THE COLONIES II CONDOMINIUM ASSOCIATION, INC.

Lease / Purchase Application Instructions

All applicants must receive written approval by the Association's Board of Directors **prior to occupancy**. The Board reserves the right to interview prospective occupants before granting approval.

Application Documents

Each adult (18 years old+) prospective occupant must complete an **Association Application**. Applications will be returned unprocessed or not approved if any question is left unanswered.

<u>Each application must include the following documents:</u>

- ☐ **Association Application (applications must be originals)**
- ☐ **Copy of Purchase Contract or Lease Agreement with Addendums (as applicable)**
- ☐ **Signed Receipt of Rules & Regulations**
- ☐ **Last three (3) pay stubs**
- ☐ **Minimum 700 credit score**
- ☐ **Minimum Income: $70K Singles/$120 Couples**
- ☐ **Last three (3) bank statements**
- ☐ **Last two (2) tax returns**
- ☐ **No pets allowed for renters**
- ☐ **No short-term leasing permitted**
- ☐ **Buyers must provide 10% or more escrow deposit and escrow letter from title company**
- ☐ **Signed Authorization to Release Information**
- ☐ **Completed and Signed ApplyCheck Authorization**
- ☐ **Copy of valid identification card and/or driver's license for all residents**
- ☐ **Valid Car Insurance & Registration**
- ☐ **Owners renting their unit must pay a $50.00 Association fee each time the unit is rented or transferred. Fee is non-refundable**
- ☐ **A $50.00 refundable security deposit is required from renters. Refund issued if no common-area damages occur after move-out**
- ☐ **$150 Application Processing Fees per adult applicant (cashiers check or money order only)**

Note: *All applicants* ***must be available for a personal interview*** *prior to final Board approval.*

THE COLONIES II CONDOMINIUM ASSOCIATION, INC.

Lease / Purchase Application Instructions

Fees

• **$150.00 non-refundable application processing fee** for each adult applicant 18 years and over.
• Payments must be made by **cashier's check or money order**, payable to: **The Colonies Two, Inc.**

*Please note that payment of the processing fee **does not constitute or guarantee approval**.*

Submission Options

Option 1: Mail or deliver the **original, unaltered documents** to:

The Colonies II Condo Assoc.
c/o Kid Breukelen Realty Group
3350 NE 12th Ave, #24481
Oakland Park, FL 33307

Option 2: If you prefer to **schedule an in-person appointment** for a team member to review your application package, please book here:
https://api.leadconnectorhq.com/widget/bookings/kbrg-community-association-manager-meet

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Important Notes

• **Additional information may be required**
• **Allow up to 30 days** for your application to be processed
• **Do not call to verify the status** of your application until **after 21 days** from submission

For questions, please email applications@kbrgfl.com

Do not schedule closings or occupancy until you have been notified of a screening date

The Colonies Two, Inc
Purchase Lease Application

Each adult 18 and older must fill out a separate application

Application Type: Purchase __ Lease___	Date:

Property Details

Property Address:	
Anticipated Close or Move In Date	

Personal Information

First Name	Last Name	MI	SSN#	Birth Date	Email

Other Names Used	Home Phone:	Mobile Phone:	Co-Owner Applicant Name

Other Occupants Under 18

Name	Age	Relationship
1)		
2)		
3)		

Residency History

	Current Residence		Prior Residence		Prior Residence	
Address						
City, State & Zip						
	Rent or Own	How Long?	Rent or Own	How Long?	Rent or Own	How Long?
Monthly Payment or Rent						
Dates of Residency	From	To	From	To	From	To
Landlord or Mortgage Company						
	Phone:		Phone:		Phone:	
Reason for Leaving						

Employment History

	Current	Prior	Prior
Employer			
Address			
Phone			
Name of Immediate Supervisor			

Position/Job Title						
Dates of Employment	From	To	From	To	From	To
Monthly Gross Pay						
Reason for Leaving	n/a					

Vehicle Information					
	Year	Make	Model	Color	Tag No.
Vehicle #1					
Vehicle #2					
Vehicle #3					
Vehicle #4					

Personal References			
	Name	Address	Telephone
Reference 1			
Reference 2			
Reference 3			

Real Estate Agent Information			
First Name	Last Name	Email	Phone

APPLICATION AUTHORIZATION & DISCLAIMER

The applicant certifies that all information provided is true, complete, and legible. Incomplete, inaccurate, or illegible information may delay processing or result in the application being deemed incomplete. The Association is not responsible for errors in any investigative report caused by information supplied by the applicant.

