# TPMC5.190

# Tacolcy Property Management Corporation tpmcmiami.net **Rental Application Package**

Thank you for your interest in TPMC's affordable living communities. Please choose one option from the list below for completing and submitting this package. Read all instructions carefully. Your application must be filled out completely and signed. Incomplete, unsigned or applications marked "N/A" will not be accepted.

**OPTION 1. DIGITAL** Fill each form field on screen, sign digitally, and save the form. You may print a copy for your records. Click "SUBMIT FORM" to navigate to our upload portal. Upload the form and all other required items. **OPTION 2. HYBRID** Fill the form fields on screen and print the completed form to sign it manually. Scan the completed form and other required items and upload via our portal, or deliver them to the applicable leasing office. OPTION 3. MANUAL Print the form and write in the spaces using BLUE INK ONLY. Scan the completed form and other required items and upload via our portal, or deliver them to the applicable leasing office.

Complete background checks will be performed on ALL applicants to include credit, criminal and rental history. INCOME RESTRICTIONS APPLY. Please read the Affordable Statement of Qualifications for more details.

# **Express Application Checklist**

Use this checklist to ensure you have ALL APPLICABLE REQUIRED ITEMS when you submit your application.

- Non-refundable application fee of \$85 per adult (18 years or over)
- Fully completed and signed application
- Complete list of everyone who will be living in the apartment
- Government issued Photo I.D. is required for all applicants (adults only)
- Social Security card
- Birth certificates for all members of the household younger than 18 years old
- Last 6 most recent pay stubs, if paid bi-weekly OR Last 10 most recent pay stubs, if paid weekly
- Last 6 most recent checking account bank statements / 1 month savings account statement
- Current Social Security benefits letter for everyone who receives benefits in the household
- Current retirement/pension benefits statements/annuities/401k/403b/CD's
- All other current sources of income and assets (e.g. VA benefits, GI Bill, TANF, wages,
- Self-Employment 2 year tax return with Schedule C and whole life insurance)

# YOUR APPLICATION FORM CANNOT BE PROCESSED UNLESS ALL REQUESTED INFORMATION IS PROVIDED.

#### **TPMC** Leasing Offices

Tuscany Cove • 5900 NW 7th Ave, Suite 101, Miami, FL 33127 | (305) 889.9912 Garden Walk • 21354 SW 112 Ave, Cutler Bay, FL 33189 | (305) 232.3430 Edison Towers • 5821 NW 7th Ave, Miami, FL 33127 | (305) 757.6604 Edison Terraces • 675 NW 56th Street, Building C, Miami, FL 33127 | (305) 759.2752 Edison Place • 651 NW 58th Street, Suite 101, Miami, FL 33127 I (305) 759.2752

See page 2 for details on making payments.

# **AFFORDABLE STATEMENT OF QUALIFICATIONS**

#### Dear Applicant:

Thank you for your patience while we work to assure that our community and possibly your future home is filled with qualified and respectful residents who will make this a great place to live! If you meet the applications standards and are accepted, you will have the peace of mind of knowing that you will be joining other residents who have been processed with equal care.

If your application meets all of the following criteria, you will be approved. If it does not, you may be approved with conditions, which may require you to pay an additional security deposit, make payments with certified funds only, or obtain a co-signer or guarantor (in communities where permitted). In the event that you do not meet the requirements set forth, we will have to deny your application.

TPMC provides equal and fair housing opportunities. We do not discriminate based upon race, color, religion, sex, national origin, familial status disability, age, marital status, or any other qualifications not related to the application process.

# **Application Screening Requirements**

#### **Complete Application**

All lines must be filled in and questions answered for the application to be processed. ALL intended occupants must be named on the lease. All applicants must be 18 years or older. Applicants to Tuscany Cove and Edison Towers must be 55 years or older.

#### **Application Fee Payment**

An \$85 non-refundable application fee is required for every adult applicant. Payment of application fees and deposits may be made at our leasing office via money order or cashier's check. Money orders or cashier's checks are payable to TPMC LEASING.

#### Two Forms of Identification are Required for All Applicants

We require a photo ID (a valid driver's license or photo identification card issued by the government, state or federal) and a second form of identification in order to verify your identity once you begin the application process. Your second form of identification may be a social security card, birth certificate, or a non-resident alien card, etc. If your social security card is marked 'Eligible for Employment with DHS approval' and you report income, you must also provide the authorization card (A copy of each form of ID will be required once your application is approved.)

