

Pyramid Properties
Sullivan Place Apartments
3015 N. 23rd Street
Saint Louis, Missouri 63107-3430
(314) 269-8000 - Office
(314) 269-8001 - Fax

Dear Applicant:

Thank you for your interest in our Sullivan Place Apartment community..

Enclosed you will find a Rental Application, Resident Selection Criteria and a Permission to Obtain Information Form along with several household income verifications forms. A separate Tenant Screening Service will professionally screen all applications.

All applicants, age 55 years and older in your household, must complete an application and submit an application fee or one joint application if you are a married couple, married over six (6) months. All applicants must submit the non-refundable application fee of \$50.00 upon return of the application, unless you are only being placed on the waiting list. There is no fee due to be placed on the waiting list, only when your application is actually run. If you are a married couple, the application fee is \$65.00. Application fees should be in the form of a Money Order or Cashier's Check only. **Cash or personal checks will not be accepted.** The application fee should be made payable to Steller Properties, Inc. Please be advised that applications submitted without the application fee will not be processed.

If you are completing the application to be placed on our waiting list only then no monies are due at this time. Application fees are due when your applications are actually run. All applications and fees, if applicable, should be mailed or delivered to:

***Sullivan Place Apartments – Attn: Vicki Jackson, Property Manager
% Pyramid Properties, Inc., 3015 N. 23rd Street, St. Louis, MO., 63107-3430***

Upon receipt, we will date stamp each completed application. Please note the initial screening of an application takes approximately two weeks. Once screenings are completed, all applicants will be notified by telephone or in writing.

If your application can't be processed due to the availability of units we will keep your application on file for twelve (12) months and your application fee, if remitted, will be returned. Keep your Money Order or Cashier's Check receipt to obtain a refund from the issuing company.

Again, thank you for your interest in our Steller Properties managed Sullivan Place Apartments.

Sincerely,

The Staff of Pyramid Properties
Sullivan Place Apartments

Enclosures

Dear Applicant:

Before your application for housing can be processed we must have ALL the documentation necessary to verify your household income, assets and family composition.

Below is a list of possible household income, assets or household composition information sources that are needed:

Records of Earned Income (On all household members 55 years of age or older)

- Paycheck stubs (4 – 6 current pay stubs; New employment letter of hire statement, on Company letterhead)
- W 2 Form
- Most recent Income Tax Return (State or Federal)
- Wage Tax Receipts

Records of "Other" Income

- Pensions and annuities (Current award letter or latest check stub from issuing institution)
- Social Security Benefits (Current award letter, no more than 30 days old)
- SSI (Current award letter, no more than 30 days old)
- Unemployment Compensation (Determination letter, Form 2000; Form UC 30; or latest check stub)
- Welfare, TANF/AFDC (Current award letter, no more than 30 days old, or latest check stub)
- Worker's Compensation (Form DOL 203, or latest check stub)
- Alimony (Copy of Court Order)
- Child Support (Copy of Court Order or notarized statement of voluntary support payment amounts)
- Education/Scholarships/Stipends (Copy of current award letter)
- Trade Union Benefits (Copy of 4 – 6 current check stubs)
- Other Public Assistance (Copy of current award letter, no more than 30 days old)
- Income from Assets (Current Credit Union; Bank or Savings & Loan Statements, etc.)
- Military Pay Verification (Copies of 4 – 6 current pay stubs)
- Regular gift or contributions from family, friends, Church, etc.
- Net Income from Self-Employment; or a Business that is owned by you or a member of your household (most recent Income Tax Return)
- Other sources not mentioned here but applicable to your household

Asset Information

- Checking/Savings Accounts (Two most recent bank statements); Cash held in safety deposit boxes or at home)
- Stocks/Bonds (Copy of current Certificates)
- Mortgage Note
- Income Tax Return, most current
- Certificates of Deposit (CD's); Money Markets
- 401K's
- IRA/KEOGH
- Savings Bonds
- Personal Property, held as investment
- Whole Life/Universal Life Insurance

Records of Family Circumstances/Family Composition/Allowances - (We will make copies)

- Birth Certificates for ALL household members, including Head of Household
- Social Security Cards for ALL household members, including Head of Household
- Picture ID's of ALL household members 18 years of age or older (Driver's License; State ID's, etc.)
- Work Permits
- Statement of Disability
- Adoption Papers
- Income Tax Returns
- Legal documents showing formal adoption being pursued
- Written verification of Full/Part time student status on ALL household members 18 years of age or older (School must provide this information on their letterhead)

**STELLER PROPERTIES, INC.
RESIDENT SELECTION CRITERIA**

In order to select responsible residents, Steller Properties, Inc. requires applicants meet the following criteria in accordance with Federal, State and Local housing laws. Steller will take verifiable extenuating circumstances into consideration.