By signing below, the applicant authorizes The Colonies Two, Inc. Condominium Association and/or its managing agent to verify the information provided for the lawful purpose of evaluating this application, including obtaining credit and/or background reports as permitted by law.

All applications are reviewed using uniform, nondiscriminatory criteria in compliance with federal and Florida Fair Housing laws. The Association, its Board, officers, and managing agent shall not be liable for actions taken in good-faith reliance on information obtained during the application review process, except as required by law.

Signature:	Printed Name:	Date:

AUTHORIZATION & CONSENT FOR INFORMATION VERIFICATION

The Colonies Two, Inc.

Association: The Colonies Two, Inc.

Property Address / Unit #: _______________________________

Applicant Name: ____

Phone: _______________________________ **Email:** _______________________________

By signing below, I authorize **The Colonies Two, Inc.**, its Board of Directors, officers, managing agent, and authorized screening providers to obtain and verify information for the lawful purpose of **evaluating my application for residence**.

This authorization may include, as permitted by law, verification of housing history, employment and income, personal or professional references, and the procurement of consumer credit and/or background reports through a licensed consumer reporting agency.

I authorize any individual, business, housing provider, employer, governmental agency, or consumer reporting agency to release relevant information upon presentation of this authorization or a copy thereof.

I understand that all information will be reviewed using uniform, nondiscriminatory criteria in compliance with federal and Florida fair housing laws. I release and hold harmless the Association, its Board, officers, managing agent, and information providers from liability for actions taken in good faith reliance on information obtained pursuant to this authorization, except as required by law.

This authorization is valid for **thirty (30) days** from the date signed.

Applicant Signature: ____

Printed Name: ____

Date: ____

PET / ASSISTANCE ANIMAL REGISTRATION FORM

(For Association Records Only)

Association Name: ____

Property Address: ____ **Unit #:** __________

Owner / Resident Name: ____

Phone: ___________________________**Email:** _____________________________________

ANIMAL INFORMATION

(Complete one form per animal)

Animal Name: ___________________________

Type of Animal: ☐ Dog ☐ Cat ☐ Other: ________________ **Breed (if applicable):** ______________

Color / Markings: ___________________________**Weight:** __________ lbs **Age:** __________

ANIMAL CLASSIFICATION

☐ **Household Pet** ☐ **Emotional Support / Assistance Animal (Not a Pet)** *Assistance animals are not subject to pet restrictions where required by law.*

VACCINATION & LICENSING *(Where applicable and permitted by law)*

- Rabies vaccination current: ☐ Yes ☐ No ☐ N/A
- Local license/registration (if required): ☐ Yes ☐ No ☐ N/A
- Veterinarian Name: ________________________ Phone:_________________________________
- Veterinarian Signature:____

ACKNOWLEDGMENT & RESPONSIBILITY

I acknowledge responsibility for the animal's conduct and for complying with the Association's governing documents and applicable laws, including leash, noise, waste disposal, and common-area use requirements. I understand that failure to comply may result in enforcement action as permitted by law.

Nothing in this form is intended to limit rights or reasonable accommodations required under the federal Fair Housing Act or Florida Fair Housing Act.

Signature: ____________________________ **Printed Name:** __________________________**Date:** _________

Attach Pet Image Here

ACKNOWLEDGMENT OF RECEIPT AND AGREEMENT TO ABIDE BY RULES AND REGULATIONS

(Each Applicant Must Fill Out This Form Separately. One Applicant Per Form)

Association Name: The Colonies Two, Inc.

Property Address: ____ **Unit #:** ___________

Owner / Resident / Tenant Name: _______________________________

Phone: _______________________________ **Email:** ____

ACKNOWLEDGMENT

I hereby acknowledge that I have received, reviewed, and understand the current **Rules and Regulations** of **The Colonies Two, Inc.** Condominium Association, including any policies, resolutions, or amendments adopted by the Association from time to time.