#### Verifiable Rental History

The standard approval process requires verifiable rental history for the past 2 years. It is your responsibility to provide the necessary information that allows us to contact your past landlord(s) for these details. You must have a history of paying your rent on time, keeping the residence in a neat, clean and sanitary condition, have given proper notice, have no dispossessory warrant(s) filed (within the past 3 years) and must not owe any money to your past/present landlord(s). If we are unable to verify your previous landlords and/or references, we reserve the right to charge additional security deposit and/or deny your application if the other criteria set forth are not met. Verifiable for these purposes means THIRD PARTY verification from someone other than a relative. We will consider a mortgage as rental history, if it has been active within the past 2 years. However if the mortgage is late or in default, you will be asked to give the reason why, show documentation to support the reason, and may be required to pay additional security deposit providing the other criteria set forth are met.



# **AFFORDABLE STATEMENT OF QUALIFICATIONS**

# **Application Screening Requirements**

#### **Income Eligibility**

In order to become eligible for approval you must meet the income requirements set forth by each community. Income restrictions apply. Income will be verified by 3rd party. Some examples are: Employment Verification, the collection of paystubs (six recent and consecutive), the collection of SSI, SSD, SSA confirmation letters, the collection of legal settlement and divorce agreements and any other legal paperwork reflecting income (i.e. child support documentation, the collection of six bank statements (when applicable), the collection of IRA, 401K, or other asset statements).

- A complete list of income documentation will be provided to you by the property staff once the initial interview for application is complete. Recipients of Housing Assistance payments must have a minimum annual income that is the greater of 2.5 times their portion of the rent.
- For applicants that are reporting income from a contributor (a person who makes regular monthly contributions to the applicant), the following applies:
- 50% of income or less from contribution—A notarized affidavit from the contributor (form to be provided by office) AND 6 months bank statements showing the amount of the contribution as a deposit. If the applicant cannot provide bank statements proving the contribution, then the contributor must be added and approved as a GUARANTOR.
- If more than 50% of income is from a contribution the above must happen. IN ADDITION, the contributor
  must become an approved GUARANTOR for the leaseholder and earn at least FOUR (4) times the monthly
  rent. The guarantor will be subject to a full background check, and must have a minimum credit score of
  720. Guarantors must complete a Guarantor Pre-Leasing Application and pay the applicable application
  fee. Guarantors must also sign a Lease Contract Guarantee which must be signed in the office or notarized.
  Guarantors must sign a new Lease Contract Guarantee with each renewal.
- Guarantors will not be considered as tenants and will not be allowed to reside in the unit.

#### **Employment Eligibility**

Each applicant must provide verifiable evidence of being engaged in continuous employment for the past 2 years. Recent graduates of high school or college may be considered exempt. If self-employed, additional verification of income will be required.

#### **Credit History**

Credit accounts should have satisfactory ratings and all utility accounts must be current with no balance owing. If credit has been slow but all other qualifications for residency have been met, an additional security deposit will be required.

#### Bankruptcy

If the bankruptcy has been dismissed or discharged, we may require documentation. Each case will be fully reviewed. Once all information is reviewed, we may still approve your application and will require additional security deposit.



# **AFFORDABLE STATEMENT OF QUALIFICATIONS**

# **Application Screening Requirements**

#### **Criminal Background**

Criminal background will be reviewed for all applicants. Leasing associates/managers are not permitted to discuss criminal background with applicants prior to contacting their Regional Managers for proper direction. If any member of the household has a felony record that includes drugs and violent offenses their application will be automatically denied, no matter the period of time. The applicant will have the opportunity to contact our screening company if you dispute this finding. In addition, you will have the opportunity to challenge the identity of the felon and bear the burden of proof if the felony report is for someone other than yourself. The application will be denied and a letter presented to you with appropriate phone numbers to call, if you are disputing this report.

# **Property Specific Requirements**

#### Minimum Age Requirement

Applicants must be at least 18 years old. Applicants to Tuscany Cove or Edison Towers must be 55 years or older.

