Fox Pointe Townhomes 23rd Avenue NW Austin, MN 55912 For more info call 507.396-8588 or Email - mboik@lloydmanagementinc.com

LLOYD MANAGEMENT takes great pride in welcoming you to Fox Pointe Townhomes!!

Fox Pointe Townhomes is a multifamily-housing development. We are able to house applicants whose income falls at or below the 60% maximum allowable income guideline found below. For 2018, the maximum allowable incomes for households living at **Fox Pointe Townhomes** are as follows:

# Of People	60% Maximum			
in Household	Allowable Income	Bdrm Size	Rent Amounts	<u>Sq. Ft</u>
1	29,220	2	\$619	1,338
1	-	L		
2	33,360		ADA	1,221
3	37,560			
4	41,700	3	\$713	1,441
5	45,060		ADA	1,556
6	48,420			
7	51,720	4	\$782	1,745
8	55,080			

These amounts are gross income (pre-tax) for one year. This includes all income from employment, social security, pensions, child support, assets, etc. for each adult household member, as well as unearned income of minors.

Water, sewer and garbage are included in the rent. Residents pay their own gas and electric. According to the latest utility allowance data from the Austin HRA, average utility costs per month to residents would be **approximately:**

2 Bedroom - \$81 3 Bedroom - \$97 4 bedroom - \$115

All appliances, including a full size washer and dryer, microwave, stove, refrigerator and dishwasher, are furnished. The 4 bedroom townhomes have 2 stall garages and all others have a1 stall garage. Blinds are installed on all windows. The 3 and 4 bedroom units have 2+ bathrooms. We do have 1- 2 and 3 bedroom handicap-accessible units available, in addition a hearing/vison accessible unit.

Fox Pointe is care-free living with a site manager who will take care of your building maintenance, care for the grounds, and look after the general needs of your community. Fox Pointe is a SMOKE FREE (no smoking in units or grounds) and PET FREE property.

<u>At this time we are accepting applications.</u> We cannot guarantee unit size or exact move-in date, but will work to provide you the most accurate information at all times. Each unit is limited to no more than two adults and one vehicle per licensed driver.

The first step in securing a unit is to complete the application. Please read carefully and provide accurate and complete information. Incomplete or illegible applications will be returned. Provide proof of income as requested. Providing documentation that is requested on the application is the best way for our Compliance Department to initially qualify you for the applicable housing programs.

Include checks or money orders – (two separate payments are required- <u>made payable to FOX POINTE</u>) one for \$35 for application fees and a separate one for the security deposit. The unit security deposit is equal to one month's

rent for the unit size for which you are applying. All adult household members are required to complete and sign the security deposit agreement. THE SECURITY DEPOSIT AMOUNT WILL BE RETURNED TO YOU IF YOU ARE DENIED FOR ANY REASON. Should you rescind (withdraw) your application for any reason, the deposit will be forfeited.

There are two approval steps in the application process. The first step is approval of the criminal/credit background check and landlord reference(s) for each adult household member. If anyone is denied at this step, your deposit will be returned with a denial letter. If approved, the second approval step is for Compliance to verify all household income and assets.

Please call if you have any questions!

We hope we can help you make Fox Pointe your new home.

MAIL APPLICATION to: Lloyd Management, ATTN: MELISSA, PO Box 1000, Mankato MN 56002

Website: lloydmanagementinc.com

DATE OF OCCUPANCY.... <u>Tentative plan</u>

Building A – late Nov- Dec

Building B – Mid Dec –Jan

Building C – Feb - March



Lloyd Management, Inc. 135 West Lind Street P.O. Box 1000 Mankato, MN 56001-1000 Phone: 507-625-5573 Toll Free: 888-625-5573 Fax: 507-388-8452 lloydmanagementinc.com

Thank you for your interest in applying to live at a Lloyd Management property.

In order to get you in your new home as soon as possible it is very important that you read and follow the guidelines listed below. These standards adhere to government regulations.

The information that you are providing will be kept confidential by the Owner and/or Management Agent, with the exception to prove qualification. Please review each item carefully and provide the requested information truthfully and to the best of your knowledge. Giving false information may subject you to criminal penalties.

