

# Urban Land Interests

## Co-Signer Application Requirements

When applicable, we only require one co-signer per apartment, however, can have up to two co-signers if necessary. Each co-signer must individually qualify for the apartment.

You will be receiving an invite sent to your email to apply online as a co-signer

### We require the following materials from EACH CO-SIGNER:

1. **Application** - Completed application from each co-signer. We are unable to accept co-signer applications from non-US residents or those under the age of 18 years old.
2. **Photo ID** - Copy of valid, non-expired government issued photo identification from each co-signer.
3. **Previous Housing** - We require 10 months of verifiable and acceptable housing history per applicant (family members do not qualify). If you are a current homeowner you will be able to add your current address, monthly mortgage, and list "homeowner" under landlord.
4. **Proof of Income** - We request that you provide your three most current pay stubs, or an offer letter, or the previous year's W2 to verify your gross income. Retirement plans and/or savings plans are also considered income.
  - The minimum requirement for combined gross monthly income is 3x the total monthly rent plus any additional rentable items (parking, storage, pet fees.) Additional assets can also be used to supplement income requirements in the case that monthly income alone does not qualify you.
  - Any rental or mortgage payments being made in addition to the apartment to be leased will be factored into income qualifying. In this case, your monthly income must be: three times the monthly rent of the apartment to be leased plus one month of your own monthly housing expense OR three times your own monthly housing expense plus one month of the apartment rent; whichever is greater.
5. **Application Fee** - \$25 non-refundable application fee per co-signer. Credit and background checks will be run through a third-party company.

All payments can be made with a checking or savings account through the application portal at [www.uli.com](http://www.uli.com)

You will need to notify Urban Land Interests prior to application approval if it is NOT your intent to accept the apartment. Once your application is approved, your earnest money is *non-refundable*. If your application is denied, or you cancel before approval, your earnest money will be refunded to you minus any applicable charges. If any information provided is found to be falsified or does not meet our qualifications, your application will be denied.