#### **Pet Policy**

Pets are only allowed at the Tuscany Cove community. Service and emotional support animals are not considered pets, and documentation for these will be required. Pet breed, weight and other restrictions apply. Owners must provide a current pet vaccination record, photo of the animal, and verification of service/emotional support.

#### **Smoking Policy**

Tuscany Cove and Edison Towers are 100% smoke-free buildings. Smoking of tobacco products and electronic cigarettes is prohibited.

#### **Security Deposit**

The amount of required security deposit is based on credit and rental history. The deposit hold fee will be applied toward the security deposit. If your application is approved, you will be required to pay the full security deposit and applicable month's rent prior to moving in. The security deposit is REFUNDABLE. The amount to be refunded is dependent on the condition of the unit at move out and the satisfaction of all financial obligations.

#### Monthly Rental Amounts with Minimum and Maximum Income Restrictions and Guidelines

See the Statement of Qualifications Addendum on page 5.

#### **Application Fee Payment**

An \$85 non-refundable application fee is required for every adult applicant. Payment of application fees and deposits may be made at our leasing office via money order or cashier's check. Money orders or cashier's checks are payable to TPMC LEASING.

#### Important Things to Remember

- 1. Credit reports can not issued to applicants nor are we permitted to discuss the reporting with the applicant. You must contact the Credit Reporting Agency to discuss any/all matters concerning your credit report.
- 2. Felony reports, convictions, or charges are automatic denials.
- 3. Unfavorable Rental Histories are automatic denials.
- 4. All applicants will be notified immediately upon approval or denial with written results generated from the screening program. In addition, this approval/denial will be noted on your application at this time.
- 5. Holding deposits are not refundable once you have been notified that your application has been approved.
- 6. It is required to leave your photo ID in the leasing office when touring the community.

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**REV: April 19, 2024** 

# STATEMENT OF QUALIFICATIONS ADDENDUM

#### **Minimum Age Requirement**

Applicants must be at least 18 years old. <u>At Tuscany Cove and Edison Towers, all applicants must be 55 years</u> or older.

#### **Fees/ Deposits**

• Non-refundable application fee of \$85 per adult applicant

- Deposit holding fee of \$500 (Non-refundable)
- Security deposit is based on credit and rental history

• Pets are only allowed at Tuscany Cove; one pet per household. A pet deposit of \$350 is required (some and constitutions apply. Please discuss with leasing associates on application approval.)

#### Rent Range (Subject to change)

Bedrooms	Bathrooms		Rent Range					
		Edison Place	son Place Edison Terraces Edison Towers G		Garden Walk Apts	Tuscany Cove		
			_					
0	1	N/A	N/A	N/A	N/A	\$589		
1	1	\$569 - 1,634	N/A	\$989 - 1,202	\$777 - 1,203	\$632 - 1,207		
2	1	\$684 - 1,961	\$1,202 - 1,457	N/A	N/A	N/A		
2	2	\$615 - 1,967	N/A	\$1,190 - 1,445	\$939 - 1,449	\$757 - 1,446		
3	2	N/A	\$1,394 - 1,689	N/A	\$1,089 - 1,679	N/A		

#### Maximum Allowable Combined Household Income Table

Number of People	30%	33%	40%	50%	60%	80%
1	\$23,850	\$26,235	\$31,800	\$39,750	\$47,700	\$63,600
2	\$27,240	\$29,964	\$36,320	\$45,400	\$54,480	\$72,640
3	\$30,630	\$33,693	\$40,840	\$51,050	\$61,260	\$81,680
4	\$34,050	\$37,455	\$45,400	\$56,750	\$68,100	\$90,800
5	\$36,780	\$40,458	\$49,040	\$61,300	\$73,560	\$98,080
6	\$39,510	\$43,461	\$52,680	\$65,850	\$79,020	\$105,360

# Minimum Allowable Combined Household Income Table\*

Bedrooms	33%	50%	60%
1	\$18,690	\$29,670	\$36,210
2	\$22,710	\$35,730	\$43,380

# Rental rates vary based on income. Occupancy restrictions apply. Units are subject to availability.

\*Applicable to Tuscany Cove and Edison Towers. For all other TPMC managed properties a rent maximum of no more than 40% household income is allowable. Anything above 40% will require a Gift Letter or Guarantor. e.g. \$40,000/40% = \$16,000/12 = \$1,333

#### I acknowledge receipt of this document:

Applicant Signature

Date

Applicant Name



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TPMC Rental Application P
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This application must be completed (on screen or in print) by the applicant only. A verifiable digital/manual signature will be required. Answer all questions; do not use N/A. Applicants must be at least 18 years old. Applicants to Tuscany Cove and Edison Towers must be at least 55 years old. Each adult must complete a separate form and pay a separate fee.

