



## **Application Process**

Thank you for choosing Peninsula Grove Apartments as your new home.

### **To Apply, please complete the following steps:**

- Complete & Sign the Application for Residency
- Provide Two Forms of ID for Verification:
  - One Photo ID
  - Social Security Card
- Proof of Income:
  - Typically presented as 2 most recent, consecutive paystubs; please inquire with leasing professional on additional acceptable forms of Proof of Income
  - **\*\*Please note that some Proof of Income forms may require Management Review & Verification\*\***

### **Investment:**

- Application Fee: \$35.00 Per Applicant
- Reservation (Holding) Fee: \$150.00 per home, due within 24 hours of application approval
  - Approved applications: reservation fee applied to 1<sup>st</sup> month's rent
  - Cancellation: the reservation fee is only refundable in the event the application is not approved
- Security Deposits: Subject to credit and background screening, security deposits can be \$99.00 or \$500.00

### **Lease Agreement:**

- Leases can be signed electronically, or in person. We ask that all lease agreements are signed within **72 hours** of application approval





# Application for Residency

For Office Use Only:	
Leasing Professional: _____	
Date: _____	Apartment Address: _____
Monthly Rent: _____	Concession/Special: _____
Move-In Date: _____	Lease Term: _____ to _____
Applicant Type: ___ Lease Signer ___ Guarantor	

## Applicant Information

Full Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own    Rent    (Please circle)	Monthly payment or rent:	How long?
Reason for Moving:		
Previous address, if less than 2 years at current:		
City:	State:	ZIP Code:
Owned    Rented    (Please circle)	Monthly payment or rent:	How long?
Driver's License Number:	Issuing State:	

## Employment Information

Current employer:		
Employer address:	How long?	
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly    Salary    (Please circle)	Annual income:

## Emergency Contact

\_\_\_\_ Please initial to signify that in the event of serious illness or other circumstances, the below person may have access to the leased premises and contents within.

Name (must not reside in apartment home):			
Address:			
City:	State:	ZIP Code:	Phone:
Relationship:			

## List all other Minor Occupants

Name:		
Date of birth:	SSN:	Phone:
Name:		
Date of Birth:	SSN:	Phone:
Name:		
Date of Birth:	SSN:	Phone:

## Pet Information

Pets are accepted only with consent of the Management, and are subject to breed and weight restrictions.

Do you have any pet(s)? ___ Yes ___ No	# Pets:	Vet records may be required to substantiate breed.
Pet #1: Type: ___ Dog ___ Cat	Breed:	Weight:
Pet #1: Type: ___ Dog ___ Cat	Breed:	Weight:

\_\_\_\_ Please initial to signify that you have a service or emotional support animal, and require a request for reasonable accommodation form.

## Vehicle Information

Make:	Model:	License Plate:
Make:	Model:	License Plate:

**Disclosure:**

Have you, or any anticipated occupant of the Premises, been convicted of the illegal possession, manufacturing, or distribution of any controlled substance? \_\_\_\_\_ Yes \_\_\_\_\_ No

Have you, or any anticipated occupant of the Premises, been convicted of a sex offense? \_\_\_\_\_ Yes \_\_\_\_\_ No

Have you, or any anticipated occupant of the Premises, filed Bankruptcy? \_\_\_\_\_ Yes \_\_\_\_\_ No (if yes, proof of discharge may be required)

Have you, or any anticipated occupant of the Premises, been evicted? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Terms & Conditions of Application:**

**Application Fee:** I hereby agree, in the event of the approval of this application, to execute a lease in accordance with the terms set forth in this rental application and my rental liability shall commence pursuant to the terms of the lease. I agree that the application fee, whether my application is approved or not, is not refundable. I hereby understand that, by paying the foregoing fees by check, I am authorizing Landlord to use the information on my check to make a one-time electronic payment from my checking account. The electronic payment will be for the amount indicated on my check and may be withdrawn from my bank account as soon as the same day payment is received. I further understand that my check will not be returned by the financial institution but will instead appear under the "electronic items" section on my bank statement. It is my obligation to notify Landlord in advance if I choose not to have my check converted into an electronic item.