I understand that the Rules and Regulations are intended to promote the health, safety, welfare, and peaceful enjoyment of the community for all residents and occupants.

AGREEMENT TO COMPLY

I agree to comply with and be bound by the Rules and Regulations of The Colonies Two, Inc., as well as the Association's Declaration, Bylaws, and applicable governing documents. I further understand that failure to comply may result in enforcement action as permitted by the governing documents and applicable law.

I acknowledge that the Rules and Regulations may be amended by the Association in accordance with its governing documents and applicable law, and that I am responsible for complying with any such amendments.

NO WAIVER OF RIGHTS

Nothing in this acknowledgment is intended to limit or waive any rights afforded under federal or Florida law, including but not limited to fair housing laws and reasonable accommodation requirements.

Signature: ____________________________________ **Printed Name:** _______________________________
Date: _______________________________

COLONIES 11 RULES AND REGULATIONS:

<u>RENTERS</u>:

- **RENTERS CANNOT RENT ROOMS OR SUBLEASE THE UNIT.**
- **RENTERS MUST FILL OUT AN APPLICATION OF OCCUPANCY EVERY YEAR.**

<u>MOVING DAY</u>:

* **TRUCK (24 HRS)**
* **BOXES/TRASH MUST BE REMOVED**
- **NO PARKING ON GRASS**
- **NO WASHING CARS ON GRASS**
- **NO PARKING IN UNAUGHORIZED PARKING SPACE**
- **PER OUR BYLAYS (ONLY ONE PARKING SPACE PER UNIT) GUEST PARKING ARE ON A FIRST COME BASIS.**
- **NO CAR REPAIRS ON PREMISES WHAT SO EVER**
- **NO CAR STORAGE WHAT SO EVER**
- **NO BLARING CAR HORNS**
- **NO COMMERCIAL CARS OR TRUCKS**
- **GARBAGE PICK-UP WEDNESDAY & SATURDAY, GARBAGE MUST BE KEPT IN A SEALED CONTAINER IN THE REAR OF YOUR UNIT UNTIL GARBAGE PICK-UP DAY (S).**
- **BULK PICK-UP WEDNESDAY'S ONLY (PLEASE PUT OUT TUESDAY NIGHT IN DESIGNATED LOCATIONS)**
- **RECYCLE FRIDAYS ONLY (PLEASE BREAK DOWN ALL BOXES)**
- **ALL TRASH/RECYCLE BINS ARE TO BE KEPT AT THE BACK OF YOUR UNIT NO EXCEPTIONS: (FINES WILL BE IMPLIMENTED).**
- **NO LOUD MUSIC**
- **ALL PETS MUST BE WALKED OUT OF COMPLEX (NO EXCEPTIONS) FINES WILL BE IMPLIMENTED IF YOU'RE IN VIOLATION**.
- **ALL PETS MUST BE REGISTERED/APPROVED BY (BOARD OF DIRECTORS/PROPERTY MANAGEMENT) NO EXCEPTIONS.**
- **NO HANGING (CLOTHES/RUGS) ON FENCES/HEDGES**
- **ALL GUEST MUST BE REGISTERED WHICH ALSO INCLUDES THEIR VEHICLES**
- **NO MORE THAN SIX PEOPLE PER UNIT**
- **FOR ALL ROOF REPAIRS PLEASE CONTACT PROPERTY MANAGEMENT**
- **ALL PATIO SCREENS ARE THE RESPONSIBILITY OF THE HOMEOWNER'S**

<u>CHILDREN</u>:

- **PARENTS ARE HELD RESPONSIBLE FOR THE ACTS OF THEIR CHEILDREN, BOTH FINANCUALLY AND WITHIN THE LIMITS OF THE LAW.**

- CHILDREN UNDER THE AGE OF 18 YEARS ARE ALSO SUBJECT TO ALL RULES AND REGULATIONS OF COLONIES 11, WITH RECOURSE TO THE PARENT (S).

