



Identification

All applicants must present a valid driver's license, valid State ID, valid passport or other government issued photo ID in order to tour the community.

Occupancy Standards

Occupancy will be limited to no more than two (2) persons in a one bedroom, four (4) persons in a two bedroom and six (6) persons in a three bedroom.

Application Approval Process

1. **APPLICATION-** \$40.00 application fee per leaseholder, \$25.00 per occupant over the age of 18, must be paid by money order or certified check.
2. **CREDIT-**Your credit must first be accepted through Trak-1 third party screening company. This is credit approval and criminal background checks.
3. **EMPLOYMENT VERIFICATION-** Your Gross monthly income must equal Three Month's rent. You must provide us with proof of your income. Acceptable documents consist of:
 - Two most recent pay stubs if paid bi-weekly, four most recent pay stubs if paid weekly.
 - Previous year's taxes (Filed)
 - Offer letter from your new job on company letterhead
 - Bank account statements showing account balance equal to three years rent - Two month's worth of current statements required
4. **OCCUPANTS** – All persons living in your home over the age of 18 must have a criminal background check completed in order to be added to the lease agreement.
5. **LANDLORD VERIFICATION-** Up to 12 months of rental history may be verified on previous residence. A positive record of prompt monthly payments, sufficient notice given with no damages is expected.
6. **Your application is not approved unless we have received proof of your income, employment verification and landlord verification (if applicable), within 72 hours.**

Thank you for giving us the opportunity to make Belford Towers Apartments your new home. We look forward to having you as our new neighbor!

Belford Towers Management

This community does not discriminate on the basis of race, color, sex, religion, handicap, familial status, sexual orientation or national origin.

Belford Towers Apartments

Resident Selection Criteria

1. **Identity Verification.** Government issued photo identification will need to be presented by all applicants and co-signors.

2. **Consent to Verify Credit and Previous Occupancy History.** All applicants and co-signers must agree to the following by executing a rental application form:

I consent to allow Beacon Management, through its agent and employees, to obtain and verify my credit information, criminal history, consumer report, employment, income, and landlord references, for any purpose, including determining whether or not to lease to me an apartment. I understand that should I lease an apartment, Beacon Management shall have a continuing right to review these items, in addition to my residency application, payment history and occupancy history for account review purposes and for improving application methods. Beacon Management may obtain information from any source and may exchange credit information with consumer reporting agencies.

3. **Occupancy Background.** Beacon Management maintains a list of former residents who are excluded from renting at any property managed by us because of a negative previous occupancy history at one of our properties. If your application is rejected because of a negative previous occupancy history at one of our properties, you will be given the name, address and telephone number of the consumer reporting agency where you can get a copy of this information. An applicant rejected for a negative previous occupancy history at one of our properties is encouraged to obtain a copy of the occupancy report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

4. **Scoring of your Consumer Credit Report.** Beacon Management uses a third-party applicant screening service with an empirically derived, statistically sound, credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have; late payments, collection actions, outstanding debt, and the age of your accounts. The statistical program compares this information to the credit performance of other applicants with similar profiles which allows it to predict how likely it is that you will pay your rent in a timely manner and fulfill your other lease obligations. If you would like information regarding how to improve your credit score, please let us know and we will provide you with more detailed information regarding this process.

Based upon your credit score, your application will be accepted, rejected or accepted on the condition. **APPLICABLE CONDITIONS, SUCH AS: [an additional security deposit be paid] OR [you obtain a co-signer that meets the rental criteria set forth herein].** If your application is rejected or is accepted with conditions, you will be given the name, address and telephone number of the consumer reporting agencies which provided your consumer information to us. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

Your application will be screened using our manual processing guidelines, only if (i) your consumer credit report shows no credit history, or (ii) you are not a U.S. Citizen and do not have a social security number.

5. **Income Verification.** If your application is accepted or accepted with conditions, we will require verification of income by pay stub or other acceptable proof of income. If we are unable to verify your income or your income is contrary to your lease application, our acceptance of your lease application will be withdrawn.

