



RENTAL QUALIFICATION CRITERIA

Dear Applicant:

Thank you for considering BTM Properties for your new home. We believe in providing quality residential housing for all our residents. As an Equal Opportunity Housing Provider we support the spirit and intent of all fair housing laws. If you have questions during or after your visit, please feel free to contact us at the address or email above. Please read the following information and application carefully.

- 1. Apartment Availability Policy.** All perspective applicants will be informed of the availability on vacant apartments within their requested timeframes. Apartments become available when they are ready to rent. A vacant apartment will not be deemed available until it has been cleaned and fully prepared for a new resident. An apartment that was unavailable in the morning may become available later that same day.
- 2. Rental Concessions.** Occasionally, rental rate and/or security deposit “specials” may be offered to attract more perspective applicants to apply. Special concessions are offered for a short and specific period of time, may be market driven, and/or for a specific rental unit. Such promotions are for new applicants only and do not apply to existing residents. During lease renewal periods, current residents may be offered promotions and/or rental concessions available only to existing residents to encourage renewal and retention.
- 3. Occupancy Guidelines.** BTM Properties has established guidelines that restrict the number of people who may reside in an apartment. These restrictions help prevent overcrowding, reduce undue stress on plumbing and other building systems, and ease limited parking issues. Occupancy is limited to only those persons listed on the application and the lease contract. In determining these restrictions, we adhere to all applicable fair housing laws.
- 4. Application Process.** We require each prospective applicant over the age of 18 to completely fill out the application for tenancy and the Authorization to Release Information included with this rental policy and provide a copy of a government issued photo identification card or document. If an applicant resides outside the United States, a passport must be provided. This application is not a lease or rental agreement. Minor children must be listed on the application of the parent/guardian. Applicants should include all pets on the application. BTM Properties reserves the right to reject incomplete, inaccurate, or falsified applications or applications that do not meet the qualifying criteria. A complete and accurate application, current credit report with score (must be complete and issued within 30 days of the application and from CBI/Equifax, Experian, or Trans Union) or voluntary payment for the cost of obtaining a credit report, and deposit of earnest money will qualify applicants for the screening process. During the screening process, each application is thoroughly reviewed and accepted or rejected based on, but not limited to, the rental criteria listed below. The rental unit will be available to the first qualified applicant who passes the screening process, can move into the rental unit on the turn-over date, pays the full security deposit and first month’s rent, and signs a lease. We will contact you after your application has been processed. If your application is not otherwise complete one phone call, text or email may be placed to you to obtain the information in order to further the process. If this correspondence does not provide the required information, rejection may be based upon an incomplete application. We will make every reasonable effort to review applications promptly, but please remember that the time required to process your application depends on the availability and cooperation of your reference sources. All perspective applicants may review a copy of our lease and addenda, upon request.