INCOMPLETE APPLICATIONS WILL BE RETURNED! Government regulations require that you submit specific documents before you can move in. If you do not have the required documents, please immediately begin the process of obtaining them. We will begin to process your application without these documents, but you will not be able to move in until the documents are obtained for all household members.

SUBMISSION CHECKLIST

Place a check mark next to the completed items.

- Complete this entire form by answering ALL questions. If a question does not apply to your household, please write n/a or not applicable in the space provided.
- Include complete addresses and/or contact information where requested on the application.
- ☐ If you make any changes or corrections to your information, draw a single line through the error, make the correction, and initial and date the change. Whiteout is NOT accepted!
- Each adult household member (age 18 or older) must sign and date on all signature lines. Your application will be returned if this step is not completed.
- If you don't understand something on the application, please ask questions. It's always better to be safe than sorry.
- Provide a copy of photo IDs for all household members (age 18 or older).
- Proofs of income and assets noted throughout the application are attached.
- SECURITY DEPOSIT: A security deposit equal to one month of rent is required to start processing your application. We can accept checks or money orders written out to Fox Pointe Townhomes.
- APPLICATION FEE: A \$35 application fee is required to start processing your application. We can accept checks or money orders written out to Fox Pointe Townhomes. This must be a separate payment from the security deposit payment.





DIFFICIE DINE CONCIE
Unit Size Requested
Unit Number
Targeted Move In Date
Date Received
Time Received

APPLICATION FOR OCCUPANCY

Incomplete applications will be returned

Applicant Name						
	First		Middle		Last	
Street Address						
City	State	2Zip	E	mail		
Primary Phone #		A	lternate Phone #	¥		
Alternate Contact						
	Na	me		Phone #		
List ALL Househol First MI		Relationship to Head	Date of Birth	Male/Female/ Decline to Answer	Social Secur	rity Number
		Head of Household		M F Decline		
				M F Decline		
				M F Decline		
				M F Decline		
CURRENT HOUSING ST	ATUS					
How long have you lived a	t your current addres	s? From	То	Is this family or	a friend?	Yes 🗌 No
Name of Owner/Manager_		Phone #		Email		
Owner/Manager contact inf	formation:					
		Address		City	State	Zip
PREVIOUS HOUSING ST	ATUS					
Your previous address						
		Address		City	State	Zip
How long did you live at yo	our previous address	? From	To	Is this family or a	friend?	es 🗌 No
Name of Owner/Manager_		Phone #_		Email		
Owner/Manager contact inf	formation:					
-		Address		City	State	Zip
List every state that each h	ousehold member ha	s lived:				



The following questions pertain to yourself and every member of your household who will occupy the unit. Check either Yes or No in response to each question. Add an explanation if the answer is "YES". Use additional sheets if necessary. All questions must be answered; for those questions that do not apply, you are required to indicate so by answering "not applicable" or "n/a".

ELIGIBILITY	INFORMATION

1. Do you certify that this will b	e your only	place of residence? 🗌 Yes 🗌 No		
2. Are you currently receiving R	ental Assista	ance? Yes No		
		assistance in another complex. I understand that, accord written notice to the agent currently managing the pro		
3. Have you ever been evicted f	rom any type	e of housing? Yes No		
4. Have you ever: 🗌 Been Hor	meless 🗌 L	ived in Public Housing 🗌 Fled Housing Due to Violen	ice	
5. Are you or any member of yo	our househole	d a veteran? 🗌 Yes 🗌 No		
6. Have you ever been convicted	d of a felony	? Yes No		
7. Are ANY members of your ho	ousehold curi	rently or expected to be a student (including children)?	Yes No	
If yes, then list all hous	sehold memb	pers who are students:		
Student Name	Age	School Name & Address	Full/Part Time (Check One)	Financial Aid (Check One)
	_			Yes No
	-		FT DPT	Yes No
	_		FT DPT	Yes No
	-		FT DPT	Yes No
			FT PT	Yes No
	_		FT PT	Yes No
HOUSEHOLD INFORMATIO	N			
8. Is there someone not listed or	n this applica	ation who would normally be living in the household?	Yes No	
If YES, please explain:				
9. Do you have a live-in care at	tendant?	Yes No		
10. Do you expect the following	change(s) to	o your household? 🗌 Yes 🗌 No		
Baby due or obtaining	full or joint	custody on:		
Adopting a child(ren)	or receiving a	a foster child on:		
Other addition to hous	ehold on:			
11. Do you wish to have priority	y for a handi	capped accessible unit with special design features? \Box]Yes 🗌 No	
12. Do you have a pet? Yes	No			
13. How did you hear about thi	s housing? [Online Newspaper Local Agency Drive By	Resident Refe	erral Other
14. Are you, or any member of	the househol	d, subject to a lifetime sex offender registration in any	state? Yes]No

