



MIRAIDO VILLAGE
APARTMENT HOMES
566 North Sixth Street, San Jose, Ca 95112
Phone (408) 297-0990 / Facsimile (408) 275-0274
www.miraidovillage.com

Application Qualifying Guidelines

Thank you for choosing **MIRAIDO VILLAGE APARTMENTS** as your new home. When applying for an apartment home, it is necessary for a separate application to be processed on all prospective residents 18 years of age or older. A non-refundable application fee in the amount of **\$35.00** per applicant is required. A valid form of legal identification is necessary at the time of application and move-in.

All prospective residents will be qualified based on the following criteria:

Occupancy Standards – the maximum number of occupants per apartment are as follows:

Studio	2 Persons
1 Bedroom	3 Persons
2 Bedroom	5 Persons

If for any reason the number of occupants exceeds the maximum number of that floor plan, resident(s) may be able to transfer to the appropriate floor plan, (subject to availability of alternate floor plan types and resident's compliance with existing lease agreement), to comply with occupancy limits, or vacate the apartment subject to the terms and conditions of the lease agreements and supporting addenda.

Income - Applicant(s) must have a verifiable source of income, that when combined, the gross amount is equal to the minimum of 2.5 times the amount of the monthly rent. If retired or unemployed, applicant(s) must provide other sources of verifiable regular monthly income, (for example, investments, trust funds, child support, alimony, etc.) that cover 2.5 times the amount of the monthly rent, for monthly income sources; or cover the entire amount of the lease term (example -savings accounts).

Employment - When applying it is the obligation of the applicant to provide proof of employment by providing 2 of the most recent pay check stubs; or if self employed, the previous years tax return or W-2; or job offer letter stating the start date and salary on company letterhead. ****Students must provide documentation of full time student status: a guarantor or additional deposit will be required.**

Rental History - Applicants must provide at least 6 months of verifiable rental and/or payment history within the last 2 years from a landlord, apartment community or mortgage company, (including a prompt payment record and compliance with all community policies). Acceptable rental/payment history would include no more than (3) late payments or returned checks per year of residency. Reference information from family members or friends will not be considered.

**PROFESSIONALLY MANAGED BY EVANS PROPERTY MANAGEMENT, INC.
EQUAL HOUSING OPPORTUNITY *** AQG VERS. EFFECTIVE 3/30/07**

Miraido Village does not discriminate on the basis of handicapped status in the admission or access to, or Treatment or employment in, its federally assisted programs and activities.



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Credit Requirement – The credit report will be evaluated by an outside agency and approval will be based on the negative to positive account rating model. Delinquent medical accounts and paid collection accounts will not be considered. Applicant(s) negative credit rating may require an additional deposit and/or a **guarantor in addition to the Adverse Action section below. By California Law, each applicant will be given a copy of their credit report from the property, if requested. If Applicant(s) do not agree with the credit findings, he or she is responsible for contacting the credit bureaus.

Adverse Action – An additional deposit and/or **guarantor may be required if any of the above criteria have not been met, or have only been partially met. All adverse action requirements will be combined when reviewing multiple applications.

Note: All **guarantors must have gross monthly income equal to 4 times the monthly rent amount and must meet the rental/payment history criteria and must have established credit history rated positive by an outside agency.

Automatic Denial for Residency – An Applicant will automatically be denied for the following reasons:

- Having been evicted by a previous landlord for cause, or currently under eviction.
- Falsification of any information on the rental application.
- Anyone currently in the process of filing bankruptcy.
- Any unresolved debts to a landlord or mortgage holder, (unless debt is paid prior to approval of application)
- Rental applicants who have been convicted of a felony or misdemeanor involving violence against a person or property; possession, manufacturing, using or distributing a controlled illegal substance, possession of an unregistered firearm or illegal weapon.

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To LIHTC Applicants Only - ** When applying for a Tax Credit unit in our community, rules regarding Student Status and/or Guarantors will follow the government regulated program guidelines as follows:

Guarantors **cannot** be used, as all incomes from all applicant's will be counted toward the income limit for the unit and all applicants must reside in the unit, sign the lease agreement and all required LIHTC paperwork. The entire composition of the household may **never** at any time consist of **ALL** full time students, unless your household falls under one of the four categories below. This is a program requirement:

Receiving assistance under title IV of the Social Security Act (AFDC/TANF)

Enrolled In a job training program receiving assistance through the Job Training Participation Act (JTPA) or another similar program.

Married and filing a joint tax return

Single Parent with a dependant Child or Children and neither you nor your child (ren) are dependant of another individual.

You're holding deposit of \$100.00 to reserve the unit and your application fee(s) of \$35.00 per adult must be paid in separate checks or money orders. Please make sure that all of the information on your application is correct and that nothing is left blank; this could delay processing time. If you have any questions, please do not hesitate to contact us at (408) 297-0990.

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Applicant(s) acknowledgement of receipt of "Applicant Qualifying Guidelines"

_____ Applicant's Signature	
_____ Applicant's Signature	
_____ Applicant's Name (please print)	
_____ Applicant's Name (please print)	
_____ Applicant's Address	
_____ Applicant's Address	
_____ Home Phone	_____ Work Phone
_____ Home Phone	_____ Work Phone
_____ Owner/Agent Signature	_____ Date



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