

**UNITED MANAGEMENT II**

Dear Prospective Applicant:

The following items listed below are the required documentation that must be verified **before your application can be accepted for processing:**

1. Fully completed and signed application. (Attached)
2. **Money orders only** in the amount of \$8.00 (Eight Dollars) per adult 18 and older, living in the household. Made payable to: **United Management II** for a credit check (this is a non-refundable fee). **We do not accept CASH, CREDIT CARDS or DEBIT CARDS!!!**
3. **Money orders only** in the amount of \$22.00 (Twenty-two Dollars) per adult 18 and older, living in the household. Made payable to: **United Management II** for a criminal background check (this is a non-refundable fee). **We do not accept CASH, CREDIT CARDS or DEBIT CARDS!!!** We will only run the criminal background check if the credit is approved.
4. Your application is valid for **120 days** and we request that you keep up with the renewal. We will run a credit check and a criminal background check on anyone that will be living in the household 18 and older.
5. **A COPY OF YOUR I.D. AND SOCIAL SECURITY CARD WILL BE REQUIRED WHEN SUBMITTING THIS APPLICATION!!**

**Please read the following and complete and sign below:**

I hereby authorize any and all Agencies, Offices, Groups, Employers, and/or Organizations to provide information regarding all income and benefits that I receive to United Management II, also known as United Management II. I understand that a complete criminal history, credit history check, landlord reference check, and all questions in the application will be made for a future date if this information is required to maintain eligibility at the above mentioned apartment complex.

Full Name (print): \_\_\_\_\_

Maiden Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

P.O. BOX 87770  
FAYETTEVILLE, NC 28304

**TENANT SELECTION CRITERIA UTILIZED BY UNITED  
MANAGEMENT**

TO: Whom it may concern

Any applicant capable of executing a contract for tenancy will be considered for occupancy without regard to race, color, national origin, religion, sex, familial status, age, and handicap if able to meet the following requirements:

1. Gross household income does not exceed the most limiting amount dictated by any type development loan funding, i.e., Rural Development, Home Rental Production Program, or Affordable Housing Tax Credit Program.
2. Household size does not exceed the maximum limits cited in the approved lease agreement for the size of the unit to be occupied.
3. Credit check must demonstrate financial responsibility. Accounts rated R-4 and higher will be rejected, with the exception of medical collections not exceeding \$1,500.00 and Debtor Repayment Plans (R-7), which are on schedule.
4. Must have \$500, \$550, \$600 or \$650 of monthly income for one, two, three, or four member household respectively. This amount may be waived in the case of an elderly household whose only income is Social Security benefits if less than the applicable floor.
5. Criminal background check must reflect a history of personal conduct and behavior free of dangerous or threatening acts which would be detrimental to the health and safety of other tenants at the complex.

Dear Apartment Applicant:

We take pride in our management and in our apartment communities. We actively seek good residents to make their homes with us and we strive to provide the best services we possibly can while they live in the communities we manage.

We screen our applicants very carefully and we completely verify all information given to us on the rental applications and other sources available to us. We run a credit report, verify employment, check previous rental history, and we will run a criminal background check.

This screening is used for every applicant the same way – fairly, consistently, and uniformly. We work diligently to observe both the spirit and the letter of the fair housing laws. Not just because they are the law of the land, but also because we sincerely believe in fair housing and equal opportunity for everyone.

An applicant who passes the screening criteria is offered an apartment when a suitable apartment is available. An applicant who does not satisfy the screening criteria is not accepted as a resident.

By submitting your application in one of our communities, you acknowledge that these checks and verifications will be done, and you give your permission for us to do so.

Please complete every section of your application in full, by not doing so; we will not be able to process your application successfully. If there is any item on the application that you do not understand, do not hesitate to ask for assistance from the manager.

The information you disclose about your household income is subject to wage matching from a third party source. A wage match can be initiated at the time of move-in by the government agency that monitors the federal housing program of this community. Please try to be accurate and thorough when filling out your application.

Remember, we are here to be of service to you and others seeking housing. We welcome your suggestions as how we might perform our task better and more efficiently. We will do our best to process your application quickly and give you an answer within a reasonable time.

Please sign and date this letter and return it to the manager. Thank you for submitting an application at our community: we sincerely hope that you will be a satisfied resident with us.

Sincerely,  
Site Manager

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Applicant signature

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Date:





## **UNITED MANAGEMENT, INC. CREDIT POLICY**



The following criteria will be used in determining whether an applicant's credit is approved or rejected for housing with United Management, Inc.

1. Credit report is required on each applicant through Experian Credit Information Service.
2. There must be two (2) good credit ratings for every one (1) bad credit rating.  
Ratings:
  - a. Zeroes are considered too new to rate and are not considered good or bad.
  - b. A rating of 1 is considered to be good credit, 2 & 3 is considered acceptable but not counted as good credit. Only ratings of 1 are used in counting the good credit ratings versus the bad credit ratings.
  - c. Ratings of 4 through 9 are considered bad credit.
3. Judgments, Liens, and Collections are listed under public records and are considered bad credit. These may appear on the credit report for a period of seven years even after they have been paid in full or satisfied. Fully paid judgments, liens, and collections will not be considered good or bad credit.
4. Any amount owed to United Management, Inc. must be paid in full before an applicant can be approved.
5. All bad credit identified on the report, as medical will not be considered when evaluating the applicant's credit. The Applicant will be responsible for providing evidence that the bad credit is a medical expense if it can not be recognized as such on the credit report. A maximum of \$1,500.00 for medical bills will be allowed.
6. Defaulted student loans are considered bad credit.

Consideration will be given to extenuating circumstances regarding an applicant's credit history, such as hardships and disputes with creditors. The applicant will need to submit reliable written evidence of circumstances beyond the applicant's control that caused the credit to be bad. It is not the Management Company's responsibility to inquire about possible extenuating circumstances or mitigating factors. The burden of proof to present documentation of unusual circumstances rests entirely with the applicant.

Consideration will be given to the applicant's efforts to correct their bad credit. The applicant may submit receipts or evidence of substantial efforts to establish payment arrangements to correct the bad credit.

An applicant will not be rejected due to lack of credit history or not credit history.

It is the policy of United Management, Inc. to comply with the provisions of all federal, state, or local laws prohibiting discrimination for credit on the basis of race, color, religion, sex, age, marital or familial status, national origin or physical or mental handicap.

United Management, Inc. has a contractual agreement with the Experian Credit Information Service not to disclose the contents of any credit reports with the applicant or any other person. The applicant may

obtain a copy of the credit report by contacting the Experian Credit Information Service at (866) 200-6020.

## **UNITED MANAGEMENT II, INC. CRIMINAL BACKGROUND POLICY**

**UNITED MANAGEMENT II, INC.** requires all applicants to provide written authorization giving United Management II consent to process a criminal background check. It is our policy not to rent to applicants whose criminal history indicates a tendency towards physical violence, harassment, endangering the safety of others, interfering with the quiet enjoyment of others, or any other activity that could disturb the residents of our communities. These activities may include but are not necessarily limited to, the following:

1. Conviction of a misdemeanor (other than minor traffic violations).
2. Conviction of a felony.
3. Activities involving selling and/or distribution of illegal substances.
4. Any prior actions or activities while on the property managed by UNITED MANAGEMENT II that disturbs the safety and/or quiet enjoyment of our apartment communities.

**NOTE: Applicants who have pending charges for misdemeanors (other than minor traffic violations) or felonies will not be approved.**

Revised 05/04/2009

Equal Housing Opportunity