

Any unanswered "yes" or "no" question shall result in the denial of your application.

Have you or any member of your household ever been convicted of or pled guilty or "no contest" to any felony

Yes _____ No _____

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 _____

Are you or any member of your household a Specially Designated National or other Blocked Person designated by the United States government as a person who commits or supports terrorism or is involved in international narcotics trafficking?

Yes _____ No _____

If yes to any of the above questions, please explain, providing the location, date and nature of the offense:

Have you ever filed Bankruptcy? Yes _____ No _____ Discharge Date and Case No. _____

Have you ever been evicted? Yes _____ No _____ When _____

Willfully or Intentionally Refused to Pay Rent When Due? Yes _____ No _____

I have read the foregoing, certify that the information herein is TRUE and CORRECT, that this application is submitted for the purpose of inducing approval of this application on my behalf.

By signing this application, I authorize Landlord or agent for 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.

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

Applicant Signature _____ Date: _____

Name (Please Print): _____

Application Fee: _____ Received by: _____ Date: _____

Holding Fee: _____ Received by: _____ Date: _____

Consent to Consumer Report and Background Check

This is to inform applicant that, as part of Landlord's procedure for processing applicant's application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with applicant's landlord, employer, or others with whom applicant is acquainted. This also is to inform applicant that, as also set forth in the lease applicant will execute if applicant's application is approved by Landlord, similar investigative consumer reports may be prepared in the future after applicant has executed the lease and become a resident or has vacated the property which is the subject of this agreement. These inquiries include information as to applicant's character, general reputation, personal characteristics, mode of living and credit report. The federal Fair Credit Reporting Act requires Landlord to provide to applicant additional information about the nature and scope of the investigation if applicant provides Landlord with a written request within a reasonable time. Landlord has attached a summary of applicant's rights under the Fair Credit Reporting Act.

I, _____, the undersigned applicant authorizes Landlord, or its affiliate, agent, attorney or assign to order and review one or more consumer reports relating to me (including, but not limited to, credit history, rental history (including with other properties owned by property owners affiliated with Landlord), and criminal history). I further authorize Landlord, or its affiliate, agent, attorney or assign to order or prepare, and review, investigative consumer reports relating to me. I understand and authorize Landlord, or its affiliate, agent, attorney or assign to continue to obtain or prepare consumer reports and investigative 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 Landlord, or its affiliate, 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 Landlord, or its affiliate, agent, attorney or assign 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.

Signature _____

Print Name _____

SSN _____

Date _____

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 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 with the source of the information. If you tell anyone -- such as 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'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 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:
CRAs, 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, Mail 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 800-934-FDIC
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 202-720-7051

Application Standards and Process

Fair Housing: This community does not discriminate on the basis of race, color, sex, religion, handicap, familial status, sexual orientation, national origin or any other class protected by applicable law.

Occupancy Standards: No more than two people per bedroom may occupy the apartment, unless there are special circumstances approved by Landlord. Infants up to twenty-four (24) months old are not considered for occupancy purposes.

Application for Residency: A residency application must be completed for each applicant who will be living in the apartment and who has reached the age of majority under state law, which in most states is 18 years or older. Application fees, if applicable, will be collected before an application can be processed.

Investigations Standards: Landlord (or its designates) may conduct an investigation of applicant, including thorough personal interviews with applicant's current and/or prior landlord(s), employer(s), and/or others with whom applicant is acquainted. These inquiries may include information regarding applicant's character, general reputation, personal characteristics, mode of living, credit report, and criminal background.

Income History: Except for applicants who receive or who will occupy an apartment unit that receives subsidies or voucher assistance, applicants must have a gross income source that can be verified and meets the minimum income requirements for the apartment being leased. Applicants may be required to provide income verification, including but not limited to a pay stub, a letter from an employer, the most recent W2, the most recent tax return and/or certified verification from company accountant or bank. In instances where sufficient income requirements cannot be met, this community may elect to accept pre-paid rent or a co-signer.

Credit History: Landlord may investigate and verify credit history. An unsatisfactory credit report can disqualify an applicant from renting an apartment, including one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies.

Criminal History: Applicants, occupants and co-signers will not be accepted if they do not satisfy the criminal history inquiries required by or background investigation allowed by the residency application. However, Landlord does not guarantee or represent that residents and/or occupants currently residing at the community qualify under the criminal background criteria required by the residency application. Landlord maintains a strict policy prohibiting registered sex offenders from residing within our communities. This community reserves the right to investigate lists of registered sex offenders in any manner including online, in newspapers or by contacting state agencies.

Rental History: Information regarding payment and rental history of each applicant will be collected to verify tenancy. Any applicant who has been previously evicted by a court of law will not be accepted.

Employment History: Landlord may confirm employment and reported salary level.

Co-Signers(s):

In the event that a co-signer is required, he/she must complete a residency application and meet any and all criteria. A co-signer will be fully responsible for the rent obligations of the Lease Agreement if the occupying resident(s) defaults.

Applicant Signature

Date