

**BCH PROPERTY MANAGEMENT
356 CONGRESS AVENUE
HAVRE DE GRACE, MD 21078
410-939-1900
410-939-1901 fax**

APPLICATION CHECKLIST

Dear Applicant,

Thank you for your interest in our rental units. When returning your application, please make sure:

- _____ 1.) Application is completely filled out.
 - A. Name, birth date, social security number, driver's license number, current address, and phone number.
 - B. 3 Yrs. residence history; addresses, phone numbers, landlord/owner names.
 - C. Employment history for 3 Yrs; employer name, phone number, address, position, and dates of employment.
 - D. Signed and dated.
- _____ 2.) Gross Monthly Income must equal 3 times the rent. Please provide four weeks of current pay stubs
- _____ 3.) Include \$30 non-refundable application fee per adult 18 years and older.
- _____ 4.) Provide driver's license copies for all applicants.

The application process takes about 3-5 days. Upon approval, you will be asked to bring in the security deposit within 3 days. Payment will need to be by money order or certified funds.

**ANY APPLICATIONS THAT ARE INCOMPLETE OR CONTAIN
FALSE/INACCURATE INFORMATION MAY BE DECLINED**

Non-Refundable Application Fee \$30 per adult 18 years and older

Security Deposit = 1 Month's Rent

APPLICATION FOR LEASE

(PLEASE PRINT)



Community _____ Type of _____
 Unit _____
 Address _____ Apt. _____ as of _____ 20____
 at the rent of \$ _____ Per month including _____
 but excluding _____ for a period of _____

The premises will be occupied by:

1. _____
 First Middle Last

2. _____
 First Middle Last

Others: _____
 First Middle Last

Others: _____
 DOB Sex SSN Relationship

Others: _____
 First Middle Last

Others: _____
 DOB Sex SSN Relationship

Do you contemplate or expect any additional occupants within the next 6 months? _____ Do you have a pet? _____

Residency
 Date of Birth _____
 Name _____
 Drivers Lic. No & State _____
 SSN# _____
 Supervisor _____
 Current Address _____ Apt. _____
 City _____ State _____ Zip _____

Employment
 Present Employer _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____
 Position _____ Salary/(wk) \$ _____ Salary (yr) \$ _____
 Employment Dates: From _____ To: _____

How Long _____ Res. Phone No.() _____
 Present Rent \$ _____ Owner's Name _____
 Owner's Address _____
 Address _____
 Owner's Phone No.() _____

Previous Employer
 City _____ State _____ Zip _____
 Phone _____ Supervisor _____

Your previous residences (at least 3 years): List address,
 Owner's name & Phone No., and length of time at each residence
 \$ _____
 (1) _____

 (2) _____

Position _____ Salary (wk) \$ _____ Salary (yr) \$ _____
 Employment Dates: From _____ To _____
 Other income \$ _____ Source _____

Residency
 Date of Birth _____
 Name _____
 Drivers Lic. No & State _____
 SSN# _____
 Supervisor _____
 Current Address _____ Apt. _____

Employment
 Present Employer _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____
 Position _____ Salary/(wk) \$ _____ Salary (yr) \$ _____

City _____ State _____ Zip _____ Employment Dates: From _____ To:

How Long _____ Res. Phone No.() _____

Present Rent \$ _____ Owner's Name _____ Previous Employer

Owner's Address _____

Address _____

Owner's Phone No.() _____ City _____ State _____ Zip

Your previous residences (at least 3 years): List address,

Phone _____ Supervisor

Owner's name & Phone No., and length of time at each residence

Position _____ Salary (wk) \$ _____ Salary (yr)

\$ _____

(1) _____

Employment Dates: From _____ To

(2) _____

Other income \$ _____ Source

Bank References:

Name of Bank _____

Name of Bank _____

Credit References:

Name _____ Name _____

Name _____ Name _____

Number of Automobiles: _____

Make _____ Year _____

Tag

_____ State _____

Make _____ Year _____

Tag

_____ State _____

Closest Relative in Emergency _____

Relationship _____

Address _____

Phone () _____ (

) _____

Tenants are responsible for purchasing renter's insurance to cover their personal property and liability. Please provide a copy of the policy to the office.

PLESAE READ CAREFULLY

Upon approval of this application by Management, the applicant agrees to execute a rental agreement. If for any reason, whatsoever, the applicant fails to execute the rental agreement, the total security deposit is forfeited.

Applicant Signature _____

Co-Applicant Signature

Date _____

Date _____

Phone () _____

Phone () _____

Circle one: Cash – Check – Money Order

Receipt # _____

Received \$ _____ By _____ includes \$ _____ for a non-refundable Application Fee

Entered into First American Registry on _____ by _____

BCH Property Management
356 Congress Avenue
Havre de Grace, MD 21078
410-939-1900

AUTHORIZATION FOR CREDIT/CRIMINAL INVESTIGATIVE REPORT

PRINT FULL NAME:

Applicant

Co-applicant

I hereby affirm that my answers on this application to lease are true and correct and that I have not knowingly withheld any fact or circumstance which would, if disclosed, affect my application unfavorably.

I authorize BCH Real Estate Inc. to obtain a consumer report and any other information it deems necessary for the purpose of evaluating my application. I understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/income details, vehicle records, licensing records and any other necessary information.

I authorize BCH Real Estate, Inc to verify any and all information contained in this application and to inquire into my character, general reputation, personal characteristics and mode of living, and I release all concerned from any liability in connection with any information they give.

I hereby expressly release BCH Real Estate Inc. and any procurer or furnisher of information from liability whatsoever in the use, procurement, or furnishing of such information and understand that my application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies.

I have also been advised that I have the right, under the federal Fair Credit Reporting Act (FCRA), *Section 606*, to make written request, within a reasonable time, for a complete and accurate disclosure of the nature and scope of the investigation. I acknowledge receipt of the summary of consumer right required by *Section 609 of the FCRA, entitled, A Summary of Your Right Under the Fair Credit Reporting Act.*

I further give BCH Real Estate Inc. authorization to do future credit investigations/background checks in the event I am in default or delinquent.

There is a \$30 non-refundable application fee per adult 18 years and older for the processing of the credit/criminal investigative report.

Applicant signature

Date

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit.
- **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 1-888-5-OPTOUT (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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051