5. **Earnest Money.** An earnest money deposit of \$500.00 must accompany your application for tenancy. If your application is accepted and approved you will be contacted by phone, text, or email to notify you of the approval and set up a date to sign your lease. Your earnest money will be applied toward your security deposit. If your application is rejected you will be notified by mail at the current address listed on your application and your earnest money will be returned to you within three business days of the notification. An application is deemed denied for the purpose of this section if no determination is made by the lessor within 21 days of the date the completed application is received by the lessor. In the event your application is approved, but later you choose not to rent the apartment, your earnest money will be withheld to cover the actual costs of re-renting the apartment to another tenant. Any unused portion will be returned to you. Upon written request, an itemized summary of earnest money deductions will be provided.
6. **Rental Criteria.** To qualify for an apartment with BTM Properties you must meet the following minimum criteria. BTM Properties reserves the right to modify criteria subject to market factors, legal purposes, or changes to law.
 - a. **Housing References/Rental History.** A rental history check will be performed on your application. Applicants are required to complete current and prior landlord information and have a satisfactory housing reference history. Your housing providers must be a non-biased source and you must have had a valid lease in order for the provider to be considered as a reference. Time residing in student housing, with parents or relatives is not considered to be a valid housing reference. If you have ever been evicted or sued for a lease violation, we will reject your application. You must not have a history of permitting others to occupy your previous rental premises without the owner's consent. Your previous rental premises must have been left in good condition. If you owe money to another landlord for rent, damages, etc., the money must be paid in full before your application can be approved. You must not have a history of difficulties paying your rent in full and on time. There must not be a history of complaints regarding noise, pets, guests, etc., or have been served a 5, 10 or 14 day notice in connection with the tenancy at your current or previous rental premises. You cannot have used the security deposit as your last month's rent unless authorized.
 - b. **Income/Employment References.** Applicants should list all sources of income. You must have adequate legally verifiable income and demonstrate your ability to pay the monthly rent. Your gross monthly income must meet or exceed three times the amount of the monthly rent and you must have enough income to support outstanding debt. If you have a payee or other contact person at a specific agency, please provide their name and phone number. Employment references may be checked to verify income. You must be able to prove at least one year of employment with a good work record immediately preceding the date of your application. Your employer should indicate that your employment is expected to continue with them. If you are unemployed, you must provide proof of a legal source of income. Self-employed applicants will need to provide the following information: Tax returns, business license, bank records, and vendor names with addresses and phone numbers for verification. If you have been a full-time student, we may require you to have your lease guaranteed.
 - c. **Credit History.** A credit report with credit score is required for all applicants. You can voluntarily request BTM Properties perform this service for you, but it will be at your expense. Applicant(s) may submit their own credit report with credit score provided that it's complete and issued within 30 days of the application date. We will only accept credit reports and scores from CBI/Equifax, Experian, or Trans Union. Your credit history and score must currently be satisfactory. If your history shows any delinquent debt, profit and loss, a pattern of failure to pay debts, negative remarks, or an unacceptable score we may reject your application. The credit report should not list any outstanding public records. Poor credit does not always result in application denial. However, it may be a factor used in processing an application and may be grounds for denial. If you have filed bankruptcy, the reasons for the filing will be investigated and taken into consideration. Minor medical collections are acceptable.
 - d. **Criminal History.** We may reject your application if you have a criminal history of felonies, misdemeanors, been placed on probation or parole, or released from incarceration. Certain drug related histories will be denied.
 - e. **Guarantors/Co-signer.** If you do not meet one or more of the above criteria you may be able to qualify for an apartment if a third party can guarantee the financial obligations of the lease. The guarantor/co-signer must complete a co-signer application, is subject to credit reporting fees, and must meet the same criteria as above. The guarantor's own housing costs will be deducted before applying their income to our standard. We will not accept guarantors with unfavorable credit. The guarantor/co-signer should preferably reside in Wisconsin. Only two guarantors per apartment are allowed.

We truly appreciate your interest in becoming a resident with BTM Properties. We hope this information has been helpful to you. If you have any questions, please feel free to contact us at the address or email listed above.

Respectfully, BTM Properties





BTM PROPERTIES

5310 Hammersley Road
Madison, WI 53711-2622

rentals@btmproperties.com
http://btmproperties.com

APPLICATION FOR RESIDENCY

BTM Properties believes in providing quality residential housing for all residents. The purpose of this application is to determine whether an applicant qualifies for tenancy. This application is not a lease or rental agreement. If this application is approved, the Landlord and applicant shall sign a written lease. Each adult applicant who wishes to occupy the rental unit must complete this entire application. False, inaccurate, omitted, or incomplete information is grounds for denial.

RENTAL UNIT INFORMATION

Rental Address Reetz Road, Madison, WI 53711 Tenancy Term TBD to _____
 Rent As Advertised _____ Security Deposit \$2,000.00 Earnest Money required \$500.00
 Credit check fee per applicant \$25.00 Out of State Background Check Fee \$25.00 Additional monthly pet fee \$ TBD
 Tenants are responsible for: ■ Heat ■ Electric & Gas ■ Municipal Services/Water ■ Lawn Care/Snow Removal ■ Cable/Ph./Internet

APPLICANT INFORMATION

Applicant Name (First, Middle, Last)	Date of Birth	Social Security No.	Driver License No. & State
	/ /	- -	
Phone Numbers			Email Address
Cell ()	Hm. ()	Wk. ()	

Co-Applicant Name (First, Middle, Last)	Date of Birth	Social Security No.	Driver License No. & State
	/ /	- -	
Phone Numbers			Email Address
Cell ()	Hm. ()	Wk. ()	

Name of Other Persons to Occupy Unit (Include Minors)	Social Security No.	Date of Birth
	- -	/ /
	- -	/ /

LIST ALL PETS BELOW Fees Apply. Limited to a maximum of 3 pets. Restricted to no more than 1 dog and 2 cats.