6. **Sex Offender Database Search.** If your application is accepted or accepted with conditions, we will conduct a multi-state sex offender database search. The requirement will apply regardless of whether they will be listed as a resident or occupant. It is our policy not to lease to applicants who have been registered as a sex offender. Prior to final acceptance of any applicant, our Sex Offender Database vendor will search for sex offender information on each applicant. If a report is found, your application will be rejected and you will be given the name, address and telephone number of the consumer reporting agencies which provided the sex-offender information to us. An applicant rejected for sex offender background is encouraged to obtain a copy of the sex-offender report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

[7. **Criminal Background Search.** If your application is accepted or accepted with conditions, we will conduct a criminal background search. The requirement will apply regardless of whether they will be listed as a resident or occupant. It is our policy not to lease to applicants who have been arrested or convicted of certain felonies or misdemeanors. We have a pre-defined selection configuration which has been provided to our Criminal Search vendor. To obtain a copy of our pre-defined selection criteria, please notify your leasing professional. Prior to final acceptance of any applicant, our Criminal Search vendor will search for criminal background information on each applicant. If a report is found, it will be compared to our pre-selected criteria and a determination regarding whether an applicant meets our criteria will be made. If your application is rejected based upon our pre-selected criteria, you will be given the name, address and telephone number of the consumer reporting agencies which provided your criminal information to us. An applicant rejected for an unsatisfactory criminal background is encouraged to obtain a copy of the criminal report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

8. **Age Requirement.** Unless otherwise required by law, you must be at least 18 years of age to be the responsible party on a lease, or to be a co-signor or guarantor.

9. **Occupancy limits.** There is a limit on the maximum number of persons allowed to live in your apartment, as follows:

Unit type: One Bedroom Number of Persons Allowed: Two

Unit type: Two Bedroom Number of Persons Allowed: Four

Unit type: Three Bedroom Number of Persons Allowed: Six

Exception: Child less than 12 months of age.

10. **Pets.** Except as required by law, restrictions or prohibitions on pets may apply. Please see the community's pet policies, pet rules and pet agreement.

Belford Towers Apartments
6733 New Hampshire Avenue
Takoma Park, MD 20912



Approved/Denied: _____ Date: _____ Reviewed By: _____

Rental Application

Apt#	Type:	Rent:	Security Deposit:	Move-IN Date:
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Applicant:

Name: _____ Social Security Number: _____
Driver's License #: _____ State: _____ Date of Birth: _____

Co-Applicant:

Name: _____ Social Security Number: _____
Driver's License #: _____ State: _____ Date of Birth: _____

Names of Other Occupants	Date of Birth	Social Security Number

Applicant:

Present Address: _____
City: _____ State: _____ Zip Code: _____
Time: _____ Own/Rent: _____ Rental Amount: \$ _____ Landlord/Mortgage Co Phone #: _____

Applicant Previous Address: _____
City: _____ State: _____ Zip Code: _____
Time: _____ Own/Rent: _____ Rental Amount: \$ _____ Landlord/Mortgage Co Phone #: _____

Employer: _____ Position: _____ How Long: _____
Address: _____ City: _____ State: _____
Phone Number: _____ Monthly Wages: \$ _____
Addition Income Source: _____ Monthly Wages: \$ _____

Previous Employer: _____ Position: _____ How Long: _____
Address: _____ City: _____ State: _____
Phone Number: _____ Monthly Wages: \$ _____
Addition Income Source: _____ Monthly Wages: \$ _____

Co-Applicant:

Present Address: _____
City: _____ State: _____ Zip Code: _____
Time: _____ Own/Rent: _____ Rental Amount: \$ _____ Landlord/Mortgage Co Phone #: _____

Co-Applicant Previous Address: _____
City: _____ State: _____ Zip Code: _____
Time: _____ Own/Rent: _____ Rental Amount: \$ _____ Landlord/Mortgage Co Phone #: _____

Employer: _____ Position: _____ How Long: _____
Address: _____ City: _____ State: _____
Phone Number: _____ Monthly Wages: \$ _____
Addition Income Source: _____ Monthly Wages: \$ _____

Previous Employer: _____ Position: _____ How Long: _____
Address: _____ City: _____ State: _____
Phone Number: _____ Monthly Wages: \$ _____
Addition Income Source: _____ Monthly Wages: \$ _____

Emergency Contact: _____ Phone Number: _____
Relationship: _____ Address: _____
City: _____ State: _____ Zip Code: _____

Do you Own Any Pets?
Yes/No, If Yes What Kind? _____

How Did You Learn About Our Community?

Newspaper _____ Radio/TV Ad _____ Internet _____

Telephone Directory _____ Apartment Guide _____ Bluebook _____

For Rent Magazine _____ Apartment Showcase _____ Other _____

Current Resident _____ Name _____ Address _____

Disclosures

The Civil Rights Act of 1968, as amended by the Fair Housing Act Amendments of 1988, prohibits discrimination in housing based on race, color, national origin, religion, sex handicap, or familial status. The management of this property is committed to complying with the letter and spirit of the laws, which provide an equal housing opportunity to all. The federal agency, which administers compliance with the fair housing laws, is the United States Department of Housing and Urban Development.

