



Goralnik Realty Company

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Rental Criteria For Goralnik Realty

Welcome to Goralnik Realty! We appreciate your interest in our community and look forward to assisting you in your search for a new apartment home. Please review the following rental criteria prior to completing your application for residency. Our staff will be happy to address any questions or concerns that you may have.

APPLICATION PROCESS

Applicants must be 21 years of age or older to apply for residency. A valid driver's license or government issued photo ID is required to view an apartment. If an applicant falsifies any information on the rental application, or cancels after the application has been processed, all monies will be forfeited.

EMPLOYMENT HISTORY

Applicants must provide complete employment information. New hires will be required to provide a new hire letter on letterhead stating title, start date, and income. Computer generated letters will not be accepted. Self employed persons and independent contractors must provide a recent individual tax return. Persons starting a new business who cannot yet prove income will need to pre-pay the entire lease or obtain a qualified cosigner. Goralnik Realty does not accept unemployment compensation as proof of income, nor do we accept corporate tax returns unless specific individual salaries can be determined. If an applicant has been employed less than six months with current employer, a lease guarantor or extra deposit will be required unless excellent credit or rental history has been established.

INCOME

Each of our properties has an income requirement that will be discussed with you by the Manager. If you do not meet the income requirement, you may qualify for a cosigner. A recent pay stub (from the past 30 days) or a current W-2, 1099 or tax return will be required. If using child support or alimony to qualify, the amount must be confirmed in a legal court document or divorce decree.

CREDIT

Credit history should be favorable. Applicants with some minor negative credit may qualify with a cosigner (at management's discretion) or an additional security deposit not to exceed a sum equal to two months rent. Bankruptcies must be discharged for at least one year, and no negative credit since the filing. A minimum of a one-month security deposit will be required. Poor credit after a bankruptcy or multiple bankruptcy filings will not be accepted. Pre-payment of the lease may be required in certain cases.

CRIMINAL HISTORY

Any person convicted of a felony will be denied. Management will review misdemeanors, cases involving adjudication withheld, probation or suspended sentence.

RENTAL/MORTGAGE HISTORY

All rental and mortgage history must be favorable. Evictions and foreclosures will be denied.

UTILITIES

Any outstanding utility bills such as Ameren UE and Laclede Gas will have to be paid in full prior to final approval and move-in.

SOCIAL SECURITY NUMBERS

Persons who do not have a social security number must provide a visa, visa waiver or resident alien card. If approved, a deposit equal to 2 months rent will be required. This also applies to students from out of the country who cannot provide a local guarantor. Any applicant who has a non-verifiable SSN will be required to get a computerized printout from the local Social Security office proving the number has been issued to them. Copies of Social Security cards will not be accepted.

LEASE GUARANTORS

A lease guarantor will be allowed at management’s discretion. Applicants with credit issues or negative rental/mortgage history are not eligible for a lease guarantor. Lease guarantors must have favorable credit history established with no negative accounts, and must prove sufficient income to meet the rent as well as their own financial obligations.

SECURITY DEPOSITS

Security deposits are required within 24 hours after approval. Security deposits are non-refundable after 48 hours.

Any applicant who falsifies information on the rental application will not be accepted for residency or may be subject to immediate lease termination. The security deposit will also be forfeited.

Goralnik Realty does business in accordance with the Federal Fair Housing Act and does not discriminate based on race, color, religion, sex, handicap, familial status or national origin.

Applicant accepts and understands the above criteria.

Applicant Name

Date

Applicant Name

Date

Property Manager

Date

Revised 1/15/12