

## Application Instructions

***No person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status or national origin .Equal Opportunity Housing.***

### **Rental Criteria**

All applications are subject to a credit check, criminal background check, verification of rental history and employment verification.

All occupants over eighteen (18) years of age are required to submit full applications.

Valid photo ID required with application.

Applicants may be denied based on the following:

- Felony criminal history.
- A misdemeanor conviction of assault, simple battery, criminal trespass, giving of false information, loitering, prowling, pandering, prostitution, pimping or stalking.
- An eviction, poor rental or poor mortgage payment history.
- Poor credit is subject to denial or additional risk fee at the discretion of property owner

Applicants from countries outside the United States who do not have Social Security Numbers may be required to provide the following:

Form I-20 Certificate of Eligibility for Nonimmigrant Student Status, I-551 Permanent Resident Card, Form I-688 Temporary Resident Card, Form I-94 Arrival/Departure Record, or Form I-688A Employment Authorization Card. Additionally, applicant must provide a valid passport showing notary seals. Expired passports will not be accepted nor will United States issued tax I.D. number without documentation of legal authorization to reside in the United States.

### **Income verification and Rental Verification**

Monthly gross income must be three (3) times the monthly rent.

All employment will be verified by management; in addition, two most recent paycheck stubs are required.

Child support and/or alimony are considered as income when court ordered or proven by 6 consecutive bank statements reflecting regular deposits.

Self-employed applicants may be required to provide two (2) years of income tax returns that include Schedule C "Profit and Loss Statement."

Contact information for Landlord(s) overseeing past two (2) years of rental history must be provided on the application provided.

### **Guarantor Policy**

A guarantor may be used when an applicant does not meet the income requirements. In these circumstances, the guarantor must qualify at five (5) times the monthly rent and must meet all rental requirements listed above.

**Pet Policy**

Two (2) pets per home may be allowed if approved by home owner. Additional non-refundable pet fee will be required. Weight restrictions may apply. Management/Owner reserves the right to refuse any animals.

**Occupancy Policy**

The occupancy policy is two (2) persons per bedroom. County code and ordinance that exist and limit the # of adults in each SFR will supersede this policy.

**Fees and Deposits**

The following fees are required when completing an application and must be paid via check payable to Just Joan Inc. or PayPal to Jarkins@kw.com.

1. Non Refundable Application fee of \$35 for each occupant over age eighteen (18)
2. Reservation Deposits are equal to 1 month’s rent. Reservation deposit can be submitted at time of application or within 48 hours of application approval. Once payment has been received by owner or rental agent, property will be removed from market and unavailable to other potential tenants.

The reservation deposit will be converted to tenant security deposit at the time of move-in. If tenant fails to execute landlord’s standard lease agreement and lease does not commence, the landlord may retain the reservation deposit as liquidated damages. Applicant agrees Reservation Deposit is a reasonable pre-estimate of landlord’s damages for not seeking to rent the property to others during this time period and not a penalty. Risk fees are determined once your application has been processed.

3. All rents quoted are for a 12 month lease term.

**I have read, understand and agree to the terms above:**

Signature \_\_\_\_\_

Date\_\_\_\_\_

Name\_\_\_\_\_

Date\_\_\_\_\_

Signature \_\_\_\_\_

Date\_\_\_\_\_

Name\_\_\_\_\_

Date\_\_\_\_\_

# FCRA Summary of Rights

## A Summary of Your Rights - Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or have filed bankruptcy - to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§ 1681-1681u, by visiting [www.ftc.gov](http://www.ftc.gov). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you - such as denying an application for credit, insurance, or employment - must tell you, and give you the name, address, and phone number or the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs - to which it has provided the data - of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in the future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items and the source of the information.** If you tell anyone - such as a creditor who reports to the CRA - that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for the unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

Federal Trade Commission

Consumer Response Center - FCRA

Washington, DC 20580 \* 202-326-3761

PLEASE COMPLETE ALL BLANKS. COMPLETED APPLICATIONS CAN BE RETURNED IN PERSON OR FAXED TO 770-573-3624 OR EMAIL TO [JARKINS@KW.COM](mailto:JARKINS@KW.COM) WITH A CLEAR PHOTOCOPY OF YOUR VALID DRIVERS LICENSE.

APPLICATION FEE IS \$35 PER ADULT. PAYMENT APPLICATION FEE IS REQUIRED BEFORE APPLICATION WILL BE PROCESSED. PROPERTY IS NOT RESERVED UNTIL SECURITY DEPOSIT HAS BEEN RECEIVED BY OWNER.

**RENTAL APPLICATION**  
**Equal Housing Opportunity**

The undersigned hereby makes an application to rent the following property:

\_\_\_\_\_.

Anticipated move date of \_\_\_\_\_ at a

monthly rent of \$\_\_\_\_\_ and security deposit of \$\_\_\_\_\_.

