

# Marine Garden Apartments

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c/o 399 Monmouth Street  
East Windsor, NJ 08520  
609-944-4020

## QUALIFICATION GUIDELINES & REQUIREMENTS

### APPLICATIONS

**Each prospective resident that is eighteen (18) years or older must complete an application. Applications are to be completed in full. Applications containing false, incorrect, or misleading information will be declined.**

**Note: The following must accompany ALL applications:**

1. Release of Credit and Criminal Information form (completed and signed)
2. Two (2) most recent paystubs or offer letter from a new employer.
3. Two (2) forms of identification. One form must be a Social Security Card.
4. For all retired or self-employed individuals, a copy of your most recent annual tax return, which must be certified by a CPA, attorney, or certified tax specialist.
5. An application fee of \$50.00 per applicant.
6. All applicants in the United States on a Visa must provide a copy of the Certificate of Eligibility, which is completed upon arrival in the United States.
7. Additional information may be requested.

### EMPLOYMENT HISTORY

At a minimum, employment history must reflect six (6) months with a current employer and/or one (1) year with a previous employer. If the current employment has been for more than six (6) months, there is no length requirement for previous employment. Self-employed applicants must provide the most current annual tax return that is certified by a CPA. Retired applicants must provide documentation regarding the source of income, e.g. social security, pensions, savings, 401K etc. Copies of these documents will remain in the lease file.

### INCOME REQUIREMENTS

Applicants must have a combined household income of 2.5x monthly rent. Retired applicants must have sufficient income and/or savings (savings equal to 3x annual lease amount) to meet the monthly income requirement listed above.

No other sources of income, such as alimony, child support, etc., will be included in the income calculation unless it is court ordered, can be verified in writing, and is notarized.

### CREDIT HISTORY

We utilize a rental score to help determine qualifications. Rental scoring is based on a scale of 0 – 100 looking at credit history as a whole, past and present. Scores above 80 are qualified, scores between 60-79 will result in a conditional approval and scores 59 and below will be denied residency.

Filed bankruptcies will disqualify unless bankruptcy was discharged over one year ago. Applicants in the process of filing for bankruptcy will not be approved for residency.

### **ROOMMATES**

Each resident is jointly and severally (fully) responsible for the entire rental payment and must sign the Lease Agreement.

### **PRIOR RESIDENT HISTORY**

The rent payment history must reflect timely rent payments to previous landlord(s), and compliance with the terms of the lease. The apartment condition at move-out must have been acceptable with the previous landlord and proper move-out notice provided. Any legal proceedings or evictions filed by previous landlords will result in our declining the application for residency.

***All TFE Properties, LLC adhere to the Federal Fair Housing Law (Title VIII) of the Civil Rights Acts of 1968 as amended by the Housing and Community Development Act of 1974 and the Fair Housing Amendment of 1988, which stipulate that it is illegal to discriminate against any person in housing practices because of race, color, religion, sex, nation origin, disability or familial status. This is an "Equal Opportunity Community".***

#### Occupancy Maximums:

One Bedroom: Two (2) occupants (excluding children under the age of two)

Two Bedrooms: Four (4) occupants (excluding children under the age of two)

