

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

1. Head of household must be 18 or older
2. A detail credit and criminal report will be run on all applicants over the age of 18

Once called off the wait list please provide these items:

1. Application fee of \$35.00
2. Social Security cards for all persons over 18
3. Valid driver's license or picture ID for all persons over 18
4. 3 Pay stubs or an annual report of wages
5. Any additional income sources
6. If credit report proves unsatisfactory a landlord reference may be required
7. Separate application for each person over 18

For any questions please contact the property manager:

Listening Ear Property Manager

propertymanager@listeningear.com

989-775-1515

Rental Application

Separate application required from each applicant age 18 or older.

Applicant

Full Name—include all names you use(d): _____

Date of birth: _____

Phone: _____ Email: _____

Social Security Number: _____

Driver's License Number/State: _____

Vehicle Make: _____ Model: _____ Color: _____ Year: _____

License Plate Number/State: _____

Additional Occupants

List everyone, including minor children, who will live with you:

Full Name

Relationship to Applicant

Rental History

First-time renters: attach a description of your housing situation for the past five years.

Current Address: _____

Dates Lived at Address: _____ Reason for Leaving: _____

Landlord/Manager: _____ Landlord/Manager's Phone: _____

Rent: \$ _____ Security Deposit: \$ _____



Rental Application

With FCRA Report Notice and Rights Listing

I certify that all the information given above is true and correct and understand that my lease or rental agreement may be terminated if I have made any material false or incomplete statements in this application. I authorize verification of the information provided in this application from my credit sources, current and previous landlords and employers, and personal references. This permission will survive the expiration of my tenancy.

Applicant Signature: _____

Date: _____



Listening Ear Crisis Center

Notice 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 occupancy 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 agency 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 on every "consumer reporting agency" (CRA). Most GRAs 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, 15U.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 GRAs -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.