

**RENTAL APPLICATION & CONSENT TO PERFORM BACKGROUND CHECK IN COMPLIANCE WITH THE FCRA (FAIR CREDIT REPORTING ACT) – Fill out one application for each adult**

<b>Applicant Name – Last, First, Middle</b>		Date of Birth	Social Security Number		Driver's License #
<b>Current Address</b>		City		State	Zip
Home Phone:	Cell Phone:	Reason for Moving?			
Landlord / Management Company		Phone	Rent Amount	How Long?	
<b>Previous Address</b>		City		State	Zip
Landlord / Management Company		Phone	Rent Amount	How Long?	
<b>MONTHLY INCOME</b> (Employment, Housing Assistance, and other sources)					
Employer Name		Address		City	State Zip
Employer Phone	Contact / Supervisor's Name	How Long?	Years in Field?	<b>Gross Monthly Income</b>	
Previous Employer Name		Address		City	State Zip
Employer Phone	Contact / Supervisor's Name	How Long?	Reason for Leaving		
<b>OTHER INCOME SOURCES</b> (Housing Assistance, Alimony, Child Support, Education Assistance, Etc)					
Source	Amount Per Month		Contact Person	Contact Phone	
<b>BANK REFERENCE</b> (indicate bank and services used)					
Name of Institution	Account Number	Account Type	Balance	Phone Number	
Excluding minor traffic violations, <b>Have you been convicted of any crime in the last 10 years?</b> Yes / NO (circle one)					
<b>If yes, list all convictions in the last 10 years.</b>			<b>Have you ever been evicted? Yes / NO</b>		
Explanation:					
Explanation:					
Explanation:					

MOTOR VEHICLE(s)		
License Plate #	Make	Year
List all occupants of unit other than applicant	Relationship	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 A1 Properties, Inc, we may now, or at any time you are leasing from A1 Properties, Inc., 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 A1 Properties, Inc.'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 A1 Properties, Inc. 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 A1 Properties, Inc. to obtain a complete consumer report.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Applicant (Print Name) \_\_\_\_\_

Applicant Signature \_\_\_\_\_

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **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](http://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 your application for credit, insurance, or employment – or to take another adverse action 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 identify 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](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your 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](http://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](http://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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below Washington, DC 20580 1-877-382-4357	Federal Trade Commission: Consumer Response Center - FCRA
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name) Washington, DC 20219 800-613-6743	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks) Washington, DC 20551 202-452-3693	Federal Reserve Board Division of Consumer & Community Affairs
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name) Washington, DC 20552 800-842-6929	Office of Thrift Supervision Consumer Complaints
Federal credit unions (words "Federal Credit Union" appear in institution's name) Alexandria, VA 22314 703-519-4600	National Credit Union Administration 1775 Duke Street
State-chartered banks that are not members of the Federal Reserve System Kansas City, Missouri 64108-2638 1-877-275-3342	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100
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 Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051	Department of Agriculture