

# RENTAL APPLICATION

FOR INFORMATION CALL: 210-573-7788

Property Information			
Desired Property 1234 ACUTRAQ Street		Desired Move In Mar 1, 2015	
User Specified Rent \$1,250.00			
Desired Lease 12			
Showing Agent Roberto		Referred By Google	
Applicant Information			
First Name Hank	Middle Name	Last Name Mess	
Aliases (e.g. maiden name)			
Social Security Number XXX-XX-1111	Date of Birth Dec 4, XXXX	Driver's License State TX	Driver's License Number XXXXX6789
Email hank@aol.com		Phone (555) 555-5555	
Current Address			
Address 555 Any Street, Humble, TX 77339			Rent or Own? Rent
Landlord Name Phillip	Landlord Phone (555) 555-5555	Landlord Fax	Landlord Email phillip@anyjob.com
Rent \$1,000.00		Move In Mar 2014	
Reason For Moving Work Relocation			
Previous Address			
Address 12 That Street, Houston, TX 77339			Rent or Own? Rent
Landlord Name Richard	Landlord Phone (555) 555-5555	Landlord Fax	Landlord Email Richard@pm.com
Rent \$850.00	Move In Mar 2013	Move Out Mar 2014	
Reason For Moving Needed larger living space			
Incomplete Address History			
Hank is unable to provide the requested amount of address history			
Current Employer			
Company Salesman Inc.	Kind Full Time	Self-Employed NO	Address 24 Work Street, Houston, TX 77339
Supervisor Name Randy	Supervisor Phone (555) 555-5555	Supervisor Fax	Supervisor Email Randy@salesman.com
Position Sales Associate	Income \$50,000.00 per year		Start Dec 2011
Incomplete Employment History			
Hank is unable to provide the requested amount of employment history			
Other Sources of Income			
Source Parttime - Radio Shack		Amount \$800.00	

**Children or Dependents**

Name Jenny Mess	DOB 2006-11-20	Email
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**Pets**

Name Dotie	Breed English Terrier	Coloration White	Age 2 mo.	Weight 4	Sex F	Spayed/Neutered NO
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**Vehicles**

Year 2007	Make Dodge	Model Nitro	Color white	License Plate TX - CP9 M47
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**Emergency Contact**

Name Billy Mess	Relationship Father	Phone (555) 555-5555	e mail billy@aol.com
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**Do you have any of the following?**

Waterbed NO	Aquarium NO	Boat NO	Motorhome NO	Motorcycle YES
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**Other Questions**

Do you or any of the other occupants smoke?  
NO

Are any members in the family in the military?  
NO

Do you have a legal right to be in the United States? Non-US citizen applicants must provide a current passport, INS identification card or work/student visa.  
YES

Have you or any proposed occupant ever had any judgment?  
NO

Have you ever filed for bankruptcy?  
NO

Have you ever been convicted of a felony?  
NO

Have you ever been evicted from a tenancy or left owing money?  
NO

Have you ever failed to receive your full deposit?  
NO

Have you had a short sale, foreclosure or not paid as agreed on your mortgage in the last 7 years?  
NO

Do you have any credit problems or delinquent accounts?  
NO

Have you ever been convicted of a crime?  
YES - Criminal Mischief - 2006 I drove over a golf course green and they charged me with criminal mischief.

## E-SIGNATURE DISCLOSURE

ACUTRAQ Background Screening uses a technology called SHA-2 to create a "digital fingerprint" of your application to ensure it is not altered after submission. As part of the signature we will collect your name, SSN, and record your IP address (75.108.218.191).

I hereby consent to receive disclosures and information electronically on this website and to electronically sign legal documents in connection with my rental application.

If you do not wish to complete and sign this application electronically, contact the leasing office.

I, [*Hank Herr*], consent to signing this application electronically.

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Signed **Wed, 11 Feb 2015 07:59:35 -0700** via **75.108.218.191**

**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 20006.**

### **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 20006.**

**You may have additional rights under Maine's FCRA, Me. Rev. Stat. Ann. 10, Sec 1311 et seq.**

- **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 1-888-567-8688.
- **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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, 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>a. Office of the Controller of the Currency Customer Assistance Group 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>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

# DISCLOSURE AND AUTHORIZATION

## DISCLOSURE REGARDING BACKGROUND INVESTIGATION

JC Crossing Inc. (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 rental history, criminal history, social security trace, employment and education references, credit history, professional licenses and credentials. 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 education and/or employment history conducted by ACUTRAQ Background Screening, 1650 Madison 4425, Combs, AR 72721, Phone: (479) 677-3355, Fax: (479) 439-9156, or another outside organization. This Disclosure and Authorization allows the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if approved for residency, throughout the course of your tenancy to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

**New York and Maine applicants or residents only:** You have the right to inspect and receive a copy of any investigative consumer report requested by JC Crossing Inc. by contacting the consumer reporting agency identified above directly.

## 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 at any time after receipt of this authorization and, if I am approved for residency, throughout my tenancy. To this end, I hereby authorize, without reservation, any landlord or housing management company, law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by ACUTRAQ Background Screening, 1650 Madison 4425, Combs, AR 72721, Phone: (479) 677-3355, Fax: (479) 439-9156, another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile (fax), electronic or photographic copy of this Authorization shall be as valid as the original.

**California applicants only:** Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report if one is obtained by the Company at no charge whenever you have a right to receive such a copy under California Law.

I understand that typing my name and Social Security number below and clicking on the "Sign Application" button, constitutes my electronic signature, dated as of when I click on the "Sign Application" button, and that by doing so:

- I am authorizing ACUTRAQ Background Screening to conduct the background check(s) described above
- I am consenting to use electronic means to sign this form and have read and understand the above disclosure
- I certify I read and understand the Summary Of Your Rights Under The Fair Credit Reporting Act
- I certify I read and understand the Notice Regarding Background Investigation Pursuant To California Law
- Fair Housing Policy
- Information About Brokerage Services
- Emergency Contact Information
- Privacy Policy
- I acknowledge I may request a hard copy of this Disclosure and Authorization form after agreeing to the background check electronically by calling ACUTRAQ Background Screening at Phone: (479) 677-3355, Fax: (479) 439-9156.

Name: [ *Hank Herr* ]    SSN: XXX-XX-[ 1111 ]

Signed **Wed, 11 Feb 2015 07:59:35 -0700** via **75.108.218.191**