I want to live a   Select ONE   property only.   Tuscany Cove (Senior Living)   Bedroom   Bedroom   Select ONE   Image: Sel
First Name/s   Middle Initial   Last Name/s   Telephone   H   C   W   Email      Yes     No   If yes, please provide it:
MARITAL STATUS
Current Marital Status       Single       Married       Divorced       Separated       Widowed         If separated or estranged, please provide your spouse's full name.       If reconciliation occurs prior to expiration of the lease, and your spouse wishes to reside with you, your entire household must requalify as a new household. Please acknowledge with your initials.       Image: Construction of the lease acknowledge with your initials.
<b>RESIDENTIAL INFORMATION</b> • MINIMUM TWO YEARS OF RESIDENTIAL HISTORY MUST BE PROVIDED
Current Address STREET ADDRESS/APT # CITY CITY STATE ZIP TO
Residential Status Owner Renter Family Monthly Payment
Name of Community/ Telephone Telephone
Former Address (if applicable)     Image: Street Address / APT #     CITY       Image: Street Address / APT #     Occupancy Period     To
Residential Status         Owner         Renter         Family         Monthly Payment
Name of Community/ Telephone

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EMPLOYMENT D	DETAILS		
Present Employer			Date Started
Position Held			Sole employment Yes No
Employer Address			
	STREET ADDRESS/APT #	CITY	
	Telephone		Fax
	STATE ZIP		
Gross Pay 🔲 W	'eekly 🔲 Bi-Weekly 📘 Bi-Monthly 📃	Monthl	y Salary\$
Other Employer			Date Started
Position Held			
1 OSIGON FICIA			
Employer Address			
	STREET ADDRESS/APT #	CITY	
	Telephone		Fax
	STATE ZIP		
Gross Pay	eekly 🔄 Bi-Weekly 📄 Bi-Monthly	Monthl	y Salary \$
Former Employer			Telephone
	то		
Dates employed	10	-	
Gross Pay 📃 W	eekly 📃 Bi-Weekly 📃 Bi-Monthly 📃	Monthl	y Salary \$

# **OTHER INCOME SOURCES**

ALL SOURCES OF INCOME MUST BE DOCUMENTED

Do you receive or have you been awarded (for yourself or on behalf of anyone else) any of the following?

Income Source	CHECK YES/NO	Amount Received/\$	Frequency (Weekly, Monthly, Annually)
Social Security/ S.S.I./ S.S.D.			
Alimony			
T.A.N.F. (Cash Assistance)			
Retirement Income			
Unemployment Compensation			
Disability / Workman's Compensation			
Annuity Payments			
Armed Forces Reserve			
Recurring Periodic Income			
Foster Care /Adoption Maintenance			
Gift Contributions •			
Unreported or Undeclared Tips			
Rental Income			
Anticipated Seasonal / Summer Employment			

• Gift Contributions must appear on your bank statements to be considered as income.

#### Additional Comments



#### **OTHER INCOME SOURCES (CONTINUED)**

Do you receive child support? Do you have a child support order?

Are you pending court ordered child support?

Yes	No
Yes	No
Yes	No

If you answered **Yes** to any of these questions please complete the table below for all children in the household.

None

Yes

Yes

L E

No

No

Name of Child	CHECK YES/NO		Amount Received/\$	<b>Frequency</b> (Weekly, Bi-Weekly, Monthly, Bi-Monthly, Annually,)
Are you currently unemployed?	Yes	No	_	
If yes, are you claiming zero income	e for the	e next 12 months?	Yes No	

If yes, please the full legal name of your source of support (individual/organisation)

# **APARTMENT OCCUPANTS**

List all persons that will be living in the apartment for at least 50% of the leasing period.

Household Member Name	Relationship to Head of Household	Birth Date	Age	Gender	Yes/No	Students Full-time or Part-time
	Head of Household					

Are you or anyone in the household currently Yes No enlisted or enlisting in the military or reserves?