**Holding Fee:** In addition to the foregoing application fee, I agree that the holding fee accompanying this application shall be retained by Landlord to hold the apartment home herein for occupancy by the undersigned upon approval of this application and execution of a lease agreement. If this application is not approved for any other reason other than the falsification of information by applicant, or failure to provide any documents or other information requested by Landlord, within 3 days of such request, the foregoing holding fee shall be refunded to the undersigned. Otherwise, Landlord shall be entitled to retain the holding fee to cover Landlord's various costs of holding such apartment home for me, and I agree to this amount being retained by Landlord as a reasonable estimate of the actual costs to Landlord to hold the unit for my occupancy. I understand that, if I occupy the unit, the foregoing holding fee will be applied against the security deposit payable pursuant to the lease agreement.

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, can lead to the rejection of my application and/or immediate termination of my lease agreement. 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 agreement.

As an inducement to enter into the lease agreement, I authorize you to secure from a consumer reporting agency an investigative consumer report. This report may contain, but would not be limited to, a consumer credit report, a criminal history records investigation, a rental history and verification of my residences, employment and income. I further authorize you and the consumer reporting agency to verify all information contained in this application and I release all concerned from any liability in connection with the information they give. I have also been advised that I have the right, under the Federal Fair Credit Reporting Act, Section 606(B) to make a written request of you of the investigation. I understand that, in order to perform the investigative consumer report, I will be required to furnish two forms of identification to verify my identity. I will be required to submit a photo ID, and social security card. I also consent to, and authorize the use of, any subsequent consumer report(s) under this authorization in connection with any future assignment or transfer, or with the collection of any debt associated with the rental of a residence for which the application was made. Finally, I acknowledge receipt of the summary of consumer rights required by Section 609 of the Fair Credit Reporting Act entitled "A summary of Your Rights Under the Fair Credit Reporting Act".

I have fully read and understand all the provisions of this application and acknowledge receipt of a completed copy of same.

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Leasing Professional Date

I attest that I have examined the identification documents below presented by the above-named applicant to verify identity and the listed documents appear to be genuine.

For Office Use Only:			
Application Fee: \$ _____	Received by: _____	Date: _____	Check/MO Number: _____
Holding Fee: \$ _____	Received by: _____	Date: _____	Check/MO Number: _____



**Applicant Identity Verification**  
(For Office Use Only)

Name of Applicant (as it appears on photo ID):

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Circle documents presented. Initial and date upon verification of each form of identification.

One of each of the documents below must be presented:

ONE photo identification:

1. Driver's License or ID card issued by federal, state or local government agency or entity, provided it contains a photograph or information such as name, date of birth, height, eye color, and address (School ID card with a photograph, US Military card, Military dependent's ID card)
2. US Passport or US Passport Card (expired or current)
3. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
4. Foreign Passport with Form I-551 stamp or Form I-94

AND the following document:

1. US Social Security Card issued by the Social Security Administration

By signing below, I confirm that I have verified the document(s) presented by the above-named applicant to verify identity, and the listed document(s) appear to be legitimate.

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Leasing Professional's Signature

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Date



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list,	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations,	a. Office of the Comptroller of the Currency Customer Assistance Group



<p>and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
3. Air carriers	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
4. Creditors Subject to the Surface Transportation Board	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
5. Creditors Subject to the Packers and Stockyards Act, 1921	<p>Nearest Packers and Stockyards Administration area supervisor</p>
6. Small Business Investment Companies	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416</p>
7. Brokers and Dealers	<p>Securities and Exchange Commission 100 F Street, N.E.</p>

	<p>Washington, DC 20549</p>
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>