- Be a minimum of 55 years of age.
- Complete all required paperwork in a true and accurate manner and supply written documentation less than 90 days old to substantiate the information provided.
- Not exceed Median Income Limits established by the Department of Housing & Urban Development (HUD), Missouri Housing Development Commission (MHDC) and the St. Louis Housing Authority for family size and income percentages-or any other agency that may govern. Written documentation less than 90 days old to substantiate the information provided.
- Submit a non-refundable applicant-screening fee of **\$50.00 in the form of a Money Order or Cashier's Check only, at the time the application is submitted. Married couples, married at least six months, should submit a \$65.00 Money Order or Cashier's Check.** This non-refundable fee is due for all applicants 18 years of age or older. Married couples are permitted to submit one application fee. The application fee will be returned for all unprocessed applications.
- Demonstrate willingness and ability to make timely rent payments. Steller considers rental histories, as substantiated by prior landlord references, in determining the applicant's eligibility.
- Demonstrate willingness to meet the obligations and requirements of the Lease, as substantiated by prior landlord references.
- Demonstrate satisfactory credit and rent history as evidenced by credit screening conducted by **Credit Verification Services.**
- Accommodate a **home visit** by Steller Management Staff to evaluate the applicant's capacity to take care of the premises.
- Bad debts, judgments, bankruptcies and collection accounts will reflect negatively on the applicant's credit history and may disqualify the applicant. Lack of credit history will not necessarily automatically disqualify the applicant.

The following items will disqualify an applicant from achieving residency, without exception:

- Discovery of any false information provided by applicant (s).
- Applicant must have satisfactory record checks for criminal and/or disruptive activities obtained from local and/or state sources. Steller refuses housing to convicted felons for a minimum of **ten (10) years from the date of conviction.** If the applicant is a recovering chemical dependent, Steller requires written verification from a professional source.
- Negative Landlord Reference; Prior and/or current landlord judgments against applicant (s), as noted on the credit report or landlord reference.
- Unsatisfied electric or gas judgments, as noted on the credit report, which will prevent the applicant (s) from having the utilities placed in his or her name(s) as required by the Lease.

I/We have read and understand the above selection criteria and understand that any information obtained is used solely for the purpose of evaluating my/our application for rental housing.

Applicant's Signature

Date

Other Household Memebers Signature

Date

NOTICE TO ALL APPLICANTS

Options for Applicants with Disabilities and Handicaps

We are not permitted to discriminate against applicants on the basis of their race, color, religion, sex, national origin, familial status, disability or handicap. We also have a legal obligation to provide “reasonable accommodations” to applicants if they or any family members have a verifiable disability or handicap. Accommodations may include reasonable accommodations (such as changes to the policies or procedures) as well as structural modifications to the units or premises.

Examples:

- Making alterations to a unit so it could be used by a family member with a wheelchair;
- Installing strobe flashing light smoke detectors in an apartment for a family with a hearing impaired member;
- Permitting a family member to have a seeing eye dog to assist a vision impaired family member in a family development where dogs are not usually permitted;
- Making large type documents or a reader available to a vision impaired applicant during the application process;
- Making a sign language interpreter available to a hearing impaired applicant during the application interview;
- Permitting an outside Agency to assist an applicant with a disability to meet the property’s applicant screening criteria

If you need assistance in completing any part of this application form, the following agencies may be able to assist you:

<u>Paraquad - Independent living for the disabled, handicapped and hearing impaired</u>	<u>(314) 567-1558</u>
<u>Rehab Services for the Blind</u>	<u>(314) 877-0151</u>
<u>Missouri Counsel for the Blind</u>	<u>(314) 832-7172</u>
<u>St. Louis Society for the Blind</u>	<u>(314) 968-9000</u>
<u>TDD</u>	<u>(314) 966-1192</u>

An applicant family that has a member with a disability must still be able to comply with the property’s Lease Agreement; for instance: Ability to pay rent; care for their apartment; report required information to the Manager; avoid disturbing their neighbors, etc. However, there is no requirement that the applicant family must be able to do these things without assistance. If you or family member have a disability and think you might need or want a reasonable accommodation, you may request it at any time in the application process or after admission. This is up to you. If you would prefer not to discuss your situation with Management, this is your right.