Type:	Name:	Breed/Color/Age:	M / F	Wt:

EMERGENCY CONTACT INFORMATION

Applicant Emergency Contact _____ Relationship _____
 Address _____ Cell Ph. _____ Other Ph. _____
Co-Applicant Emergency Contact _____ Relationship _____
 Address _____ Cell Ph. _____ Other Ph. _____

INCOME/EMPLOYMENT REFERENCES

Applicant's Employer _____ Address _____

Supervisor _____ Office Ph. () _____ Office Fax () _____

Position _____ Monthly Income \$ _____ How Long in this Position _____

Applicant's Other Source of Income _____ Gross Amt Per Month \$ _____

Name for Verification _____ Ph. () _____

Co-Applicant's Employer _____ Address _____

Supervisor _____ Office Ph. () _____ Office Fax () _____

Position _____ Monthly Income \$ _____ How Long in This Position _____

Co-Applicant's Other Source of Income _____ Gross Amt Per Month \$ _____

Name for Verification _____ Ph. () _____

NOTE: If you have another source of income such as retirement funds, social security, SSI, disability, child support, alimony, public assistance, housing vouchers, W2, trust funds, savings, scholarships, etc. and would like it considered, please list the income amount, source, and person we may contact for verification. Applicants may be required to submit documentation providing information on alternate sources of income.

HOUSING REFERENCES

Applicant's Current Street Address _____ Apt. No. _____

City _____ St _____ Zip _____ Reason for Vacating _____

Landlord/Mortgage Co. Name/Address _____

Landlord/Mortgage Co. Ph. () _____ (Required) Fax () _____ (Required)

Date Moved In ____/____/____ Date Moved Out ____/____/____ Mo. Rent \$ _____

Applicant's Previous Street Address _____ Apt. No. _____

City _____ St _____ Zip _____ Reason for Vacating _____

Landlord/Mortgage Co. Name/Address _____

Landlord/Mortgage Co. Ph. () _____ (Required) Fax () _____ (Required)

Date Moved In ____/____/____ Date Moved Out ____/____/____ Mo. Rent \$ _____

Co-Applicant's Current Street Address _____ Apt. No. _____

City _____ St _____ Zip _____ Reason for Vacating _____

Landlord/Mortgage Co. Name/Address _____

Landlord/Mortgage Co. Ph. () _____ (Required) Fax () _____ (Required)

Date Moved In ____/____/____ Date Moved Out ____/____/____ Mo. Rent \$ _____

Co-Applicant's Previous Street Address _____ Apt. No. _____

City _____ St _____ Zip _____ Reason for Vacating _____

Landlord/Mortgage Co. Name/Address _____

Landlord/Mortgage Co. Ph. () _____ (Required) Fax () _____ (Required)

Date Moved In ____/____/____ Date Moved Out ____/____/____ Mo. Rent \$ _____

CREDIT REFERNCES (IRA, CDs, Loans, Credit Cards, Utilities, etc.)

Applicant's Credit Reference – Lender/Type & Acct No. _____

Lender's Address _____ Ph. No. () _____ Balance \$ _____

Co-Applicant's Credit Reference – Lender/Type & Acct No. _____

Lender's Address _____ Ph. No. () _____ Balance \$ _____

BANKING REFERENCES

Applicant's Checking & Savings Accts – Bank Name/Branch _____

Bank Address _____ Ph. No. () _____

Checking Acct No. _____ Balance \$ _____ Savings Acct No. _____ Balance \$ _____

Co-Applicant's Checking & Savings Accts – Bank Name/Branch _____

Bank Address _____ Ph. No. () _____

Checking Acct No. _____ Balance \$ _____ Savings Acct No. _____ Balance \$ _____

OTHER INFORMATION

1. Yes No Do any applicant(s) owe past due rent or money to a landlord at this time? If yes, explain: _____
2. Yes No Has any applicant above been served a 5-day, 10-day, 14-day eviction notice or been asked to move out by their landlord? If yes, who and for what: _____
3. Yes No Has any applicant listed above ever been charged or convicted of a crime related to the disturbance of neighbors, destruction to property, disorderly conduct, violence to persons, or a misdemeanor or felony? If yes, please explain: _____
4. Yes No Has any applicant broken a rental agreement/lease or been sued for unpaid rent or damage to a rental property? If yes, explain: _____
5. Yes No Has any applicant listed above filed for bankruptcy? If yes, who & type: _____
6. Yes No Does any applicant anticipate any additions to the household within the next 12 months?
7. Yes No Do you anticipate adding any pets? Explain: _____
8. Yes No Does any applicant use illegal drugs or other controlled substances or ever been convicted of a drug related crime? Explain: _____
9. How did you hear about BTM Properties? _____