- ANY TOYS OR PLAYING ACTIVITIES THAT CREATE EXCESSIVE NOISE FOUND UNPLEASANT TO NEIGHBORS ARE NOT PERMITTED ON THE PREMISES OF COLONIES 11
- PARENTS, YOUR CHILDREN ARE NOT TO USE THE COMMON GROUNDS FOR SUCH ACTIVITIES.

WEAPONS:

- NO WEAPONS OF ANY SIZE OR NATURE MAY BE USED OR DISCHARGED ANYWHERE ON THE PREMISES. WEAPONS SHALL INCLUDE, BUT NOT LIMITED TO, ANY MECHANISM THAT PERMITS OR CAUSESES THE RELEASE AT ANY VELOCITY OF PROJECTILES OF ANY SIZE OR SHAPE, INCLUDING MECHANISMS THAT MAY BE CONSIDERED TOYS. (INCLUDING B-B GUNS, SLING SHOTS, BOW AND ARROWS, ETC.) IT'S PROHIBITED TO CARRY ANY WEAPON ON THE CONDOMINIUM PREMISES UNLESS IN AN APPROPRIATE CASE.

FENCES, PORCHES AND LANDSCAPING*:*

- NO FENCES OF ANY TYPE SHALL BE ERECTED WITHIN THE COLONIES 11 EXCEPT THE FENCES BEHIND BUILDINGS 22 AND 33 PARALLED TO NW 26TH STREET

- AND FENCES ERECTED AND APPROVED BY THE BOARD OF DIRECTOR'S OF COLONIES 11 IN WRITTEN

SCREENED PORCHES:

- THERE SHALL BE ONLY ONE STANDARD FOR PORCHES AND SCREEN ENCLOSURES FOR THE PURPOSE OF UNIFORMITY. ANY MINOR EXCEPTIONS OR ALTERATIONS MUST BE SUBMITTED TO THE BOARD OF DIRECTORS IN WRITING ALONG WITH DRAWINGS.

SHRUBBERY OR GENERAL LANDSCAPING CHANGES:

- ARE NOT PERMITTED IN ANY FRONT/BACK YARD AREA DUE TO TREE ROOTS DOING MAJOR DAMAGES TO SPRINKLER/SEWAGE LINES (FINES WILL BE IMPLIMENTED FOR ANY VIOLATION'S).

- THIS ALSO APPLIES LANDSCAPING ALTERATIONS OR ADDITIONS TO THE REAR YARD AREA ALSO PROHIBTED TO COMMON ELEMENTS WHICH ISN'T OWNED BY HOMEOWNER'S AND THEREFORE SHOULD NOT TO BE USED AS STORAGE OF UNWANTED TRASH/ITEMS BY HOMEOWNERS? COMMON ELEMENTS MUST BE KEPT UP/CLEAN OF ALL UNWANTED DEBRIS AT ALL TIMES.

- IT SHOULD ALSO BE NOTED THAT SECTION 718.115 (3) OF THE FLORIDA STATUES STATES THAT "NO UNIT OWNER SHALL MAKE ANY ALTERATIONS IN THE PORTIONS OF THE IMPROVEMENTS OF A CONDOMINIUM WHICH ARE TO BE MAINTAINED BY THE ASSOCIATION OF REMOVE ANY PORTION THEREOF, OR MAKE ANY ADDITIONS THERETO''.

VEHICLES:

Initials:_____

- PARKING OF VEHICLES: EACH UNIT HAS BEEN ASSIGNED ONE RESERVED PARKING SPACE. (WHICH ARE NUMBERED) GUEST PARKING ARE NOT RESERVED FOR USE BY THE OWNER.

- ALL GUEST SPOTS MAY BE USED ON A FIRST COME BASIS. INFORM YOUR GUEST THAT THEY ARE TO PARK IN GUEST SPOTS ONLY. DO NOT PARK ON THE GRASS; OR MAIN STREE OF THE COMPLEX.

- ANY VEHICLE OF ANY KIND THAT'S INOPERABLE, OUT OF SERVICES OR IS NOT MOVED FROM COLONIES 11 FOR TWO CONSECUTIVE WEEKS MAY NOT REMAIN AT THE COLONIES 11.