Steller Properties, Inc.

Sullivan Place Apartments

3015 23rd Street, 63107

(314) 269-8000 - Office
(314) 269-8001 - Fax

LIHTC CERTIFICATION OF STUDENT ELIGIBILITY

Household Name: _____

Property Address: _____ Saint Louis, Missouri 63107

THIS SECTION TO BE COMPLETED BY THE APPLICANT/RESIDENT

For the purpose of this form, a full time student is defined as one who is, or will be, carrying a full-time subject load at an institution with a degree or certificate program or one who was carrying a full-time subject load during any portion of five (5) months within the current calendar year.

CHECK ONE

- This Household IS NOT comprised ENTIRELY of full-time students as defined above.
- ALL members of this Household are full-time students, but the following checked item applies:
- A member of this Household is receiving assistance under Title IV of the Social Security Act (TANF).
 - A member of this Household is enrolled in a job-training program receiving assistance under the Job Training Partnership Act or under other similar Federal, State or Local Laws.
 - The entire household is composed of a Head of Household who is a single parent with children and such parent and children are not dependents (as defined in IRC Section 152) of another individual.
 - The entire Household is composed of individuals who are married and file a joint tax return.

I understand that this Certification is made part of the qualification process to determine eligibility for residency. Any misrepresentation herein will be considered a material breach of the Lease Agreement and subject me to immediate eviction. Under penalties of perjury, I certify the above information to be true, as of the date shown below.

 X _____ / / 2006

 X _____ / / 2006

N. 23rd . Street
 St. Louis, MO. 63107

Phone: (314) 269-8000
 Fax: (314) 269-8001
vjackson@pyramidstl.com

ACCOUNT ASSET VERIFICATION

Applicant/Resident: _____
 Address: _____
 City, State, Zip: _____, 631_____
 SSN: _____

Date: ____ / ____ / 2006
 Phone: _____

Bank: _____
 Address: _____
 City, State, Zip: _____
 Phone: _____ Fax: _____

The individual named above has applied for, or is residing in, an apartment and has authorized you to provide checking/savings, etc. account asset verification. Our apartment community is regulated by Section 42 of the Internal Revenue Code that requires us to verify and applicant/resident projected gross earnings for the next twelve (12) months.

We appreciate your timely cooperation in completing this form in its entirety. Please be advised that intentionally supplying false information is punishable under the Statute of Frauds.

Sincerely,

 Agent of the Owner

X
 Resident/Applicant

DEPOSIT ACCOUNTS OF RESIDENT/APPLICANT

<u>JOINT</u> (Circle One)		<u>TYPE OF</u> <u>ACCOUNT</u>	<u>ACCOUNT</u> <u>NUMBER</u>	<u>CURRENT</u> <u>BALANCE</u>	<u>AVERAGE</u> <u>BALANCE</u> (6 Months)	<u>INTEREST</u> <u>RATE</u>	<u>DATE</u> <u>OPENED</u>
YES	NO	Checking		\$	\$	%	
YES	NO	Savings		\$	\$	%	
YES	NO	IRA		\$	\$	%	
YES	NO			\$	\$	%	
YES	NO			\$	\$	%	

If joint accounts exist, please identify with whom:

ACCOUNT NUMBER	NAME OF JOINT ACCOUNT HOLDER

<i>PRINTED NAME OF PERSON VERIFYING INFORMATION</i>	<i>TITLE</i>	<i>CONTACT PHONE #</i>
<i>SIGNATURE OF PERSON VERIFYING INFORMATION</i>	<i>---</i>	<i>DATE</i>

Please complete all entries on this form and return to Management Office at your earliest convenience.

Thank you.

*Your household is already a qualified household or is applying for residence in a **Section 42 Tax Credit unit** and you have received a program information sheet explaining the requirement of this program. As a part of the qualifying process, you must disclose all of the following information concerning your assets and income. Please review each item carefully and initial those categories that apply to your household and enter N/A next to those that don't.*

_____ Interest, dividends and other income from net family assets, including assets belonging to children in the household.