VEHICLES (All Applicant's to occupy apartment must list vehicles)

Make _____ Model _____ Yr _____ License Plate No. & St _____

Make _____ Model _____ Yr _____ License Plate No. & St _____

Make _____ Model _____ Yr _____ License Plate No. & St _____

Other (Include Motorcycles, Recreational Vehicles, Boats, Trailers, Campers, etc):

Type _____ Make/Model _____ Yr _____ ID or Plate No. _____

Type _____ Make/Model _____ Yr _____ ID or Plate No. _____

APPLICANT ACKNOWLEDGMENTS/LANDLORD DISCLOSURES

Landlords are required to disclose the items below by the State of Wisconsin or other governmental agencies prior to entering into a rental agreement with a tenant.

APPLICANT/TENANT ACKNOWLEDGMENTS HAVING BEEN ADVISED OF THE FOLLOWING:

1. The applicant has been notified of statutes pertaining to earnest money. A receipt for earnest money and fees has been provided, if paid other than by check.
2. Copies of the lease, non-standard rental provisions, rules and regulations, and addenda from the landlord have been made available for the applicant’s inspection.
3. The name and address of the persons authorized to receive rent and manage and maintain the premises has been provided.
4. Tenant has seven days after the beginning of tenancy to inspect the dwelling unit and notify landlord of any damages or defects existing prior to the beginning of tenancy. Failure to return the Check-in Sheet to the Landlord within seven days of the beginning of tenancy constitutes acceptance of the premise as defect free.
5. Of utility charges not included in the rent. Tenants are responsible for all utilities, including but not limited to gas, electric, municipal services/water, cable, etc.
6. Of any uncorrected building or housing code violations, for which the landlord has received notice from code enforcement authorities and which affect the entire premises or the dwelling unit and common areas as of the effective date of this application. The Landlord or Landlord’s agent has no actual knowledge or received notification of any building or housing code violations that affect this rental unit, common area, or presents a health or safety threat to the applicant.
7. That the premises (or address applied for) contain no conditions that adversely affect habitability, creates a substantial health or safety hazard, or creates an unreasonable risk of personal injury (i.e. no running water, plumbing, sewage disposal, electrical wiring, outlets and fixtures not in good or safe operating condition, or unsafe heating facilities incapable of maintaining a temperature of 67 degrees Fahrenheit).
8. The landlord has made no promises to the applicant to repair, clean, or improve the premises.
9. Security deposits may be withheld for tenant damage, waste or neglect of the premises, nonpayment of rent, utilities for which the landlord becomes liable, and other reasons specifically and/or separately negotiated and agreed to by the tenant in writing in a Non-standard Rental Provision.
10. That the definition of a “family” pursuant to 28.03(2), Madison General Ordinances, is as follows: “A family is an individual or two or more persons related by blood, marriage, or legal adoption living together as a single housekeeping unit in a dwelling unit, including foster children, and not more than four (4) roomers except that the terms ‘family’ shall not in R1, R2, R3, R4A and R4L residence districts include more than one roomer except where such dwelling unit is owner occupied. For the purpose of this section, ‘children’ means natural children, grandchildren, legally adopted children, stepchildren, foster children, or a ward as determined in a legal guardianship proceeding. Up to two (2) personal attendants who provide services for family members or roomers who, because of advanced age or a physical or mental disability, need assistance with activities or daily living shall be considered part of the ‘family’. Such services may include personal care, housekeeping, meal preparation, laundry or companionship.”
11. That the zoning district in which the dwelling unit is located is SR-C3.

I/We understand the purpose of this application is to determine whether I/we qualify to be a tenant. If my application is approved, the landlord and I/we shall sign a written rental agreement/lease. At the time of entering into a rental agreement, I/we agree to pay the security deposit (or balance due) and first month’s rent. I/We have no rental agreement with the landlord before the time of this lease signing.

