



**BACKGROUND CHECK AUTHORIZATION
FCRA NOTICE AND ACKNOWLEDGMENT**

IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT

NOTICE REGARDING BACKGROUND INVESTIGATION

Garman Real Estate Services

("Company Name") may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include, but is not limited to: employment and education verifications; social security number verification; criminal and civil court records; personal interviews; driving records; and/or any other public records or any other information bearing on your character, general reputation, personal characteristics and trustworthiness. These reports may be obtained at any time after receipt of your authorization and, if you are selected, throughout your affiliation with the Company. 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. The report will be generated by eTenantChecks.com (1200 South Outer Road, Blue Springs, MO 64015/816-228-5255) or another outside organization. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are selected, throughout your affiliation with the Company 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.

ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION (above) and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT (separate document) 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 selected, throughout my affiliation with the Company. 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, or insurance company to furnish any and all background information requested by eTenantChecks.com, another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax") or photographic copy of this Authorization shall be as valid as the original.

Minnesota and Oklahoma applicants only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company. []

Applicants of New York Employers only: I acknowledge that by signing below, I have also received a copy of Article 23-A of the New York Correction Law, in compliance with Article 25 Section 380-g of the New York General Business Law.

California applicants 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 if one is obtained by the Company at no charge whenever you have a right to receive such a copy under California law. []

| | | | |
|--|-------|--------|------|
| Full Name | First | Middle | Last |
| | | | |
| Maiden Name, Previous Names, or Aliases Used: | First | Middle | Last |
| | | | |
| | | | |

| | | | |
|--------------------------------|-----------------------|-----------------------------------|------------------------------------|
| Social Security Number: | Date of Birth: | Driver's License/ID State: | Driver's License/ID Number: |
| | | | |

Please provide ALL residential addresses for the past seven (7) years.

| | |
|--------------------------|----------------|
| Current Address: | From |
| | |
| Previous Address: | From/To |
| | |
| Previous Address: | From/To |
| | |
| Previous Address: | From/To |
| | |
| Previous Address: | From/To |
| | |
| Previous Address: | From/To |
| | |
| Previous Address: | From/To |
| | |

| | |
|----------------------------------|--|
| Contact Telephone Number: | Check here if there are more addresses you have lived at in the last 7 years. <input type="checkbox"/> |
| | |

| | |
|-------------------|--------------|
| SIGNATURE: | DATE: |
| | |



Jarman Realty Services, LLC
PO Box 507
Blue Springs, MO 64003
816-847-6016 Office 877-993-7238 Fax
megan@jarmanrealtyservices.com

Phone #: _____

Application For Occupancy
Please Print

Date: _____ Date of Occupancy: _____

Name: _____
Last First Middle

Date of Birth: _____ Social Security #: _____ Drivers License #: _____

Spouse's Name: _____ Maiden Names: _____

Co-Applicant: _____
Last First Middle

Date of Birth: _____ Social Security #: _____ Drivers License #: _____

Number of People in Household: _____

Description of Pet: _____

In Case of Emergency, Notify: _____ Phone #: _____

Part 1- Residence History

Present Address: _____ City: _____

State: _____ Zip: _____ Phone #: _____

How Long at Present Address: _____ Rental \$: _____

Present Landlord: _____ Phone #: _____

Previous Landlord: _____ Phone #: _____

Part 2- Employment and Bank References

Employed By: _____ Phone #: _____ How Long: _____

Address: _____ City, State & Zip: _____

Position: _____ Income: _____

Spouses/Co-Applicants Employment: _____ Phone #: _____

Address: _____ City, State & Zip: _____

Position: _____ How Long: _____ Income: _____

Bank Reference: _____ Bank Reference: _____

Other Income: _____

Number of Cars (Including Company Cars): _____ Licenses #: _____ State: _____

Make: _____ Year: _____ License: _____ Financed By: _____ Payment: _____

Make: _____ Year: _____ License: _____ Financed By: _____ Payment: _____

Child Support: \$ _____ Per Month Circle: Pay or Receive

Have You Ever Filed Bankruptcy: _____ If yes, explain: _____

I HEREBY SUBMIT THIS APPLICATION AND AUTHORIZE JARMAN REALTY SERVICES, LLC. TO VERIFY CREDIT, EMPLOYMENT, RESIDENCE HISTORY AND REFERENCE INFORMATION. I/WE AGREE TO SIGN THE STANDARD LEASE AGREEMENT, SHOULD WE FAIL TO SIGN SAID LEASE AGREEMENT FOR ANY REASON, THE TERMS INCLUDED HEREIN SHALL BE BINDING. I/WE ACKOWLDEGE THAT THE SECURITY DEPOSIT SHALL BE FORFEITED IF I/WE FAIL TO FULFILL OBLIGATIONS CONTAINED HEREIN. I/WE AUTHORIZE TO RELEASE TO JARMAN REALTY SERVICES, LLC. PRIOR TO TAKING OCCUPANCY.

Applicant Date

Applicant Date

Non-Refundable Application Fee: \$40.00 Payable in Cash, Money Order, Credit Card or Debit Card.
If paying by credit card please sign below. By signing, you agree to pay \$40.00 per application.
You are also agreeing this payment is non-refundable.

Payment Amount: \$ _____

Card Holder Signature-Applicant Date

Co-Applicant Signature Date



Jarman Realty Services, LLC

PO Box 507

Blue Springs, MO 64013

(816) 847-6016 Office (877) 993-7338 Fax

megan@jarmanrealtyservices.com E-Mail

Credit Card Authorization

Please Check a Payment Box:

Mastercard Credit Visa Credit Discover American Express Mastercard Debit Visa Debit

Name as it appears on the card: _____

Credit Card #: _____ Exp: _____ 3-Digit Sec. Code: _____

Billing Address for card: _____
(Street Address) (City) (State) (Zip)

X _____
Applicant Signature

X _____
Applicant Signature

X _____
Applicant Signature

X _____
Applicant Signature

The fee is \$40.00 per application submitted. Anyone over the age of 18 living in the premises is required to fill out an application.

_____ Applications X \$_____ fee = \$ _____
(# of Apps)

_____ Total Payment Amount: \$ _____

I authorize Jarman Realty Services, LLC. to process my above credit card/debit card for the total payment amount reflected above. This transaction is non-refundable.

Cardholders Signature: _____ Date: _____

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:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

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

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

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to Surface Transportation Board

5. Creditors Subject to Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street S.W.
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357