**PLEASE TELL US ABOUT YOURSELF**

Full Name \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Security # \_\_\_\_\_

Your Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

Email Address: \_\_\_\_\_

Cell Phone ( ) \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Co-Applicant Date of Birth \_\_\_\_\_ Social Security # \_\_\_\_\_

Email Address: \_\_\_\_\_

Co-Applicant's Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

Cell Phone ( ) \_\_\_\_\_

Names of Dependents \_\_\_\_\_

Dependents Date(s) of Birth \_\_\_\_\_

List All Pets \_\_\_\_\_

**PLEASE GIVE RESIDENTIAL HISTORY (LAST 3 YEARS)**

Current Address \_\_\_\_\_ Apt# \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Month/Year Moved In \_\_\_\_\_ Rent \$ \_\_\_\_\_

Reasons for Leaving \_\_\_\_\_  
Owner/Agent \_\_\_\_\_ Phone ( ) \_\_\_\_\_

Previous Address (last 3 years)  
\_\_\_\_\_ Rent \$ \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Month/Year Moved In \_\_\_\_\_ Rent \$ \_\_\_\_\_  
Owner/Agent \_\_\_\_\_ Phone ( ) \_\_\_\_\_

**PLEASE DESCRIBE YOUR CREDIT HISTORY**

Have you declared bankruptcy in the past seven (7) years? Yes \_\_\_\_\_ No \_\_\_\_\_  
Have you ever been evicted from a rental residence? Yes \_\_\_\_\_ No \_\_\_\_\_  
Have you had two or more late rental payments in the past year? Yes \_\_\_\_\_ No \_\_\_\_\_  
Have you ever willfully or intentionally refused to pay rent when due? Yes \_\_\_\_\_ No \_\_\_\_\_

**PLEASE PROVIDE YOUR EMPLOYMENT INFORMATION**

Your Status: \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time \_\_\_\_\_ Student \_\_\_\_\_ Unemployed  
Employer \_\_\_\_\_  
Dates employed \_\_\_\_\_  
Employed as \_\_\_\_\_  
Supervisor Name \_\_\_\_\_  
Phone ( ) \_\_\_\_\_  
Salary \$ \_\_\_\_\_ per \_\_\_\_\_  
(If employed by above less than 12 months, give name & phone of previous employer or school: \_\_\_\_\_.)

If you have other sources of income that you would like us to consider, please list income, source, and person (banker, employer, etc.) who we may contact for confirmation. You do not have to reveal alimony, child support, or spouse's annual income unless you want us to consider it in this application.

Amount \$ \_\_\_\_\_  
Source/Contact Name \_\_\_\_\_

**PLEASE LIST YOUR REFERENCES**

**Banking Accounts:**

Name \_\_\_\_\_ Type of Account \_\_\_\_\_  
Account Number \_\_\_\_\_  
Name \_\_\_\_\_ Type of Account \_\_\_\_\_  
Account Number \_\_\_\_\_

**Personal Reference:**

Name \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Relationship \_\_\_\_\_

**Emergency Contact:**

Name \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Relationship \_\_\_\_\_

**Vehicle Information:**

Make / Model \_\_\_\_\_ Year \_\_\_\_\_

License Plate \_\_\_\_\_ State \_\_\_\_\_

**ADDITIONAL INFORMATION:**

Please give any additional information that might help owner/management evaluate this application?

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Where may we reach you to discuss this application?

Day Phone # (     ) \_\_\_\_\_ Night Phone # (     ) \_\_\_\_\_

I hereby apply to lease the above described premises for the term and upon the set conditions above set forth and agree that the rental is to be payable the first day of each month in advance. As an inducement to the owner of the property and to the agent to accept this application. I warrant that all statements above set forth are true; however, should any statement made above be a misrepresentation or not a true statement of facts, all of the deposit will be retained to offset the agent's cost, time, and effort in processing my application.

I hereby deposit \$\_\_\_\_\_ as earnest money to be refunded to me if this application is not accepted in 3 business banking days. Upon acceptance, this deposit shall be retained as part of the security deposit. When so approved and accepted, I agree to execute a lease for 12-months before possession is given and to pay the balance of the security deposit prior to the move in date. If the application is not approved or accepted by the owner or agent, the deposit will be refunded, the application hereby waiving any claim for damages by reason of non-acceptance which the owner or agent may reject. I recognize that as a part of your procedure for processing my application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with others with whom I may be acquainted. This inquiry includes information as to my character, general reputation, personal characteristics and mode of living.

The above information, to the best of my knowledge, is true and correct.

Please sign: X \_\_\_\_\_  
Name of Applicant Date

**AUTHORIZATION**  
**Release of Information**

I authorize an investigation of my credit, tenant history, banking and employment for the purposes of renting a house, apartment, or condominium from this owner/manager. I agree I have received and read a copy of the FCRA Summary of Rights.

\_\_\_\_\_  
Name (please print)

X \_\_\_\_\_  
Signature Date

**APPLICANT: PLEASE DO NOT WRITE BELOW (FOR OFFICE USE ONLY)**

Deposit of \$ \_\_\_\_\_ Received by \_\_\_\_\_

Date \_\_\_\_\_

OFFICE NOTES: