

1

## CONSUMER RIGHTS

FCRA AMENDMENT - SECTION 615

Dear Applicant:

We are informing you that your application for an apartment/house at \_\_\_\_\_ has been:

- Rejected
- Requires a deposit in the amount of \$ \_\_\_\_\_.
- Requires a co-signer of your lease
- Requires an increased monthly rental amount of \$ \_\_\_\_\_.

We are hereby informing you of certain information pursuant to the Fair credit Reporting Act, 15 U.S.C., Section 1681, at seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-209, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title, II, Subtitle D, Chapter 1.)

The above adverse action on your application is based on one or more of the following:

- Information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- Information received from a person or company other than a consumer-reporting agency such as rental/employment history. You have a right to make a written request to: ORCA Information, PO Box 277, Anacortes, WA 98221, 1-800-341-0022 within 60 days of receiving this letter for a disclosure of the nature of this information. Include a photocopy of your driver's license and Social Security card for proof of identity.

When a credit report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer-reporting agency that provided the report was:

- Trans Union Consumer Relations, PO Box 390, Springfield, PA 19064. Phone 1-800-888-4213.
- CBI/Equifax Credit Information Service, PO Box 740241, Atlanta, GA 30374-2041. Phone 1-800-685-1111.

Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency(ies) only provided information about your credit/rental/employment history. It took no part in making the decision for adverse action on your rental application, nor can it explain why the decision was made.

You have certain rights under Federal Law, as explained in more detail in paragraphs below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above or write to it at the listed address.

Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer-reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive the letter.

Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state local consumer protection agency or your state attorney general's office.

Sincerely,

# RESIDENT ACCEPTANCE POLICY

## SCORING:

Each applicant's screening report shall be reviewed for three types of adverse information: **NEGATIVES**, **TERMINALS** and **REQUIREMENTS**. If **THREE** or more **NEGATIVE** items are found in a report, with no extenuating circumstances (example: temporary loss of job, medical reasons, family emergencies, etc.), the applicant will be denied.

**NEGATIVES:** The following items shall be considered negative items:

- \_\_\_ Any two credit accounts that have been rated R2 (30 - 59 days late) in the last seven years
- \_\_\_ Any credit account that has been rated R5 (120+ days late) in the last seven years.
- \_\_\_ Any two credit account charge off, discharged Chapter 13 Bankruptcy, vehicle repossession, lien or any unpaid civil judgment in the last seven years.
- \_\_\_ Any rental reference that includes more than 1 late payment or shows more than 1 NSF check
- \_\_\_ Any instance of unauthorized pets or persons occupying a unit rented to the applicant.
- \_\_\_ Any instance of improper or lack of Intent to Vacate notice and/or lease broken by the applicant.
- \_\_\_ Any employment situation which is temporary in nature.

**TERMINALS:** The following items shall be considered terminal and sufficient to decline application:

- \_\_\_ Any OPEN bankruptcy
- \_\_\_ Any unpaid apartment collection, negative rental OR incomplete reference
- \_\_\_ Any eviction or Unlawful Detainer action and/or any current 3-Day or 10-Day Notice
- \_\_\_ Any income level or combined income level in the case of co-applicants, which does not meet the income requirements.
- \_\_\_ Any conviction for the selling of drugs or possession of drugs with intent to sell, or any conviction for contributing to the delinquency of a minor
- \_\_\_ Any registered or unregistered sex offender.
- \_\_\_ Any history of disruptive, malicious, violent behavior and/or more than 2 convictions of Domestic Violence.
- \_\_\_ Any false or misleading information provided by the applicant on the written application or omission of a material fact.
- \_\_\_ A total of \$400 or more in unpaid collections in the last 7 years
- \_\_\_ Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of violence as defined in RCW9.41.010

**REQUIREMENTS:** 12 months of verifiable RENTAL HISTORY. Failure to provide rental history will result in a terminal.

John L. Scott Property  
Management  
2219 West Sims Way  
Port Townsend, WA 98368

RESIDENTIAL RENTAL APPLICATION / EACH ADULT MUST FILL OUT SEPARATE APPLICATION

Address of Rental Property: \_\_\_\_\_ Unit # \_\_\_\_\_ Rent Amount \_\_\_\_\_

Applicant's Complete Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

SSN# \_\_\_\_\_ DL#/State issued: \_\_\_\_\_

Tel# \_\_\_\_\_ Email Address: \_\_\_\_\_

Other Occupant's Name, Age & Relationship: \_\_\_\_\_

If any of the above noted occupants are currently married or separated but not living with their spouse, please note yes or no: \_\_\_Y\_\_\_N

✓ Complete Every Item on Application. Incomplete and/or Inaccurate Information May Result in Process Delay or Denial of Tenancy.

CURRENT ADDRESS (Required Entry)	
Street	_____
City	_____ State _____ Zip _____
Apt #	_____ Name of Apts _____
How Long (Mo/Da/Yr)	From _____ To _____
Pymts / Rent Pd To	_____ Amt _____
Landlord/Mgmt Co.	_____
Address	_____
Tel#	_____ Rent/Own/Lease _____

PRIOR ADDRESS (Required Entry)	
Street	_____
City	_____ State _____ Zip _____
Apt #	_____ Name of Apts _____
How Long (Mo/Da/Yr)	From _____ To _____
Pymts / Rent Pd To	_____ Amt _____
Landlord/Mgmt. Co	_____
Address	_____
Tel#	_____ Rent/Own/Lease _____

✓ Current Employer \_\_\_\_\_ Tel# \_\_\_\_\_ Supervisor \_\_\_\_\_

Dept / Attached to \_\_\_\_\_ Occupation \_\_\_\_\_ Rank \_\_\_\_\_

Hire Date \_\_\_\_\_ Monthly Salary \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time \_\_\_\_\_

Address \_\_\_\_\_ Suite \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

✓ Prior Employer \_\_\_\_\_ Tel# \_\_\_\_\_

Dept / Attached to \_\_\_\_\_ Occupation \_\_\_\_\_ Rank \_\_\_\_\_

Hire Date \_\_\_\_\_ Monthly Salary \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time \_\_\_\_\_

Address \_\_\_\_\_ Suite \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

✓ Additional Income (Interest, Child Support, Etc) \_\_\_\_\_

✓ Bank \_\_\_\_\_ Acct# \_\_\_\_\_ Branch \_\_\_\_\_ Tel# \_\_\_\_\_

✓ Pets? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, number, size, and type(s) \_\_\_\_\_

✓ Disability status and require special accommodations? \_\_\_\_\_

HAVE YOU OR ANY OTHER HOUSEHOLD MEMBER:

Ever been evicted or refused to pay rent? Yes \_\_\_\_\_ No \_\_\_\_\_ Ever been Charged or Convicted of a Crime? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes to any of the above, give details: What is the nature of the offense? What County(ies) and State(s)? \_\_\_\_\_

\_\_\_\_\_

When? \_\_\_\_\_

Ever used any other name(s)? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, list name(s) \_\_\_\_\_

Are you or any other household member a Registered or Unregistered Sex Offender? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you or any other household member currently using any illegal drugs? Yes \_\_\_\_\_ No \_\_\_\_\_

Auto/Year/Make/Lic#: 1.) \_\_\_\_\_ 2.) \_\_\_\_\_

Local Contact \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_

Nearest Relative \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_

Emergency Contact \_\_\_\_\_ Address \_\_\_\_\_ Tel# \_\_\_\_\_



Phone #: (360) 379-4598 Fax #: (360) 385-4196

John L. Scott / Port Townsend

Orca Information, Inc. Phone: 360-588-1633/800-341-0022 Fax: 360-588-1189/800-522-6722/866-268-0188



Addendum (A) to Application for Tenancy

LETTER OF AUTHORIZATION

To Whom It May Concern:

In compliance with the Fair Credit Reporting Act, State and Federal laws, this is to inform you and your household members that an investigation involving the statements made on this application for tenancy are being initiated by ORCA Information, Inc., PO Box 277, Anacortes, Washington 98221, 360-588-1633. I certify that to the best of my knowledge all statements are "true and complete". I further authorize ORCA Information, Inc. to obtain CREDIT REPORTS, EMPLOYMENT REFERENCES, COURT, CRIMINAL & JUVENILE RECORDS, ARREST DETENTION INFORMATION and CHARACTER REFERENCES, GENERAL REPUTATION, MODE OF LIVING, and RENTAL REFERENCES as needed to verify all information put forth on this application and otherwise available regarding all applicants identified on this application (for minor children, the undersigned parent/guardian authorizes the above-information to be obtained on their behalf).

Furthermore I warrant the accuracy of all information contained on this rental application, including that relating to the other intended occupants of the subject property. I understand and agree that if subsequently a determination is made that I provided false or inaccurate information on the rental application it is a breach of the terms of any rental agreement signed based on that information and Owner and/or his/her agent may take legal action to terminate said Agreement. SCREENING FEE IS NON-REFUNDABLE.

Applicant's Name (please print)

Applicant's Signature

Date of Authorization

Manager's/Assistant Manager's Signature

Please Charge \$ \_\_\_\_\_ for this report to my (circle one). There is an additional \$3.00 processing fee when paying with credit card.

VISA                      MASTERCARD

# \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Signature of Applicant \_\_\_\_\_

Current Address \_\_\_\_\_

City                                      State                                      Zip Code

List All Children of Juvenile Age (12yrs-17yrs) Intended to Reside on the Rental Property:

(Please note there is an additional \$6.00 fee per Juvenile to be screened)

Full Legal Name                                      Nickname(s)                                      Date of Birth

Full Legal Name                                      Nickname(s)                                      Date of Birth

Full Legal Name                                      Nickname(s)                                      Date of Birth



## CREDIT REPORT AUTHORIZATION

THE FOLLOWING MUST BE COMPLETED IN FULL

ADDRESS INFORMATION				
Applicant's Last Name	First	M.I.	Social Security Number	Date of Birth
Present Address	City	State	Zip Code	
Day Phone (     )	Fax (     )			
Night Phone (     )	Email:			

In compliance with the Fair Credit Reporting Act, we are informing you that information as to your **CREDIT REPORT** will be retrieved. I certify that the facts set forth in this application are true and complete. I agree that a complete investigation of all information on this application will not constitute invasion of privacy. I authorize **ORCA INFORMATION, INC., PO Box 277, Anacortes, WA 98221, 360-588-1633** to obtain a **CREDIT REPORT**, as necessary for application of tenancy.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date



## CREDIT REPORT AUTHORIZATION

THE FOLLOWING MUST BE COMPLETED IN FULL

ADDRESS INFORMATION				
Applicant's Last Name	First	M.I.	Social Security Number	Date of Birth
Present Address	City	State	Zip Code	
Day Phone (     )	Fax (     )			
Night Phone (    )	Email:			

In compliance with the Fair Credit Reporting Act, we are informing you that information as to your **CREDIT REPORT** will be retrieved. I certify that the facts set forth in this application are true and complete. I agree that a complete investigation of all information on this application will not constitute invasion of privacy. I authorize **ORCA INFORMATION, INC., PO Box 277, Anacortes, WA 98221, 360-588-1633** to obtain a **CREDIT REPORT**, as necessary for application of tenancy.

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_\_