HTC: Rev 11/2017

If YES, which household member: _____

INCOME

15. Do you or any household members, including minor children, currently receive or expect to receive income from the following?

A. Employment Yes No If YES, include 4 to 6 current, consecutive paystubs.

Household Member Name	Employer Name, Full Address, & Phone Number
	Geverance Pay Yes No If YES, household member name: 2-month benefit payment history that is less than 120 days old.
C. Worker's Compensation	Yes No If YES, household member name:
If YES, include 4 to 6 current, co	
D. Are you self-employed or ru	n your own business? (At home party sales, babysitting, cleaning, etc.) [Yes]No
If YES, household member name:	Date business opened:
	ty (Do not include food or medical support) Yes No
If YES, household member name:	If YES, County contact info:
G. Military pay (including allow If YES, include 4 to 6 current, co	ances) Yes No If YES, household member name:
H. Veteran's Administration Be If YES, include a copy of a curre	enefits Yes No If YES, household member name:
I. Social Security Benefits. Disa	bility, or Death Benefits Yes No If YES, household member name:
•	nt award letter less than 120 days old. Letter must be dated by SSA Administration.
J. Regular payments from a pe	nsion or retirement plan (PERA, Railroad, etc.) 🗌 Yes 🗌 No
If YES, household member name:	Company Information:
	nnuity, trust, or insurance policy Yes No
If YES, household member name:	Company Information:
•	ered Child Support (include if it is court ordered even if it is not being received) Yes No
<i>12 months.</i>	If YES, include a printout showing the payments received in the last
OR, if not paid through	h a government agency, provide the payor and their contact information:
	cess of tuition (from public or private sources; do not include student loans) Yes No Name of School:
-	persons outside the household (including rent, utilities, groceries, cell phone, etc.) Yes No Address & Phone:
O. Any other source not listed	above Yes No If YES, please specify:
14. Does any adult member of yo	ur household have zero income? Yes No If YES, household member name:



ASSETS

16. Do you or any other member of the household, including minor children, have any of the following?

A. Checking or Savings accounts	s 🗌 No
Household Member Name	Institution Name & Full Address
B. Prepaid Debit Card (reloadable cards s	such as Direct Express, NetSpend, ReliaCard, etc.) 🗌 Yes 🗌 No
If YES, include a current printout of the b	palance or a copy of your most recent statement AND a copy of your card.
Certificate of Deposit or Money Market	Fund, IRA, Annuity, 401K account, or Keogh account Yes No
Household Member Name	Institution Name & Full Address
C. Pension or Retirement funds Yes	
	Agency:
D. Stocks, Bonds, Securities or Treasury	
If YES, household member name:	Agency:
E. Trust fund Yes No	
If YES, household member name:	Agency:
F. Whole life or Universal life insurance	e policy Yes No
If YES, household member name:	Agency:
G. Any other assets not listed above	Yes 🗌 No
If YES, household member name:	Specify:
17. Do you or any other members of the h	ousehold own Real Estate or hold a contract for deed?
10 11 11 1 1 6	

18. Have you sold or disposed of any assets for less than Fair Market Value during the two-year (24 month) period prior to the date of your application? See No





Lloyd Management, Inc. 135 West Lind Street P.O. Box 1000 Mankato, MN 56001-1000 Phone: 507-625-5573 Toll Free: 888-625-5573 Fax: 507-388-8452 lloydmanagementinc.com

AUTHORIZATION FOR RELEASE OF INFORMATION

By signing below, I/we am/are certifying that I/we have completed this questionnaire and that the information that I/we have provided is complete and true to the best of my/our knowledge. I/We understand that by providing false information, I/we may be denied housing at this property and may be subject to criminal penalties. By signing this form I/we agree to have all of my/our income, assets, school statuses, and medical expense information verified by the owner or management company that are necessary for the recertification process.

