

Please complete this entire rental application, attach the \$25 application fee, and send to Listening Ear Crisis Center, Property Management, P.O. Box 800, Mt. Pleasant, MI 48858; or drop off at Listening Ear, 107 E Illinois Street, Mt. Pleasant Michigan. Please call 989-773-6904 ext. 286 with questions.

Rental Guidelines for Listening Ear Crisis Center Rentals and Horizon West Apartments

1. Head of household must be at least 18 years of age and there may be no more than 2 unrelated adults in any home.
2. No one having been convicted of a felony may reside in any home owned by Listening Ear Crisis Center.
3. There must be no prior eviction filings, and rent must be paid up to date on current rental. You will be required to provide property manger with at least 1, preferably 2 satisfactory landlord references.
4. There may be no more than 4 people residing in a 2 bedroom home and no more than 6 people living in a 3 bedroom home.
5. Credit will be pulled online through ZipReports.com. You must have a satisfactory credit report.

THINGS THAT YOU WILL NEED TO BRING WITH YOUR APPLICATION:

1. Photo ID for each adult. Specifically driver's license or MI state ID.
2. Social security cards for each dependent.
3. 2 pay stubs (if employed) or 2 copies of bank statements for direct deposits, proof of child support or alimony, etc.
4. Students: you will need to provide proof that you are not being claimed by your parents for tax purposes.
5. A \$25.00 application fee that will be credited towards your security deposit, if you are approved to move into the unit. If you are declined, or change your mind about the unit, the \$25.00 is kept to cover the cost of the credit check.

I understand the application fee of \$25.00 will be retained if I fail to meet the guidelines for renting with Listening Ear Crisis Center or if I decide not to rent the apartment after the application process has begun. I authorize Listening Ear Crisis Center to request a credit report for determining my suitability in regard to the rental of an apartment or duplex. In addition, I authorize Listening Ear Crisis Center to contact any institution and/or person in regard to my suitability in regard to the rental of an apartment or duplex.

Resident(s)

Date

RENTAL APPLICATION

**Listening Ear Crisis Center P.O. Box 800 Mt Pleasant, MI 48804-0800
989-773-6904 ext. 286**

Name: _____

Current Address: _____ City: _____

Current Home Phone: _____ Cell Phone: _____

Current Landlord: _____ Phone No: _____

Social Security No.: _____ Date of Birth: _____ D/L No.: _____

Have you rented in the past? _____ Were you always prompt in paying your rent? _____

If no, please explain: _____

Employer: _____ Phone No.: _____ Rate of Pay: _____

Please list any other sources of income: _____

Former Address	Landlord Name	L/L Phone No.
_____	_____	_____

Personal Reference	Phone No.
_____	_____

Closest Relative not living with you	Phone No.
_____	_____

List your motor vehicles: _____

List Below the Names & Dates of Birth for each Resident

_____	_____
_____	_____
_____	_____

I hereby acknowledge that the above information is accurate and complete.

Signature

Date

Listening Ear Crisis Center
107 E. Illinois Street Mt. Pleasant, MI 48858
989-773-6904 ext. 286

Employee Name: _____ Social Security No.: _____

Employer Name: _____ Employer Phone No.: _____

Number of hours worked per week: _____ Rat of Pay: _____

Length of Employment: _____ Probability of continued employment: _____

I certify that the above information is true. I understand that a follow up call from the perspective property manager will be made to verify above information.

Signature of Supervisor

Date

I hereby authorize Listening Ear Crisis Center to request above stated information from my current employer to determine my suitability in regard to the rental of an apartment or duplex.

Signature of Prospective Resident

Date

Listening Ear Crisis Center
107 E. Illinois Street Mt. Pleasant, MI 48858
989-773-6904 ext. 286

Employee Name: _____ Social Security No.: _____

Employer Name: _____ Employer Phone No.: _____

Number of hours worked per week: _____ Rat of Pay: _____

Length of Employment: _____ Probability of continued employment: _____

I certify that the above information is true. I understand that a follow up call from the perspective property manager will be made to verify above information.

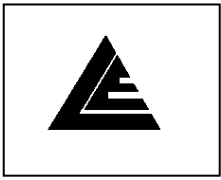
Signature of Supervisor

Date

I hereby authorize Listening Ear Crisis Center to request above stated information from my current employer to determine my suitability in regard to the rental of an apartment or duplex.

Signature of Prospective Resident

Date



**LISTENING EAR CRISIS CENTER
NOTICE OF INTENT TO OBTAIN CONSUMER REPORT**

Pursuant to the Fair Credit Reporting Act, we are providing this notice that a consumer report, in the form of a credit check, will be obtained by Listening Ear Crisis Center for employment purposes.

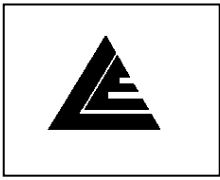
Attached is a summary of the Fair Credit Reporting Act (FCRA).

To acknowledge receipt of this notice and a summary of the federal law, please sign and date this employer record.

Print Name: _____

Signature: _____

Date: _____



LISTENING EAR CRISIS CENTER 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 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 representing 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 202-326-3761
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 Div. 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