

RENTAL APPLICATION & CONSENT TO PERFORM BACKGROUND CHECK

Roger Christian Realty * 400 E. Washington Street, Shreveport, LA 71104 * (318) 868-7368

[] Individual Applicant - \$30.00 (Non-Refundable)

[] Joint Applicant (2 or more) - \$50.00 (Non-Refundable)

Each occupant over 18 must submit a separate application.

Applicant must provide current photo ID and proof of all income for application to be processed.

Security Deposit: If tenant is unable to occupy the property on or before _____ (date), the security deposit and any rent will not be refunded. Security Deposit: \$ _____ Rent: \$ _____ (Initial ____/____)

Property Address		Today's Date		Showing Agent		Prorated Rent?			
Applicant Name, Last, First, Middle		Date of Birth		Social Security Number		Driver's License #			
Current Address				City	State	Zip			
Home Phone	Cell Phone		E-Mail Address						
Reason for Moving?									
Landlord/Management Company				Phone		Rent Amount		How Long?	
Previous Address				City		State		Zip	
Landlord/Management Company				Phone		Rent Amount		How Long?	
MONTHLY INCOME (Employment Housing Assistance, and other sources)									
Employer Name:		Address		City		State		Zip	
Employer Phone		Contact/Supervisor's Name		How Long?		Position/Job Title		Gross Monthly Income	
Previous Employer Name:		Address		City		State		Zip	
Employer Phone		Contact/Supervisor's Name		How Long?		Reason for Leaving?			
OTHER INCOME SOURCES (Housing Assistance, Alimony, Child Support, Education Assistance, Etc.)									
Source		Amount Per Month		Contact Person		Contact Phone			
BANK REFERENCE (Indicate bank and services used)									
Name of Institution				Account Type		Balance		Phone Number	
Excluding minor traffic violations, Have you been convicted of any crime in the last _____ years? Yes / No (Circle One)									
If yes, list all convictions in the last _____ years.								Have you ever been evicted? Yes / No	
Explanation:									
Explanation:									

MOTOR Vehicle's				
License Plate #	Make	Model	Color	Year
List all occupants of unit other than applicant			Relationship	Date of Birth
List All Pets				
Name	Breed	Weight	Age	

Management will grant equal opportunity to all persons regardless of race, creed, religion, gender, sexual orientation, national origin, familial status, marital status, status with regard to public assistance and/or disability.

DISCLOSURE

By signing below, you acknowledge and understand that in connection with your application for residential tenancy at **ROGER CHRISTIAN REALTY**, we may now, or at any time you are leasing from **ROGER CHRISTIAN REALTY**, obtain a “consumer report” and/or an “investigative consumer report” on you from **TRAK-1 TECHNOLOGY**, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law. A consumer report is any communication of information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your current and/or continuing eligibility for residential purposes. An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics, or mode of living. The consumer reports or investigative consumer reports may contain public record information which may be requested or made on you including, but not limited to: consumer credit, criminal records, civil cases in which you have been involved, driving history records, education records, previous employment history, workers compensation claims history, social security traces, military records, professional licensure records, eviction records, drug testing, government records, and others. You further understand that these reports may include reasons for your evictions at other residential complexes, if applicable. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested. You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in **ROGER CHRISTIAN REALTY’s** files on you at the time of your request by providing proper identification and the payment of any legally permissible fees. You are further notified that, in the event you are denied tenancy, you will be provided the name, address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to **TRAK-1 TECHNOLOGY** shall be directed to: **Trak-1 Technology; Consumer Disputes; P.O. Box 52028; Tulsa, Oklahoma, 74152; 918-779-7000.**

THE FAIR CREDIT REPORTING ACT GIVES YOU SPECIFIC RIGHTS IN DEALING WITH CONSUMER REPORTING AGENCIES. YOU WILL BE GIVEN A SUMMARY OF THESE RIGHTS TOGETHER WITH THIS DOCUMENT.

AUTHORIZATION

By signing below, you hereby authorize, without reservation, **TRAK-1 TECHNOLOGY** or any third party contacted by this organization to furnish the above-mentioned and requested information. You further authorize ongoing procurement of the above-mentioned information, reports and records at any time during your residential tenancy or in the course of considering you for residential tenancy. You also agree that a fax or photocopy of this authorization with your signature is accepted as having the same authority as the original. You further authorize and request, without reservation, any present or former employer, landlord, school, police department, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish **ROGER CHRISTIAN REALTY** with any and all background information in their possession regarding you, so that your residential tenancy qualifications may be evaluated and/or reassessed.