I/We have paid the earnest money deposit indicated on this application. I/We understand the earnest money deposit will be applied to my security deposit or my first month’s rent if the landlord enters into a lease or rental agreement with me/us. If this application is approved, and I/we fail to enter into a lease or rental agreement, the earnest money and any subsequent payments may be retained to compensate for the landlord’s costs and damages, subject to the landlord’s duty to mitigate. The earnest money and any subsequent payments will be refunded to me within three business days, if this application is rejected or withdrawn before approval. I/We agree to an extension beyond the third business day if the application has not been completely processed. This extension shall not go beyond 21 business days following the receipt of earnest money.

I/We are aware of State Statutes pertaining to Landlord’s and credit reporting fees. I/We voluntarily request and/or will reimburse BTM Properties the entire actual cost for obtaining a credit report with score on us, which may exceed the State maximum of \$25. I/We request this service on our behalf and in lieu of submitting our own credit reports with scores. I/We hereby authorize the landlord or manager to investigate my credit and financial responsibility, income, rental and eviction history, public records history, civil and criminal conviction records, social media background, and statements made on this application, and to obtain a consumer credit report with score on me/us from a consumer reporting agency that compiles and maintains files on consumers on a national wide basis. I/We understand and acknowledge that my/our performance under any lease or rental agreement that I/we may enter into with the landlord may be reported to such credit reporting agency. I/We authorize management to obtain a credit report for the purpose of collecting any amounts due pursuant to any future lease agreement with the Landlord.

I/We acknowledge that the manager, agents, and employees thereof represent the interest of the landlord, but they also have a duty to treat all parties fairly and in accordance with fair housing laws and to disclose material adverse facts about the property.

I/We warrant and represent that I/we are at least 18 years of age, acknowledge that I/We have read and understand this application, and that all information and answers to the above questions are true and complete to the best of my/our knowledge. I/We understand that all application information and materials are being relied upon in application processing and are a pre-condition to approval by the Landlord. I/We understand that providing false statements, omissions, or inaccurate or incomplete information may be grounds for immediate rejection of my application or future termination of any lease signed pursuant to this application. I/We also understand that such action may result in criminal penalties. I/We understand that my/our occupancy is contingent upon meeting management’s rental criteria.

APPLICANT’S SIGNATURE _____ **Date:** _____

CO-APPLICANT’S SIGNATURE _____ **Date:** _____





AUTHORIZATION TO RELEASE INFORMATION

BTM Properties requests the release of any and all information for the following applicant(s) for the purpose of determining their housing eligibility. Any information obtained will be kept confidential and not released outside of this scope.

Applicant: _____
Address: _____
Social Security Number (Required): _____ D.O.B.: _____

Co-Applicant: _____
Address: _____
Social Security Number (Required): _____ D.O.B.: _____

I/We authorize BTM Properties to make any and all inquiries to verify information provided on my/our application for tenancy. This may be directly or through information exchanged now or in the future with credit bureaus, screening services, current and previous landlords, other sources of credit, and verification information, which may be available from appropriate federal, state, and local agencies.

I/We authorize the release of all information to BTM Properties regarding my/our criminal background, housing history, employment, income, assets, allowances, and financial responsibilities (including information from banking and financial institutions and public forums). I/We understand and agree that photocopies, faxes, emails, text messages, or other digital mediums of this authorization may be used for the purposes stated above.

I/We certify that all information provided to BTM Properties is true, complete, and accurate. I/We understand that if any of this information is false, misleading, or incomplete BTM Properties may deny my/our application or if move-in has occurred, terminate my/our lease or rental agreement.

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

APPLICANT'S SIGNATURE _____ Date: _____

CO-APPLICANT'S SIGNATURE _____ Date: _____



APPLICANT: DO NOT WRITE BELOW. THIS SECTION IS FOR MANAGEMENT USE ONLY.