I/We have read and understand this application. THIS APPLICATION IS NOT A RENTAL AGREEMENT, LEASE, OR CONTRACT.

I/We hereby authorize the Minnesota Bureau of Criminal Apprehension or other such entity, if checks are conducted outside the state of Minnesota, to disclose all criminal history record information to Lloyd management or to RHR Information Services, acting on behalf of Lloyd Management, Inc., for the purposes of determining my suitability for tenancy. In accordance with the Fair Credit Reporting Act, I/we also authorize the release of any and all credit information for the same purpose.

The information obtained will only be used for determining eligibility and will be kept confidential and not released outside of this scope.

PENALTIES FOR MISUSING THIS CONSENT: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains, or discloses any information under false pretenses concerning an application or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208 (a) (6), (7) and (8). Violation of these provisions are cited as violations of 42 U.S.C. 408 (a) (6), (7) and (8).

You do not have to sign this form if either the requesting organization or the organization supplying the information is left blank.

I/We hereby authorize the release of the requested information. Information obtained under this content is limited to information that is no older than 12 months. There are circumstances that would require the owner to verify information that is up to 5 years old, which would be authorized by me on a separate consent, attached to a copy of this consent. I/We understand and agree that photocopies of this authorization may be used for the purposes stated above.

SIGNATURES OF ALL ADULT HOUSEHOLD MEMBERS ARE REQUIRED BELOW:

Applicant/Resident Signature	Date	Social Security Number
Applicant/Resident Signature	Date	Social Security Number

This authorization for release of information will expire thirteen (13) months from the date of signature.

Lloyd Management, Inc. does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally assisted programs and activities.

The applicant required assistance in completing the Household Questionnaire due to:

Assistance was provided by: _____

Date: ___



ANNUAL STUDENT CERTIFICATION

Effective Date: _ Move-in Date: _

(MM/DD/YYYY)

This Annual Student Certification is being delivered in connection with the undersigned's	
application/occupancy in the following apartment:	

Head of Household Name:	 Unit Number:

Building Address: Check A, B, or C, as applicable (note that students include those attending public or private elementary schools, middle or junior high schools, senior high schools, colleges universities, technical, trade, or mechanical schools, but does not include those attending on-the-job training courses):

- A. _____ Household contains at least one occupant who is not a student and has not been/will not be a student for five months or more out of the current and/or upcoming calendar year (months need not be consecutive). If this item is checked, no further information is needed. Sign and date below.
- B. _____ Household contains all students, but is qualified because the following occupant(s) ______ is/are a PART TIME student(s). Verification of part time student status is required for at least one occupant.
- C. _____ Household contains all FULL TIME students for five months or more out of the current and/or upcoming calendar year (months need not be consecutive). If this item is checked, questions 1-5, below must be completed:
 - 1. Are the students married and entitled to file a joint tax return? (attach marriage YES NO certificate or tax return)
 - 2. Is at least one student a single-parent with child(ren) *and* this parent is not a dependent YES NO of someone else, *and* the child(ren) is/are not dependent(s) of someone other than a parent? (attach student's and if applicable, divorce/custody decree or other parent's most recent tax return)
 - 3. Is at least one student receiving Temporary Assistance to Needy Families (TANF), YES NO otherwise known as Minnesota Family Investment Program (MFIP)? (provide release of information for verification purposes)
 - 4. Does at least one student participate in a program receiving assistance under the Job YES NO Training Partnership Act, Workforce Investment Act, or under other similar, federal, state or local laws? (attach verification of participation)
 - Does the household consist of at least one student who was, within 5 years of the YES NO effective date of the initial income certification, under the care and placement responsibility of the state agency responsible for administering foster care? (provide verification of participation)

Full-time student households that are income eligible and satisfy one of the above conditions are considered eligible. If questions 1-5 *are marked* **NO***, or verification does not support the exception indicated, the household is considered ineligible.*

Under penalties of perjury, I/we certify that the information presented in this Annual Student Certification is true and accurate to the best of my/our knowledge and belief. I/we agree to notify management immediately of any changes in this household's student status. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the lease agreement.