- ANY VEHICLE THAT REMAINS FOR MORE THAT TWO WEEKS MAY, AMONG OTHER REMEDIES, WILL BE TOWED FROM COLONIES 11 AT THE OWNERS EXPENSE, SO LONG AS THE OWNER OR PERSONS INCHARGE OF THE VEHICLE RECEIVES A TWO WEEK'S WRITTEN NOTICE PRIOR TO VEHICLE BEING TOWED.

- MAJOR MECHANICAL REPARIRS, SUCH AS OIL CHANGES, ETC., ARE NOT PERMITTED ON THE PREMITTED ON THE PREMISES AT ANY TIME

- CREATING NOISE OR UNSIGHTLINESS, ARE NOT PERMITTED ON THE PREMISES AT ANY TIME.

- DO NOT LEAVE BICYCLES LYING ON THE SIDEWALKS OR PARKED IN THE FRONT OF YOUR UNIT PLEASE STORE IN BACK YARD ONLY.

- FRONTEND PARKING ONLY ANY/ALL BACKEND END PARKING OFANY VEHICLE (S) WILL BE TOWED AT THE OWNERS EXPENSE NO EXCEPTIONS.

NOISE:

- ALL RESIDENTS ARE ASKED TO RESPECT THEIR NEIGHBOR'S CONFORT BY KEEEPING TELEVISION, RADIO, AND ANY OTHER APPLIANCES TURNED TO A LOW VOLUME AFTER 11:00 PM. PLEASE REFRAIM FROM ALLOWING CHILDREN TO PLAY IN THE COMMON AREAS OF COLONIES 11.

    IF YOU'RE PLANNING A PRIVATE PARTY IN YOUR HOME AND FEEL UNUSUAL NOISE MAY RESULT, PLEASE CHECK WITH YOUR NEIGHBOR'S FIRST TO ELIMINATE COMPLAINTS.

    DON'T IMPOSE UPON YOUR NEHGBOR'S BY MAKING EXCESSIVE NOISE AFTER 11:00 PM ALSO THE CITY OF LAUDERDALE LAKES HAS A NOISE ORDINANCE AFTER 11:00 PM.

    EXCERCISE CONSIDERATION FOR YOUR NEIGHBOR'S WITH REGARD TO MOTOR BIKES AND CYCCLES. DO NOT RIDE MOTOR BIKES ON THE SIDEWALKS.

SPEED LIMITS:

Initials:_____

- **THE MAXIMUM SPEED LILIT WITHIN THE BOUNDARIES OF THE COLONIES 11 IS 5 MPH. PLEASE GIVE THIS YOUR FOREMOST CONSIDERATION AND BE ALERT, AS THIS IS A COMMUNITY WITH SMALL CHILDREN.**

SIGNS AND DISPLAYS:

- **FOR THE PURPOSE OF UNIFORMITY, ADDRESS NUMBER ARE TO BE APPROXIMATELY 4" HIGH AND OF BLACK METAL, EACH UNIT MUST HAVE HOUSE NUMBERS DISPLAYED.**
  NO SIGNS MAY BE DISPLAYED WITHOUT WRITTEN PERMISSION OF THE BOARD OF DIRECTORS.

GENERAL:

THE COLONIES 11 IS AN ABOVE AVERAGE CONDOMINIUM COMMUNITY HAVING THE POTENTIAL OF CONTINUING AS A VERY NEAT, ATTRACTIVE AND UTMOST RESPECTABLE NEIGHBORHOOD.

ALL RESIDENTS ARE ASKED TO REMEMBER THAT THE COLONIES 11 IS A CONDOMINIUM AND, THEREFORE, HAS CERTAIN RESTRICTIONS NOT ENTIRELY COMPATIBLE WITH RESIDENCE IN A PRIVATE HOME

CERTAIN REGULATIONS ARE NECESSARY, AND THEY WERE MADE NOT TO BE BROKEN. IF ALL RESIDENTS WILL CONSIDER THAT LACK OF COOPERTATION WILL ACCOMPLISH NOTHING BUT HARM, HARM TO YOUR HOME, YOU'RE NEIGHBORHOOD, YOUR REPUTATION AND YOUR INVESTMENT THE COLONIES 11 THEN WILL BE A WONDERFUL FUTURE.