CONSENT TO CONSUMER REPORT AND BACKGROUND CHECK

I authorize Beacon Management, LLC or its agent, attorney or assign to order and review one or more consumer reports relating to me (including, but not limited, credit history, rental history (including with other properties owned by property owners affiliated with Landlord), and criminal history). I further authorize Beacon Management, LLC, its agent, and attorney or assign to order or prepare, and review, investigate consumer reports relating to me. I understand and authorize Beacon Management, its agent, attorney or assign to continue to obtain or prepare consumer reports and investigate consumer reports on me both during the duration of any lease or agreement I may enter into as a result of this application and at any time thereafter, including for the purposes of collection of amounts I may owe under any lease or other agreement. I further authorize and direct all employers, financial institutions, banks, creditors, residential managers / landlords to release any and all information relating to me to Beacon Management, LLC or its agent, attorney or assign. I acknowledge that I have received a summary of my rights under the Fair Credit Reporting Act.

I further understand and authorize Belford Towers to obtain and use consumer report information relating to me (including, but not limited to, a credit score) for the purpose of conducting research into statistical credit models and evaluating the performance of various scoring models and sources of consumer reporting information, including, but not limited to, criminal conviction and skip tracing / eviction databases. YES

The sum of \$ 40.00 is required per lease holder and \$25.00 per occupant over the age of 18 for an application fee and is not refundable.

HOLDING FEES Belford Towers requires a \$500.00 rent deposit to hold a particular apartment for Applicant. This holding rent deposit may be requested prior to investigation, at time of application or after applicant is approved. The Applicant acknowledges that said holding deposits should be forfeited if the Application for tenancy is cancelled for any reason by the Applicant

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, at the Federal Trade Commission's web site (<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 of 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 that (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 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 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 insert 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 with the source of the information. If you tell anyone -- such a creditor who reports to a 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 have 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 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. **The FCRA gives several different federal agencies authority to enforce the FCRA:**

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4367 (Toll-Free)
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mall Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250

Have you or any member of your household ever been convicted of or pled guilty or “no contest” to a sexual offense?

- YES
 NO

Have you or any member of your household ever been listed on a registry of sexual offenders?

- YES
 NO

Have you or any member of your household ever been convicted of or pled guilty or “no contest” to any drug-related criminal offense?

- YES
 NO

Any litigation, such as: evictions, suits, judgments, bankruptcies, foreclosures, etc.?

- YES
 NO

If “Yes”, give details and dates:

AUTHORIZATION TO RELEASE INFORMATION

I have read the foregoing; certify that the information herein is TRUE and CORRECT, that this application is submitted for inducing approval of this application on my behalf. By signing this application, I authorize the Landlord or agent for the Landlord to verify any information contained herein. Any “yes” response to the personal and criminal history questions above, or any false statement on the application, will lead to the rejection of my application and / or immediate termination of my lease. Further, if I subsequently am involved in conduct which would result in a “yes” response to any of the questions set forth above (even after I sign the lease and take possession of the apartment home), I understand that Landlord may terminate the Lease. I hereby acknowledge and agree to the above statements and authorize any / all persons / entities contacted by or on behalf of Beacon Management, LLC to provide and verify any information requested. A copy of this Authorization shall have the same effect as an original and shall be relied upon accordingly.

Applicant’s Printed Name: _____

Date: _____

Applicant’s Signature: _____

Date: _____

Co-Applicant’s Printed Name: _____

Date: _____

Co-Applicant’s Signature: _____

Date: _____

Criminal Background Investigation

I hereby grant the above apartment, Landlord, realtor, whichever is applicable, along with its designee, First American Registry and affiliates, a credit- reporting agency the right to process this credit application for the purpose of obtaining a rental lease. In compliance with fair credit reporting act, this notice is to inform you that the processing of this application includes but is not limited to making inquiries deemed necessary to verify the accuracy of the information herein, including procuring consumer reports from other credit institutions and criminal background verification, from appropriate law enforcement agencies. The undersigned agrees that this application shall remain the property of the apartment community landlord or realtor, regardless if rental lease is granted.

Applicant's Printed Name: _____
Applicant's Signature: _____ **Date:** _____

Co-Applicant's Printed Name: _____
Co-Applicant's Signature: _____ **Date:** _____

Contact Information

Please provide the following information so that we may contact you promptly after we have completed processing your application. If any of the information you have provided for us changes please call us so that our files will be updated.

Applicant:

Home phone: _____ Work phone*: _____

Cell phone: _____ Email address: _____

Co- Applicant:

Home phone: _____ Work phone*: _____

Cell phone: _____ Email address: _____

***A valid work number must be provided**