Do you have custody of all minors (17 and under) listed above?

Will any of the persons (18 years and over) in the household be or have been full-time students during five calendar months of this year, or plan to be in the next calendar year at an educational institution with regular faculty and students?

If yes, the full name of the institution/s attending:

Do you anticipate any changes in the household composition in the next 12 months?	
If yes, what is the change, and when is it expected to occur?	

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# **HOUSEHOLD ASSET VERIFICATION**

Assets		CHECK YES/NO		Amount or age Balance/	\$ Interest Receive	ed
Checking Account or Debit Card Savings Trust Funds / Land Contracts / Lump & IRA / Certificate of Deposit / Money M 401K / Stocks / Bond / Keogh Account Investments / Safety Deposit Box Whole Life Insurance / Capital Investr Cash on Hand / Personal Property he Other / Retirement / Pension Funds	Narket Its ments	<ul> <li>1</li> <li>1&lt;</li></ul>				
Are the combined household asse	ts more than \$5	5,000?	Yes	No		
Do you own a home? 🚺 Yes 🚺	No What is the	e value of yo	our hor	me? \$		
Have you disposed of (sold or give	en away) any ass	sets in the p	ast two	o years?	Yes No	
If yes, was it for less than for mark	et value? 🔲 Ye	es 📃 No 🕚	Value c	of assets dis	posed \$	
ADDITIONAL ASSETS						
Do you own a vehicle/s? Yes	No	lf yes, provi	de the	following de	etails.	
Make	Model	Color		Year	Tag	
HOUSING CHOICE VOUCHER	PROGRAM					
Do you have a Section 8 Voucher?	Yes 📃 N	lo				
If yes, please indicate your source				Ехрі	ry Date	
ACCESSIBILITY						
Do you or any member of the hour If yes, please check all that apply.	sehold require a	n accessible Vision		Yes Yes	No	
PETS						
Do you have a: Pet? Yes No Service an If yes, please provide the following	<b>g details.</b> Typ	be of animal		al Support ai		No
Breed	Weight		olor		lame	
Owners must provide a current pet vaccinatio	n record, photo of the	e animal, and ve	erification	of service/emot	tional support.	1F

– TPMC Rental Application Package –
TPMC RENTAL APPLICATION
RENTAL HISTORY
Have you or any member of your household who will be residing in the apartment ever been charged with: Misdemeanor? Yes No Felony? Yes No
REFERRAL
How did you find out about TPMC's affordable living communities?

# **IMPORTANT NOTE:** If your application is not signed it cannot be processed.

# **Applicant Authorization and Certification**

By signing below Applicant(s) authorizes the owner/manager to verify applicants and all other household members' criminal background, school enrollment, contact current and/or previous landlords, obtain credit, eviction court record, sex offender registration information, and any other information deemed necessary to verify any or all information provided on this application and to release said information to Tacolcy Property Management Co., its Agents/Assigns. Applicant understands that eligibility for housing will be based on applicable income limits and by management's selection criteria and are subject to change.

Under penalty of perjury, the applicant represents that all of the above statements are true and complete to the best of their knowledge, and hereby authorizes verification of the above information. Applicant further understands that providing false representations herein constitutes an act of FRAUD. In addition to the foregoing, applicant has paid a non-refundable fee for costs and expenses in checking applicant's credit and criminal background. Applicant acknowledges that any false, misleading or incomplete information herein may constitute grounds for rejection of this application, termination of right of occupancy and/or forfeiture of deposits and may constitute an act of fraud under laws of this state.

# **Apartment Deposit/Deposit Holding Fee**

In consideration of owners taking a dwelling unit off the market, applicant may be asked to pay an "Apartment Deposit". Once a rental application is approved, either a signed lease with security deposit payment or a "Deposit Holding Fee" of \$500 will be required within 48 hours to move forward with reserving a unit. The holding fee will guarantee we will reserve the unit for a period of 10 days for existing buildings, the period may be extended for new construction. If a holding fee was collected, once the lease is entered into, the apartment holding fee shall be credited to the required security deposit. If applicant fails to sign the lease within 10 days of being notified that the apartment is available for move in or refuses to enter into a lease on the agreed upon date for a stated apartment, the deposit holding fee shall be forfeited to the owner to serve as liquidated damages it will suffer by reason of failure to enter into residency.

