



Lovell Crossing Apartments

1300 Lovell Crossing Way
Knoxville, TN. 37932
Office 865-539-9130 Fax 865-539-9198



RENTAL QUALIFICATIONS:

In signing the application and submitting your application fee, you are giving IMS Inc. & Lovell Crossing Apartments the right to research the information you have provided us to make the recommendation for acceptance.

We will check your residence history. (No outstanding balances or evictions)
If you are a fulltime student, with no rental history established, it will not count against you.

We will check present employment.
If you are a fulltime student, with no employment established, we will require a Co-Signor.

We require your verifiable income to be at least three times the rental amount monthly.
You must provide 60 days of pay stubs or last years W- 2 form. (All roommates and Co-Signors)

We will check your credit rating with the credit bureau. (Good history required) 600 Beacon Score
If you are a fulltime student, with no credit history established, we will require a Co-Signor.
Beacon Scores of 575-599 can be approved with a pre-payment of your last month's rent.
Beacon Scores of 574 or under are declined. No Exceptions.
Non-Medical Collection amounts of \$500.00 or more will be reason for denial.
Non-Medical Collection amounts under \$500.00 must be paid in full for an approval.

We do not allow any felonies on your criminal background check.

We do not allow any sex offenders to live at Lovell Crossing.

Foreclosures and Evictions or bad debt to other apartment communities will be reason for denial.

Bankruptcy will need to be discharged and recent credit will need to be in good standing.

The income required for qualification is based on verifiable gross income. Your salary must be in line with the following amounts.

- An individual will need 3 times the rental amount per month.
- Roommates will need a combined income of 3 times the rental amount per month.
- Married couples' income will be combined.

We require that every adult (18 years or older) who resides in the apartment must have an approved application on file.

To be a qualified Co-Signor you will need to meet the same qualifications as an applicant and have perfect credit. You must sign the lease agreement along with the applicant(s).

We are a pet friendly community. We can accept small breeds as long as they are under 25 lbs. You may have a maximum of 1 pet per apartment. The pet fee is \$350.00 per pet that is to be paid before bringing the pet into the apartment.

Please understand that any falsification or omissions deemed deliberate are grounds for immediate disapproval. Approval is on the sole discretion of the management. We practice under equal housing opportunity codes and we do not discriminate based on age, race, color, religion, sex, family status, handicap, or national origin.

In signing the application, you are aware that if the application is not approved, the application fee of \$30.00 per single applicant or \$45 per married couple is nonrefundable. In accepting the application, we require separate checks or certified funds for security deposits and other applicable fees. Our security deposit is \$200.00 that would be refundable at the time of move out and a reservation fee of \$100.00 that is nonrefundable.

*****If you cancel your move-in you will lose your security deposit of \$200.00 and your reservation fee of \$100.00*****

By signing below you acknowledge that you have read and understand the foregoing rental standards.

Signature

Date

Signature

Date

Thanks for visiting us at Lovell Crossing Apartments!

Applicant Name _____ Date of Birth _____ SS# _____
First Middle Last Suffix

Current Address _____ Home Phone _____
Street City State Zip

Driver's License# _____ State _____ Cell Phone _____ Work Phone _____

Spouse Name _____ Date of Birth _____ SS# _____
First Middle Last Suffix

Current Address _____ Home Phone _____
Street City State Zip

Driver's License# _____ State _____ Cell Phone _____ Work Phone _____

List all other occupants below:

1. _____ 2. _____
Name DOB Relationship Name DOB Relationship

3. _____ 4. _____
Name DOB Relationship Name DOB Relationship

How long at **present** address? _____ Rent? _____ Own? _____ Monthly payment _____

Present Apt. Community/Mortgage Co. Name _____ Phone _____

Previous Address _____ How long at this address? _____
Street City State Zip

Rent? _____ Own? _____ Previous Apt. Community/Mortgage Co. Name _____ Phone _____

Current Employer _____ Occupation _____ Length of Employment _____

Employer Address _____ Annual Salary _____
Street City State Zip

Supervisor Name _____ Phone _____ Ext. _____ Fax _____

Previous Employer _____ Occupation _____ Length of Employment _____

Employer Address _____ Annual Salary _____
Street City State Zip

Supervisor Name _____ Phone _____ Ext. _____ Fax _____

Spouse Employer _____ Occupation _____ Length of Employment _____

Employer Address _____ Annual Salary _____
Street City State Zip

Supervisor Name _____ Phone _____ Ext. _____ Fax _____

Previous Employer _____ Occupation _____ Length of Employment _____

Employer Address _____ Annual Salary _____
Street City State Zip

Supervisor Name _____ Phone _____ Ext. _____ Fax _____

Other sources of income you would like for us to consider:

Source of Income _____ Amount _____

Source of Income _____ Amount _____

Have you ever been evicted? _____ Convicted of a Felony? _____ Filed Bankruptcy? _____

If yes to any of the above, please explain _____

Do you have a pet? _____ If so, what kind? _____ M/F _____ Age _____ Color _____ Weight _____



Vehicle Make/Model	Year	Color	Tag Number	State
Vehicle Make/Model	Year	Color	Tag Number	State
Vehicle Make/Model	Year	Color	Tag Number	State
Vehicle Make/Model	Year	Color	Tag Number	State

Please list two emergency contacts:

Primary Contact Name	Address	City	State	Zip
Relationship to Applicant	Home Phone	Work or Cell Phone		
Secondary Contact Name	Address	City	State	Zip
Relationship to Applicant	Home Phone	Work or Cell Phone		

Fair Housing

In accordance with federal fair housing laws, it is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin in connection with the rental of most housing. The federal agency which administers compliance with this law is the U.S. Department of Housing and Urban Development.

Equal Credit Opportunity Act

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency which administers compliance with this law is the U.S. Equal Credit Opportunity, Federal Trade Commission.

Application Fee

Applicant has submitted the sum of \$30.00 for single or \$45.00 for married couple, which is a non-refundable payment for the processing of this application. The application fee is not a rental payment or security deposit.

Initials	Initials
----------	----------

Reservation Fee

Applicant has also paid a \$100.00 non-refundable reservation fee that is not a rental payment or a security deposit. Applicant understands and agrees that if applicant cancels their move-in the Reservation Fee will be forfeited.

Initials	Initials
----------	----------

Security Deposit

Applicant has submitted the sum of \$200.00, which is payment of the security deposit for an apartment. If for any reason the application is declined by management, the security deposit will be refunded in full. If the application is approved and applicant fails to occupy the premises on the agreed upon date, except due to delay caused by construction or the holding over of a prior resident, applicant will forfeit the security deposit. Applicant understands and agrees that if applicant cancels their move-in the security deposit will be forfeited.

Initials	Initials
----------	----------

Permission to Release Information

I warrant and represent that the information submitted on this application is true and correct. I understand that any false information will constitute grounds for rejection of the application. I hereby authorize the release of all credit, income and rental/mortgage information to the agents and/or employees of IMS and Lovell Crossing Apartments. I understand that the lease agreement will not become effective until this application is approved by management.

Applicant Signature	Date
---------------------	------

Authorized Agent for Owner	Date Received
----------------------------	---------------

Spouse Signature	Date
------------------	------