medical or child care allowand information about me/us that is not p	student status, credit and ces. I/We understand that
GROUPS OR INDIVIDUALS THAT M	MAY BE ASKED	
The groups or individuals that may be ask	ed to release the above information in	clude, but are not limited to:
Past and Present Employers Support and Alimony Providers State Unemployment Agencies Banks and other Financial Institutions Previous Landlords (including Providers Previous Landlords (including Providers Previous Agencies) Credit Reporting Agencies Welfare Agencies Educational Institutions Social Security Administration Medical and Child Care Previous Landlords (including Providers Public Housing Agencies) Criminal History Reporting Agencies		
CONDITIONS		
I/We agree that a photocopy of this authorithis authorization is on file and will stay i understand that I/We have a right to revie 18 years of age and older must sign this	n effect for a year and one month fr w this file and correct any information	om the date signed. I/We
SIGNATURES		
Signature of Applicant/Resident	Printed Applicant/Resident Name	Date
Signature of CO/Applicant Resident	Printed Co/Applicant/Resident Nam	Date
Signature of Adult Member	Printed Adult Member Name	Date
Signature of Adult Member Printed Adult Member Name Date		

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 SEPARATELY.

Contact



«sitename»

Apartment Community Name



«sitephonenumber»

Phone

We Do Business in Accordance With the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)



It is Illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

In the sale or rental of housing or residential lots	In advertising the sale or rental of housing
In the financing of housing	In the provision of real estate brokerage services
In the appraisal of housing	Blockbusting is also illegal
Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination: 1-800-669-9777 (Toll Free) 1-800-927-9275 (TTY) www.hud.gov/fairhousing	U.S. Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity Washington, D.C. 20410
Previous editions are obsolete I am aware of my rights to Fair Housing.	form HUD-928.1 (8/2011)
Tenant Signature Date	Tenant Signature Date





OPTIONAL FORM

DESIGNEE IN THE EVENT OF DEATH OF LESSEE DURING LEASE TERM:

If LESSEE fails to fill out this form, LESSOR shall have no responsibility after 14 days from the LESSEE's death for removal, storage, disappearance, damage, or disposition of personal property remaining in LESSEE's Premises, and LESSEE's security deposit shall be made to the Estate of LESSEE and/or forfeited if not claimed within 90 days.

In the event that LESSOR is not contacted within 14 days of LESSEE's death by a person appointed by a court with appropriate jurisdiction as the Personal Representative of LESSEE's estate, LESSEE hereby designates the following person as the appropriate person to contact in the event of LESSEE's death during the term of the Lease.

Phone Number: Email: LESSEE hereby authorizes LESSOR, in the e	
LESSEE's designee access to the premises at LESSOR or the LESSOR's agent; (2) allow the property found at the Premises; and (3) refund to the designee.	a reasonable time and in the presence of the he designee to remove any of the LESSEE's
LESSEE	DATE
LESSEE	DATE