Keys will be furnished only after lease, verification of utilities and other rental documents have been properly executed by all parties, and only after applicable rent and security deposit have been paid. This application is preliminary only and does not obligate owner or owner's agent to execute a lease or deliver possession of the proposed premises.



# **Application Processing Charge**

Applicant has submitted the sum of \$\_\_\_\_\_ which is a non-refundable fee for processing of the above application. Such sum is not a rental payment or security deposit. It is understood and agreed to between parties that in the event this application for said apartment is accepted or rejected by Management, that the said sum will be retained by Management to cover the costs of application processing as furnished by applicant. In the event of an unfavorable outcome with this application I further agree that I will not dispute the non-refundable application fee with my bank, credit card company, financial institution or issuer of money orders/cashiers check.

#### I have read and agree to the provisions as stated.

Applicant Signature	Date
Applicant Name	
Owner/Management Representative	- Date

• IMPORTANT NOTE: Please complete the optional Voluntary Statistical Data Form on page 12 and the (required) Emergency Contact Form on page 13 before clicking the **SUBMIT FORM** button. Thank you for your time. We look forward to welcoming you to our communities.

#### TO SUBMIT YOUR FORM DIGITALLY ONCE COMPLETE

Check your form carefully, save your form, then click SUBMIT FORM. This will take you to your email client or prompt you to enter and log into your web mail account. Your saved application form will automatically attach to an addressed email (look for this in your Drafts folder if using web mail). Attach all required supporting documents listed on page one of this form.

SUBMIT FORM

FOR OFFICE USE ONLY								
Referred by					Apartmen	it Size		
Property					Apartmen	nt No.		
Monthly Rent \$				Requir	ed Security D	)eposit	\$	
Concession \$				Actual	Security Dep	osit Pai	d \$	
Hold Fee \$	0	Set Aside %		Securi	ty Deposit Ba	lance O	wed\$	
Processing Status				Proces	ssing Employe	ee		
Approval Date				Move-	in Date			
			1	1				

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# **VOLUNTARY STATISTICAL DATA**

Information in this addendum is gathered for statistical use only. No resident / applicant is required to give such information unless they desire to do so. Refusal to provide information will not affect any rights the household members have as residents or applicants. There is no penalty for households that do not complete the form.

#### **NEW HOUSEHOLDS**

Prior Housing Information (Answer for head of household)

Monthly rental payment	
Monthly house payment	
ZIP code	

# **ALL HOUSEHOLDS**

# **Currrent Employment**

(Answer for head of household)

Occupation	
ZIP code	

# **Primary Mode of Transportation**

(Answer for head of household)

Motor vehicle	
Public transportation	
Other	

# Additional Household Information

(Answers apply to any member of the household)

#### Check all that apply.

Receives Medicare benefits	Is a person with a disability	
Receives Medicaid benefits		

Racial Categories (Select all that apply)	Total Number of Household Members per Category	Total Number of Hispanic or Latino Household Members
American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White American Indian or Alaska Native and White Asian and White Black or African American and White American Indian or Alaska Native and Black or African American Asian and Black or African American		
Other multiple race combination		



REQUIRED	EMERGENCY	CONTACT	FORM

Please fill this form out as completely as possible.							
My name	My name						
Contact 1	1 I authorize the landlord to grant the below person entry to my unit in case of emergency.						
Name		Relationship					
Address							
Telephone	STREET ADDRESS/APT #	CITY	STATE ZIP				
Email	······································	v v					
Contact 2	I authorize the landlord to grant the below person entry to		ergency. 🔛 Yes 🔜 No				
Name		Relationship					
Address							
Telephone	STREET ADDRESS/APT #	CITY	STATE ZIP				
Email	···	v v					
Primary Phy	/sician						
Name							
Address	CTDEET ADDRESS ADT #						
Telephone	STREET ADDRESS/APT #	CITY	STATE ZIP				
Email	<u> </u>	v v					
Eman							
Insurance		Policy #					
Allergies/Mec	dical Conditions						
L the undersig	ned, give permission to my landlord to call for an aml	oulance if they deem	necessary in the event				
	make that decision myself.		in the event				
Signature	Signature of parent/g	guardian if under 18	B Date				
Printed Name	e Printed Name						
	13		& <b>d</b>				