

**Cedar Crossing Apartments**  
**5802 Rosebay Court, Frederick, MD 21703**  
**301-695-0855 cedar@gellerproperties.com**

**Rental Policy**

The following summarizes the charges and minimum requirements necessary to qualify for an apartment.

**Application and Holding Fees:**

- \$35 non-refundable application fee per applicant (applies to all occupants 18 years of age or older, and/or any Guarantors and Lease Holders. This fee is payable when application is submitted.)
- \$200.00 holding fee, which will be paid in the form of a money order or other guaranteed funds at the rental office, or online, is due within two days of application approval. When the lease is signed the holding fee will be applied to your first month's rent. If you choose to cancel the application in writing within 24 hours of paying the holding fee, the holding fee will be refunded in full. If you cancel the application at any time or for any reason after 24 hours of paying the holding fee, the holding fee will become non-refundable.

All applicants must be 18 years of age or older, and occupy the apartment full-time as their primary residence. All applicants, including Guarantors and Lease Holders who may not occupy the apartment, will be subject to a credit and background check.

**Required Documents:**

Documents needed for approval must be submitted when application is completed:

- A government issued photo identification.
- A Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN). If a SSN or ITIN does not exist you may qualify on the condition that one of the two requirements for conditional acceptance are met.
- Four most recent pay stubs, or if other income is received, reliable documentation substantiating any other income being received .

If approved, the rental office will hold an apartment no more than five days from the initial move-in date scheduled.

**Candidate Qualifications:**

There are four main areas of required and preferred qualifications that Management will review to determine approval or denial of an application:

**Income Requirements:**

- Monthly gross income (before taxes) must be equal to or greater than three times the amount of the monthly rent. If there is more than one applicant, the incomes may be combined to meet this requirement. Child and/or spousal support may also be included as a source of income for consideration of your application if you wish it to be included for income eligibility.
- Your income must be verifiable with paycheck stubs, a tax return, a bank statement reflecting an amount in savings equal to or greater than the rent total for the lease term, or an offer letter of new employment.
- If you are not currently employed, you must show proof of ownership of liquid assets equal to one year's rental obligation. These assets must be verifiable and be in your name or you must have ownership rights

in the assets – for example a savings account, retirement account, or trust for which you are the beneficiary.

- Or, at least one applicant must be continuously employed for six months with the current employer. In the event an applicant is receiving Social Security benefits, proper documentation must be provided to the office to verify your income.

**Credit Requirements:**

- Applicant(s) credit report must be favorable to our preselected criteria. Management will review all reported credit history to determine approval. Any accounts in collections (excluding medical and/or educational accounts) could negatively affect your application.
- Applicant(s) must not have gone through bankruptcy in the last 12 months and any bankruptcy must be discharged for a minimum of 12 months. Applicant(s) must have re-established favorable credit if a bankruptcy is found on the credit report. Chapter 13 applicants must have continuous good payment history for at least 18 months of their plan and have no defaults or motions to dismiss.
- Applicant(s) must not have any utility balance owed or in collections.
- Applicant(s) must not have any judgment activity on their credit history.
- Applicant(s) must not have any repossession activity on their credit history.

**Background Requirements:**

- Applicants and all proposed Lease Holders or Guarantors must not have a violent or drug related felony conviction, nor be on probation or a participant in community control as a result of such violent felony conviction, in the last seven years from the date of application. Such conviction may include, but is not limited to assault, batter, rape, abuse of an adult or child, endangerment of a child, drug dealing, manufacturing, possession or other violent or drug related crime which is a felony.
- Applicants and all proposed Lease Holders/Guarantors must not have been convicted of any misdemeanor crime, except D.U.I. or D.W.I. or other traffic related offense, or received a deferred adjudication for any misdemeanor crime involving violence against others, including but not limited to: assault, battery, rape, abuse of an adult, or any crime involving assault or endangerment of a child, in the last five years. Applicant(s) must not have been adjudicated a sexual predator, habitual sexual offender, or sexual offender.
- Applicant(s) and all proposed occupants must not have been convicted of misdemeanors involving the use, possession, or intent to distribute any controlled substance or illegal drug within the last five years.
- Applicant(s) and all proposed Lease Holders or Guarantors must not have been convicted of any misdemeanor charges of domestic violence or animal cruelty in the last three years.

**Landlord Requirements:**

- Applicant(s) and all proposed Lease Holders or Guarantors must have good rental history. Any balances owed to a landlord or which are in collections must have been cleared for at least six months before applying for an apartment.
- Applicant(s) must have given proper notice to their last landlord to terminate their current rental agreement, if applicable, before final approval of the application.
- Applicant(s) must have prompt payment history that is verifiable and receive a positive recommendation from his/her previous/current landlord(s). Exception is made if this is the applicant's first apartment.

- Applicant(s) must not have previously been evicted from a prior residence in the past five years.

### **Pet Policy:**

Cedar Crossing Apartments is proud to identify as a pet friendly community! With the payment of a one-time \$300 pet deposit for each pet, up to two domesticated pets with a weight limit of 35 pounds each are accepted. Reptiles must fit into a 15 gallon tank. The following breeds are excluded, including mixes of these breeds - American Pit Bulls, Akitas, German Shepherds, Rottweilers, Alaskan Malamutes, Presa Canaries, Siberian Huskies, Chows, Doberman Pinchers, American Staffordshire Bull Terriers, Dogo Argentino, Can Corso, and/or Staffordshire Bull Terriers. All pets must be registered with the office.

All dogs are subject to a visual inspection and Meet & Greet with a member of the office staff. Any dog that is deemed aggressive in nature towards people or other animals will not be permitted. Cedar Crossing Apartments does not allow visiting pets except to the extent required by state or federal law.

### **General Information:**

Upon receipt of keys and physical possession of an apartment, the holding fee will be applied to the first month's rent for the apartment. This fee will be forfeited if the move-in is canceled by the applicant for any reason.

At Management's discretion, if you do not meet our preselected qualifications for income, credit history, or rental history you may be conditionally accepted with the addition of a Guarantor or Lease Holder. All Guarantors or Lease Holders must qualify on their own. All Guarantors must meet our financial requirements and receive a gross monthly income greater than or equal to six times the amount of monthly rent. Lease Holders may be required for a lack of credit/rental history.

If approved, Renter's Insurance is required for every unit with a minimum liability coverage of \$100,000. You can elect to get coverage for a \$12 monthly fee through Cedar Crossing Apartments. This coverage will not cover your personal property or any personal injury. Or you can elect to get your own and you will be asked, before move-in, to provide proof of personal liability coverage to include a minimum of \$100,000 per incidence or as required by your lease addendum to cover damages arising from fire, smoke, water discharge, explosion, sewer backup, and certain other incidents. The property's name and legal name must be listed as "Additional Interest." Cedar Crossing Apartments reserves the right to request proof of continuing coverage every six months.

On move-in day you must show proof that utilities for the unit have been put into your name before your will be given keys to the apartment.

**If your application is denied you will be notified by mail. For your privacy protection we will not review denial details over the phone.**