



## Application for Residency

We invite you to complete the following application to start the process of entry into our professionally managed community. We endorse the **Fair Housing Act** and qualify each application equally. We value every person regardless of their race, color, religion, national origin, age, disability, genetics/genetic information, familial status, gender identity, expression, or veteran status. We use a national agency to consistently qualify potential customers using a written guideline including credit reports, criminal background checks and public records available. We Thank You for the opportunity to serve you.

Price paid for home: \$ _____		Sales Agent : _____		Lot/Unit #: _____		Rent: \$ _____	
<b>Personal Information</b>							
Applicant's Last Name		Applicant's First Name		Middle		Suffix	
Birth Date		Social Security #		Driver's License/State			
Present or Northern Address		City		State	Zip Code		How Long?
Cell Phone Number (     )		Phone Number (     )		Email address			
Previous Address		City		State	Zip Code		How Long?
Co-Applicant's Last Name		Co Applicant's First Name		Middle		Suffix	
Co-App Birth Date		Co-App Social Security #		Co-App Driver's License/State			
Present or Northern Address		City		State	Zip Code		How Long?
Cell Phone Number (     )		Phone Number (     )		Email address			
<b>Employment Information</b>							
Employed _____ Retired _____							
Applicant's Current Employer		Street Address		City		State	
Zip Code	Business Phone Number		Position		Monthly Income		How Long?
Co-Applicant's Current Employer		Street Address		City		State	
Zip Code	Business Phone Number		Position		How Long?		
Employment/ Retirement Income - Monthly \$		Social Security Income - Monthly \$		Other Income - Monthly \$			

Additional Information				
Number of Pets	Size of Pets	Auto #1: Make, Model	Year	Tag #
Service Animal	Emotional Support	Auto #2: Make, Model	Year	Tag #
Additional Occupant	Relationship	Phone Number	Birthdate	Social Security
Additional Occupant	Relationship	Phone Number	Birthdate	Social Security
Additional Occupant	Relationship	Phone Number	Birthdate	Social Security
<b>Current Landlord or Mortgage Company</b>				
Name		Address	Phone Number	
<b>Monthly Rent or Mortgage Payment - \$</b>				
Mortgage Company		Address of Mortgage Company	Phone Number	
Make of Home	Serial # of Home	Loan #	Payment Amount	Names on Loan
			\$ _____	
Emergency Contact: Name		Relationship	Phone Number	
Street Address		City	State	Zip Code

**HAVE YOU OR ANYONE IN YOUR HOUSEHOLD BEEN CONVICTED OF A FELONY OR SEX CRIME?**

YES \_\_\_\_\_ NO \_\_\_\_\_ If YES, please explain: \_\_\_\_\_

*This is an application for residency and completing the application does not in itself grant residency into the community.* I hereby certify that the facts set forth in the above application are true and complete to the best of my knowledge. I understand that if accepted, falsified statements on this application shall be considered cause for eviction. You are hereby authorized to make any investigation of my personal history, financial and credit record through any investigation/credit agencies or bureaus of your choice, based on the above information.



\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
SIGNATURE OF CO-APPLICANT

\_\_\_\_\_  
APPLICATION DATE

**Office Use Only:**

Identification: \_\_\_\_\_ Rules & Regulations: \_\_\_\_\_ Application Fee: \_\_\_\_\_ Ck# \_\_\_\_\_ Date: \_\_\_\_\_

Application Processed By: \_\_\_\_\_  
Signature

Circle One: Approved Denied

Application Processed Date: \_\_\_\_\_

## Rental Scoring & Your Rental Application

Many housing providers rely upon “Rental Scores” to estimate the relative financial risk of an applicant’s ability to pay any fees due to the provider.

In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information, and help speed the application approval process, and ensure the applicant meets the community’s desired scoring threshold.

### How is your applicant’s rental score determined?

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future lease payment performance. Your rental score results from a mathematical analysis of information found in your credit report, application, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, income, and the number of inquiries in your consumer report. The final number, or rental score, represents an estimated level of risk as compared to the performance of other consumers in a range of scores.

Because your rental score is based upon real data and statistics, it is more reliable than subjective methods of evaluating your information. Rental scoring treats all applicants consistently and impartially. Additionally, your rental score never uses certain characteristics like-- race, color, sex, familial status, handicap, national origin, or religion-- as factors.

### What makes up your applicant’s risk profile?



**Non-Traditional and Alternative Credit** - Includes businesses interacting with high-risk consumers: negative payday loans, rental purchase stores, subprime auto loans, cable companies, etc.

**Landlord-Tenant Court Filings & Evictions** - Filings for failure to pay rent and/or judgments from housing providers.

**Bankruptcy** - Bankruptcies filed by the residents.

**Property & Lease Specific Information** - Rent and deposit amount.

**Public Records** - Law suits.

**Payment Performance** - Analysis of timeliness and frequency of payments on outstanding debts or bills.

**Past Due Accounts** - A loan payment that has not been made as of its due date.

**Current Accounts** - A loan payment that has been paid on time and as agreed.

**Collections Accounts** - Debts that have been turned over to attorneys or a collection agency for recovery.

**Credit History** - Record of a borrower's payment behavior that reflects his or her ability to repay a loan.

**Credit Quality** - Estimates the credit worthiness of an individual. It is an evaluation made by credit bureaus of a borrower's overall credit history.

**Credit Quantity** - The amount of credit trade lines.

**Multifamily Collection Debt History** - LLT Collections taken from the credit report and obtained directly from collection partners of CoreLogic SafeRent that are not on the credit report yet.

### What factors could negatively impact my score?

**High debt load** - If debt load is equal to or higher than monthly income.

**Credit History, Quality and Quantity** - Little or no credit, low available balances and defaulted accounts.

**Payment Behavior** - Late bill payments and not paying down outstanding balances.

**Collections Accounts** - Utility, apartment, and other housing related collections. Medical debt is not scored.

**Landlord/Tenant Court Filings & Eviction** - Are the *most heavily weighted factors* within the scoring model.

**Multifamily Collection Debt History** - Show unwillingness to pay rental debt based on age and amount.

**Bankruptcies** - Has the bankruptcy been discharged? Was debt reduced and is behavior improved?

**Public Records** - Unpaid law suites and garnishment of wages.

**Non-Traditional and Alternative Credit** - Unpaid subprime loans indicate an unwillingness to pay rent.

**Where can the applicant have their score explained?**

Should the applicant be denied based upon their rental score, they can learn which factors most negatively influenced their score by contacting the consumer reporting agency listed below. Additionally, they can obtain a **free** copy of their consumer report, if they make the request to the consumer reporting agency within 60 days of the denial.

**CoreLogic® Rental Property Solutions LLC can be reached at: Consumer Relations P.O. Box 509124 San Diego, CA 92150. By Phone: (888) 333-2413**