ACKNOWLEDGEMENT OF RECEIPT OF SUMMARY OF RIGHTS

By signing below, you certify: (1) that you have read and fully understand this disclosure and authorization; (2) that all of the information you are providing is true, complete, correct and accurate; and (3) that you acknowledge that you have received the attached summary of your rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.). The following is information required in order for **ROGER CHRISTIAN REALTY** to obtain a complete consumer report.

Signed this _____ day of _____, 20_____.

Applicant (Print Name) _____

Applicant Signature _____

Request for Verification of Rent or Mortgage Account

Instructions: Lender - Complete Items 1 through 8. Have applicant(s) complete Item 9. Lender then will forward directly to landlord/creditor named in Item 1. Landlord/creditor - Please complete Items 10 through 18 and return directly to requestor named in Item 2. The form is to be transmitted directly to the requester/lender and is not to be transmitted through the applicant(s) or any other party.

1. To (Name and address of landlord/creditor)

2. From (Name and address of Requestor/lender)

**Roger Christian Realty
Property Management Division
400 E. Washington Street
Shreveport, LA 71104**

I certify that this verification has been sent directly to the landlord/creditor and has not been passed through the hands of the applicant or any other party.

3. Signature of Requestor/Lender

4. Title

5. Date

6. Requestor/Lender's No.
(318) 868-7368

7. Information To Be Verified

Property Address

Account in the Name of

Account Number

____ Mortgage ____ Rental
____ Land Contract ____

I have applied for a lease. My signature below authorizes verification of mortgage or rent information.

8. Name and Address of Applicant(s)

9. Signature of Applicant(s)

X

X

We have received an application for a lease from the above, to whom we understand you rent or have extended a loan. In addition to the information requested below please furnish us with any information you might have that will assist us in processing of the application.

____ Rental Account

10. Tenant Rented from _____
to _____

Amount of rent \$ _____ per _____

Number of late payments _____

Is account satisfactory? _____ yes _____ no

____ Mortgage Acct. or ____ Land Contract

11. Date account opened _____

Original contract amount _____

Monthly payment P&I only \$ _____

Payment with taxes & ins. \$ _____

Is account current? _____ yes _____ no

Was loan assumed? _____ yes _____ no

Satisfactory account? _____ yes _____ no

12. Interest Rate _____ %

____ Fixed ____ FHA ____ Conv ____ Arm ____ VA ____ Other

13. Additional information which may be of assistance in determination of credit worthiness

14. Signature of Landlord/Creditor Representative

15. Title (Please print or type)

16. Date

17. Print or type name signed in Item 14

18. Phone No.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny you application for credit, insurance, or employment – or to take another adverse actions against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of you credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identify theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

Rental Criteria

Lease Terms

Roger Christian Realty Property Management Division's standard lease term is month to month.

Pet Policies

Roger Christian Realty Property Management may allow pets in certain rental units. Pet privileges are at the sole discretion of Roger Christian Realty Property Management, as determined by the owner of the property. A non-refundable pet fee is required for each pet. The non-refundable pet fee is \$200.

Utilities

In most cases, Tenants are responsible for the payment of all utilities.

Application

Each occupant over 18 must submit a separate application. A non-refundable fee of \$30 per single applicant or \$50 per joint applicants is required to cover the costs of ordering and reviewing a Tenant's credit, employment, criminal and rental history. The application fee(s) may be paid by money order or certified funds. Security deposits may accompany the rental application and be paid in certified funds. The security deposit will be returned if the rental application is denied. The application fee is not refundable. Up to three business days may be required to process each application.

Qualifications to rent include

- 1) All Applicants, with the exception of the Applicant's children, must be at least 18 years of age and provide photo identification;
- 2) An Applicant's monthly income must be equal to three times the monthly rent and must be verified by the two most recent pay stubs. Equivalent verifiable assets may also be used to meet qualifying requirements by providing proof of other income;
- 3) Applicant's must have a satisfactory rental history and credit history;
- 4) A background check will be performed to ensure that an Applicant has committed no felonies or sexual offenses;
- 5) Applicant's must have no unresolved evictions on his or her record within the past 3 years.
- 6) Applicant's must have no unresolved utility payments on his or her record within the past 3 years.

Signature of Applicant _____

Date _____

Roger Christian Realty is an equal opportunity company and does not discriminate on the basis of race, religion, color, creed, age, marital status, handicap, familial status or natural origin.