All household members age 18 or older must sign and date.

(Date)

Signature

Signature

Signature

(Date)

Signature

(Date)

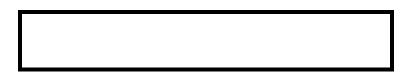
Annual Student Certification

MHFA HTC 35 (1/10)

Minnesota Housing Finance Agency GOVERNMENT DATA PRACTICES ACT DISCLOSURE STATEMENT

Print name(s) of household members signing this form:			

Minnesota Housing Finance Agency ("Minnesota Housing") is asking you to supply information that relates to your application to occupy, or continue to occupy, a unit in the following property ("Property"):



Some of the information you are being asked to provide to Minnesota Housing may be considered private or confidential under the Minnesota Government Data Practices Act, Minnesota Statutes chapter 13. Section 13.04(2) of that law requires that you be notified of the matters included in this Disclosure Statement before you are asked to provide that information to Minnesota Housing. The owner of the Property ("Owner") may also ask you to supply information that relates to your application. The Owner's request for information is not governed by the Minnesota Government Data Practices Act.

1. Minnesota Housing is asking for information that is necessary for the administration and management of a State or Federal program to provide housing for low and moderate-income families. Some information may be used to establish your eligibility to initially occupy, or to continue to occupy, a unit in the Property and/or to receive either State or Federal rental assistance. Other information may be used to assist Minnesota Housing in the evaluation and management of some of the programs it operates.

2. As part of your application, you are asked to supply the information contained in each of the following Attachments that are checked with an "X" (all checked boxes apply):

- Attachment 1 Section 8, 236, 202 & 811
- Attachment 2 Housing Tax Credit & Section 1602
- Attachment 3 ARM, NCTC or LMIR First Mortgage
- Attachment 4 Deferred Loan (other than MARIF)
- Attachment 5 MARIF and HOPWA
- Attachment 6 HOME

Each Attachment has two parts: Part A and Part B.

3. The information asked for under Part A of the checked Attachment(s) may be used by Minnesota Housing to establish your eligibility to occupy a unit in the Property or to receive State or Federal rental assistance. If you refuse to supply any portion of the information asked for under Part A of the checked Attachment(s), you may not qualify for initial or continued occupancy of a unit in the Property or for receipt of State or Federal rental assistance.

4. The information asked for under Part B of the checked Attachment(s) will help Minnesota Housing evaluate and manage some of the programs it operates and supplying this information will be very helpful to Minnesota Housing. Your failure to provide any of the information asked for under Part B of the checked Attachment(s) will not affect whether or not you qualify for initial or continued occupancy of a unit in the Property or for State or Federal rental assistance.

5. The Owner may also ask for information to determine whether or not it will rent a unit in the Property to you. Supplying or refusing to supply any information requested by the Owner will not affect a decision by Minnesota Housing, but could affect the Owner's decision of whether it will rent a unit to you. The determination by the Owner is separate from Minnesota Housing's determination and Minnesota Housing does not participate, in any way, in the Owner's decision.

6. All of the information that you supply to Minnesota Housing will be accessible to staff of Minnesota Housing and may be made available to staff of the Office of the Minnesota Attorney General, the United States Department of Housing and Urban Development, the United States Internal Revenue Service, and other persons and/or governmental entities who have statutory authority to review the information, investigate specific conduct, and/or take appropriate legal action, including but not limited to law enforcement agencies, courts and other regulatory agencies. The information may also be provided by Minnesota Housing to the Owner's management agents of the Property.

7. This Disclosure Statement remains in effect for as long as you occupy a unit in the property and are a participant in the program(s) identified in #2, above.

I was (We were) supplied with a copy of and have read this Minnesota Housing Finance Agency Government Data Practices Act Disclosure Statement and the Attachment(s) identified in #2, above.