Date and Time Application Received:		Received By:	
Method of Receipt:	<input type="checkbox"/> In Person <input type="checkbox"/> Rent Drop Box <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email <input type="checkbox"/> Tenant:		<input type="checkbox"/> Other:

APPLICANT REFERENCE VERIFICATION:

References:	Remarks:	Contact with:
Current Landlord	Rent: Current: Y / N Dates Match: Y / N 5 Days: Y / N Complaints: Y / N	
Guest or Neighbor Problems: Y / N Pet Problems: Y / N Positive Attributes: Y / N Undisciplined Minors: Y / N Housekeeping Issues: Y / N		
Re-rent To: Y / N Notes:		
Previous Landlord	Owes Money: Y / N Damages: Y / N Judgments: Y / N Re-rent To: Y / N	
Employer	Employed: Y / N Position: Full Time: Y / N Monthly Income: \$	
Commissions/Bonuses/Tips: Y / N Continued Employment: Y / N Garnishments: Y / N Notes:		
Banking	Checking Balance: Savings Balance: Notes:	
Other Income	Source: Amount: Notes:	
Credit	Type: Amount: Current: Y / N Notes:	
Other		
Criminal / Public	<input type="checkbox"/> CCAP <input type="checkbox"/> MPD <input type="checkbox"/> Internet Search/Google <input type="checkbox"/> Other <input type="checkbox"/> Social media Notes:	
Credit Bureau	<input type="checkbox"/> Trans Union <input type="checkbox"/> Experian <input type="checkbox"/> CBI/Equifax Public Records: Y / N Credit Score:	
<input type="checkbox"/> Joint/Married Request <input type="checkbox"/> Single/Multiple Request Fees: \$ Notes:		

CO-APPLICANT REFERENCE VERIFICATION

References:	Remarks:	Contact with:
Current Landlord	Rent: Current: Y / N Dates Match: Y / N 5 Days: Y / N Complaints: Y / N	
Guest or Neighbor Problems: Y / N Pet Problems: Y / N Positive Attributes: Y / N Undisciplined Minors: Y / N Housekeeping Issues: Y / N		
Re-rent To: Y / N Notes:		
Previous Landlord	Owes Money: Y / N Damages: Y / N Judgments: Y / N Re-rent To: Y / N	
Employer	Employed: Y / N Position: Full Time: Y / N Monthly Income: \$	
Commissions/Bonuses/Tips: Y / N Continued Employment: Y / N Garnishments: Y / N Notes:		
Banking	Checking Balance: Savings Balance: Notes:	
Other Income	Source: Amount: Notes:	
Credit	Type: Amount: Current: Y / N Notes:	
Other		
Criminal / Public	<input type="checkbox"/> CCAP <input type="checkbox"/> MPD <input type="checkbox"/> Internet Search/Google <input type="checkbox"/> Other Notes:	
Credit Bureau	<input type="checkbox"/> Trans Union <input type="checkbox"/> Experian <input type="checkbox"/> CBI/Equifax Public Records: Y / N Credit Score:	
<input type="checkbox"/> Joint/Married Request <input type="checkbox"/> Single/Multiple Request Fees: \$ Notes:		

DISPOSITION OF APPLICATION

<input type="checkbox"/> Approved	By:	Date & Time:	Move-in Date:	Amount Owed: \$
Notified Via: <input type="checkbox"/> Letter <input type="checkbox"/> Telephone / fax <input type="checkbox"/> In-Person <input type="checkbox"/> Text <input type="checkbox"/> E-mail			Contacted:	Date & Time:
Notes:				
<input type="checkbox"/> Denied	By:	Date & Time:	Contacted:	Date & Time:
Notified Via: <input type="checkbox"/> Letter <input type="checkbox"/> Telephone / fax <input type="checkbox"/> In-Person <input type="checkbox"/> Text <input type="checkbox"/> E-mail			Notes:	
Reason(s) Denied: <input type="checkbox"/> Unfavorable Credit or Score <input type="checkbox"/> Unfavorable Employment Reference <input type="checkbox"/> Unfavorable Housing Reference <input type="checkbox"/> CR Public Records				
<input type="checkbox"/> Size/Number/Breed of Pets <input type="checkbox"/> Inaccurate / Incomplete Application <input type="checkbox"/> Unable to Verify References <input type="checkbox"/> No Earnest Money or CR Fees Included				
<input type="checkbox"/> Unfavorable Criminal History <input type="checkbox"/> Falsification of Information <input type="checkbox"/> Insufficient Minimum Income Requirements <input type="checkbox"/> Unfavorable Internet Search				
<input type="checkbox"/> Other: Notes:				