PLEASE OBSERVE THE RESTRICTIONS. IF YOU RECEIVE A COMPLAINT, TRY TO WORK IT OUT IN A NEIGHBORLY MANNER. IF YOU HAVE A COMPLAINT OR COMMENT, PUT IT IN WRITING AND SEND TO THE PROPEERTY MANAGEMENT.

ENFORCEMENT:

IN THE EVENT ANY RESIDENT DOES NOT COMPLY WITH THE DECLARATION OF CONDOMINIUM OR ANY REGULATION SATED HEREIN, THEY WILL FIRST RECEIVE A NEIGHBORLY REMINDER OF THE PROBLEM.

IF THE OWNER DOES NOT COMPLY, OR IF THE SITUATION IS ALLOWED TO CONTINUE, THE PROPERTY MANAGEMENT IS PREPARED TO ENFORCE, CORRECT THE VIOLATION TO THE FULLEST EXTENT OF THE POWER AND THE LAWS GOVERNING CONDOMINIUM RIGHTS IN THE STATE OF FLORIDA.

REMEMBER ALL LAW SUIT COST THE WHOLE COMMUNITY MONEY…..

TENANT / BUYER AUTHORIZATION FORM

Write your name EXACTLY as it appears on your Driver's License (middle name required if applicable)

First: ______________________ Middle: ________________ Last: ______________________________

Other Last Names Known By: ____

SSN: ___________________________________ DOB (MM/DD/YYYY): __________________________

Phone #: ____________________________________ Email Address: _____________________________

Driver License #: _________________________ State Issued: _______________ Expires: __________

Address Applying To: ____

Current Residence

Do you: ☐ Own ☐ Lease ☐ Family/Friend

Property Street Address: ____

City: __________________________________ State: _______________ Zip Code: _______________

Country ____

If you Lease:

Landlord Name: ____

Landlord Phone #: __________________________ Landlord Email: __________________________

Move In Date: _______________ Move Out Date: _______________ Monthly Rent: _____________

Previous Address: ____

PLEASE INCLUDE A COPY OF A DRIVER'S LICENSE AND OTHER GOVERNMENT ISSUED DOCUMENT TO CONFIRM YOUR IDENTITY

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

The Colonies Two Inc C/O Kid Breukelen Realty Group ("the Company") may obtain information about you from a consumer reporting agency for tenant screening purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends or associates. These reports may contain information regarding your criminal history, credit history, motor vehicle records ("driving records"), and verification of your education or employment history or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for residency is an investigation into your employment history conducted by Applycheck, LLC 57 West Timonium Road Suite 105A Lutherville-Timonium MD (786) 542-6834; or another outside organization. Information regarding Applycheck, LLC's privacy practices (including information about whether any consumer personal information will be sent outside the U.S. or its territories) may be found at www.applycheck.com. The scope of this notice and authorization is all-encompassing, however, allowing The Colonies Two Inc C/O Kid Breukelen Realty Group (the Company) obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your residency to the extent permitted by law. You should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report. Before any adverse action is taken, based in whole or in part on the information contained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency, and a summary of your rights under the Fair Credit Reporting Act.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by the Company at any time after receipt of this authorization and throughout my residency, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, insurance company, or other party to furnish any and all background information requested by Applycheck, LLC 57 West Timonium Road Suite 105A Lutherville-Timonium MD (786)542-6834 or another outside organization acting on behalf of The Colonies Two (the Company) and/or Kid Breukelen Realty Group itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

New York and Maine applicants or tenants only: You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified above directly.
State of Washington applicants or tenants only: You have the right to receive a complete and accurate disclosure of the nature and scope of any investigative consumer report as well as a written summary of rights of your rights and remedies under Washington law.
California applicants or tenants only: By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report at no charge if one is obtained by the Company whenever you have a right to receive such a copy under California law. ☐

Signature:______________________________ Date:______________________

Print Name:____

Para información en español, visite 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 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 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, 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 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 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.

• **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 1-888-567-8688.

• **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.

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.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357