Head of household, spouse, co-head and all household members age 18 or older must sign below:

Applicant/Tenant Signature	Date
Applicant/Tenant Signature	Date
Applicant/Tenant Signature	Date
Applicant/Tenant Signature	Date

Housing Tax Credit and Section 1602

Part A

- 1. Household composition, legal name(s), date(s) of birth, and relationship to the head of household of all household members
- 2. Student status of household members and, where applicable, evidence that student household meets section 42 eligibility
- 3. Amount and source of all earned and unearned income of all household members
- 4. Source, type, value and income derived from all household assets
- 5. Type, value and income derived from all household assets disposed of for less than fair market value within the past two years
- 6. Disabled or handicapped status of members of your household (for program eligibility, if applicable)
- 7. Current and/or previous housing history (for program eligibility, if applicable)

Part B

- 1. Race
- 2. Ethnicity
- 3. Gender
- 4. Social Security Number or Alien Registration
- 5. Disabled or handicapped status

Attachment 3 Minnesota Housing First Mortgage Loan Programs ARM, NCTC, LMIR

Part A

- 1. Household composition, legal name(s), date(s) of birth, and relationship to the head of household of all household members
- 2. Student status of household members
- 3. Amount and source of all earned and unearned income of all household members
- 4. Source, type, value and income derived from all household assets
- 5. Type, value and income derived from all household assets disposed of for less than fair market value within the past two years
- 6. Disabled or handicapped status of members of your household (for program eligibility, if applicable
- 7. Current and/or previous housing history (for program eligibility, if applicable)

Part B

- 6. Race
- 7. Ethnicity
- 8. Gender
- 9. Social Security Number or Alien Registration
- 10. Disabled or handicapped status



135 West Lind Street | Mankato, MN 56001 | 507.625.5573

Deposit Agreement

at FOX POINTE

(property name)

On this Date	Received from				toward the Security
Deposit and Carpet Cleaning at Unit #City_Austin			StateZip		
	Unit Security Deposit	\$			
	Carpet Cleaning*	\$	100.00		
	Increased Deposit (if applicable)	\$		Cash, Money Order	
	TOTAL Amount Received	\$		or Check	c#

This AGREEMENT shall govern refunds of all deposit (s), including deposits for any and all purposes and shall apply to renewals and/or extensions of the RENTAL UNIT LEASE. THE DEPOSIT WILL BE REFUNDED ONLY AFTER EACH AND ALL OF THE FOLLOWING CONDITIONS HAVE BEEN MET and after the appropriate deductions, if any, have been made.

Notice – At least 30 or 60 days (as indicated on your lease) written notice of intent to vacate must be given to owner's representative prior to the ending date of the lease term, renewal period, or extension period. In the event of automatic renewal or extension of the rental contract, rent shall be paid through the last day of the month following the expiration of the 60-day notice period, unless owner agrees otherwise in writing. This means that a 60-day notice given June 20th, for example, would terminate the lease as of August 31st.

- 1) **FULL TERM** The full term of the rental contract (or any renewal or extension periods) must have ended.
- 2) RENT PAID At time of move-out, all rents must be paid in full through the end of the lease term or through the end of the month of any renewal or extension period. Resident may not apply security deposit (s) to rent. Resident agrees that the full rent will be paid on or before the due day of each month, including last month of occupancy.
- 3) **FORWARDING ADDRESS** A written copy of residents forwarding address must be left with owner's representative.
- 4) **CLEANING REQUIREMENTS** Please refer to *Resident Guide* (provided at move-in) section IV. "A Clean Apartment" for full cleaning instructions.

DEDUCTIONS FROM TOTAL SECURITY DEPOSIT

- 5) **FAILURE TO CLEAN** If a resident fails to clean, in accordance with the *Resident Guide*, reasonable charges to complete such cleaning shall be deducted, including but not limited to charges indicated on *Resident Inspection Acceptance*. *Indicates maximum charge if deducted.
- 6) **OTHER DEDUCTIONS** After inspection by owner's representative, appropriate charges will be deducted for any unpaid sums due under the rental contract, including but not limited to (see #4 and #5 above) damages, repairs or replacement to the unit or its contents.

Management agrees that subject to the conditions listed above, the security deposit will be returned in full at the time of move-out.

This deposit will be returned to you, in full, **if Lloyd Management denies** you. Management also agrees that this security deposit will be returned **only** if applicant does not meet our screening criteria and/or the income limitations of rental

initial program.

A security deposit reserves (takes it off the market to any other potential applicant) that unit for you. If for ANY reason, YOU rescind (withdraw) your application, the deposit will **NOT BE RETURNED**.

White - Office