Assets include:

- Cash held in savings account, checking accounts, safe deposit boxes, homes.
- Revocable trusts
- Equity in rental property or other capital investments
- Stocks, bonds, T-bills, certificates of deposit, money market accounts
- Individual Retirement and Keogh Accounts (IRA)
- Retirement and Pension Funds
- Whole or universal life insurance policies
- Personal property held as an investment
- Lump sum or one-time receipts, i.e. inheritances, capital gains, lottery winnings, insurance claims or settlements, victim's restitution
- Mortgage or deed of trust

_____ Employment income for all persons 18 and over.

_____ Net income from self-employment or a business that is owned by you or a member of your household.

_____ Social Security, pensions, disability income.

_____ Annuities, insurance benefits, etc.

_____ Unemployment, worker's compensation, severance pay.

_____ Welfare, AFDC, TANF.

_____ Alimony, Child Support.

_____ Regular gifts or contributions from family, friends, church, etc.

_____ Relocation payments per Title II of Uniform Relocation Assistance and Real Property Acquisition Policies of 1970.

_____ Income from trust funds.

Signature Clause: I understand that management is relying on this information to prove my household's eligibility for the Low Income Housing Tax Credit Program. I certify that all information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application. I also understand that such action may result in criminal penalties.

X _____
Signature of Applicant/Resident

_____/_____/2006
Date

REAL ESTATE - PROPERTY VALUE REQUIREMENTS

If you own/have any real estate property in your name we will need the following information in order to determine the value of this asset.

1. A “Value Statement” from the City of Saint Louis’ Assessor’s Office. You can request this by telephone @ (314) 622-4185. This document will list both the assessed and appraised value of your real estate property.
2. If you still have a Mortgage you will need to provide us with a written statement from your Mortgage Company stating your Mortgage balance amount due.
3. If your Mortgage is paid off we just need a written statement from you indicating this.

Thank you,

Pyramid Properties
Sullivan Place Apartments
3015 North 23rd Street
Saint Louis, Missouri 63107

Credit Verification Services

PERMISSION TO OBTAIN
INFORMATION

1919 S. Grand, Ste. M4
St. Louis, MO 63104
314-772-4500 (Phone)
314-772-4100 (Fax)

Please Return Fax To:

Date: _____

PLEASE PRINT

(Applicant – fill in this information only & sign below)

Sullivan Place Apartments -

Applicant's Name: _____

Address: _____

Social Security #: _____

(This area for CVS office use only)

TO: _____

Phone #: _____

Fax: _____

Dear Reference of the Applicant:

The undersigned has given you as a reference in applying to rent property and has authorized the disclosure of the requested information. Please fax this information at your earliest convenience. A self-addressed, stamped envelope is enclosed if you must respond by mail. Please reply as quickly as possible, as property is being held and we are awaiting your response in order to have complete information. Thank you in advance for your cooperation.

Applicant, leave this section blank. Information is to be filled in by your reference. Sign at bottom of this form to give your permission to obtain information.

Landlord/Mortgage Holder Information

Verified by: _____

Address being verified: _____

Dates of residency: From: _____ To: _____

Lease expiration date: _____

Rent Amount: \$ _____ NO. of work orders _____

How did tenant pay rent?

Always on time Seldom late Constantly Late

Did Tenant give at least 30 days notice? Yes No

Did tenant/guest cause any disturbances? Yes No

Did tenant/guest destroy any property? Yes No

Would you rent to this tenant again? Yes No

Credit Reference Information

Type of Account? _____

Date Opened? _____ High Credit? _____

Pay off date? _____

Paid: Always on time Seldom late Consistently late

Employment Verification

Verified by: _____

Date of hire: _____

Position held: _____

Monthly salary: \$ _____ OR Hourly rate: \$ _____

Full time position Part time position

#Hours in a typical work week: _____

Prospects for continued employment: _____

OR Termination date: _____

Bank Reference Verification

Verified by: _____

Location: _____

Account #: _____

Date Opened? _____

Average Balance: _____

(Applicant's Signature)

(Other Household Members Signature)

Sincerely,

Resident Manager or Authorized Agent