

Russ Property Management Corp. Qualification Criteria for Renting

Below are the requirements for renting the property located at:
Applicant Requirements: All applicants (18 years or older) applying must have: Preferably, applicants should have at least two years of rental history with no evictions or lease violations • A favorable credit history • Verifiable household income source that is at least 2.5 times the monthly rent • Copy of a government-issued photo ID • No prior unlawful detainers, evictions, or collection records for non-payment of rent • Proof of move-in funds required, rent & security deposit • Favorable references from current and previous landlords • A fully completed and signed rental application for each applicant 18 years or older • Applicant must not have any criminal or civil misconduct convictions for crimes considered harmful to people or property (Unless exempted by local law).
Required Documents - Completed application pages 2, 3, 4, 5, 6, 7, 10, 15 and the below items:
1. Photo ID: All applicants must provide photo identification and Social Security card. Acceptable photo identifications include, but not limited to: state issued identification card or driver's license; passport, any other government issued photo identification. (<i>Note: Military ID cards may not be copied</i>)
 2. Proof of Income – Three recent pay stubs, proof of child and/or spousal support payments; proof of social security income, disability or other government income, proof of retirement or trust fund account, etc. Three months both savings and checking account bank statements. Combined gross monthly income of all lease holders must be at least 2.5 times the monthly rent. Self-employed applicants must bring copies of the past three year's tax returns.
3. <u>Application Fee</u> – An application fee <i>(cash, money order or cashier's check)</i> in the amount of \$ <u>40.00</u> for the purpose of obtaining tenant screening reports is required for EACH application.
 4. Proof of Renter's Insurance Prior to move-in, you must provide the Declaration Page showing: Liability Coverage Amount: \$100,000 \$300,000 \$500,000 Liability Coverage including EV Car Charger: 10X Annual Rent Policy equal to or greater than the term of the lease The property and address added as additional insured (to notify landlord, in case policy is terminated)
If you have any questions, please call us at

WE FOLLOW ALL FEDERAL & STATE HOUSING LAWS AND DO NOT DISCRIMINATE AGAINST ANY PERSON BASED ON RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, FAMILIAL STATUS OR DISABLITY.

APPLICATION TO RENT OR LEASE

APPLICANT Each Applicant over the age of 18 must of	PLEASE PRINT				
First, Middle, Last Name	Middle, Last Name Date of Birth Social Security #				
Other Names Used in the Last 10 Years	Home Phone	Cell Phone	Email Address		
ADDITIONAL OCCUPANTS					

ADDITIONAL OCCUPANTS *List everyone who will live with you:*

First, Middle, Last Name	Date of Birth	Relationship to Applicant

EMPLOYMENT

		Current Employment		Prior Employment
Employer				
Address				
Employer Phone				
Job Title				
Name of Supervisor				
Dates of Employment	From:	To:	From:	То:
Income Per Month	\$		\$	

RESIDENCE

	Current Residence	Previous Residence	Previous Residence
Street Address			
City			
State & Zip			
Dates of Stay			
Owner/Manager			
Phone number			
Reason for Leaving			
Last Rent Paid	\$	\$	\$

VEHICLES

Automobiles	Make	Model	Color	Year	License No.
Motorcycles					

In Case of Emergency, Notify		Address/City	Ph	ione	Relationship
Close Friend					
Close Friend					
Nearest Relative Living	a Elsowhoro				
Nearest Relative Living	J Elsewhere				
REDIT INFORMA	ATION Please list a	ll your financial obligations			
Name of Bank or Savir	ngs & Loan	Branch or Address		count No.	Balance
			Checking		\$
			Savings	1	\$
Credit Accounts	Account No.	Address/City	Phone	Balance	Due Monthly
 Do you have any musical instrume Do you have any water-filled furni water filled furniture in the unit? Have you or any proposed occupation out of a residence? Have you or any proposed occupation pleaded no contest to a felony with Have you or any proposed occupation unlawful detainer action or filed baseven years? 		occupant ever been asked occupant ever been convony within the last sever occupant been a party to	it? upant ever been asked to move upant ever been convicted of or within the last seven years? upant been a party to an		□ NO □ NO □ NO
onsider the nature elated to the appli	of the felony an cant's ability to r	the above questions: (Ad the length of time since the length of time since the length of time since the length of	e it occurred so r the lease term	long as the felo s, and any othe	ny is directly r relevant
Vhy are you leavin	g your current re	esidence?			
	ov applies to rent	:/lease Unit #			
he applicant hereb			onth, and upon	owner's approv	al agrees to enter
		_for \$ per m se and pay all rent and s			



Proposed Move-in date:__

Applicant represents that all information given on this application is true and correct. Applicant hereby authorizes verification of all references and facts, including but not limited to current and previous landlords and employers, and personal references. Applicant hereby authorizes owner/agent to obtain Unlawful Detainer, Credit Reports, Telechecks, and/or criminal background reports. Applicant agrees to furnish additional credit and/or personal references upon request. Applicant understands that incomplete or incorrect information provided in the application may cause a delay in processing which may result in denial of tenancy. In the event that a material misstatement or misrepresentation is discovered after Applicant is accepted as a Resident, and whether or not a Lease or Month to Month Rental Agreement is executed, Owner may, at Owner's sole discretion, deem such misstatement or misrepresentation to be a material and non-curable breach of any subsequent Lease or Month-to-Month Rental Agreement and grounds for rescission of the contract and immediate eviction. Applicant hereby waives any claim and releases from liability any person providing or obtaining said verification or additional information.

Source of Income

CC GOV Sec 12955(p)(1): For the purposes of this section, "source of income" means lawful, verifiable income paid directly to a tenant, or to a representative of a tenant, or paid to a housing owner or landlord on behalf of a tenant, including federal, state, or local public assistance, and federal, state, or local housing subsidies, including, but not limited to, federal housing assistance vouchers issued under Section 8 of the United States Housing Act of 1937 (42 U.S.C. Sec. 1437f). "Source of income" includes a federal Department of Housing and Urban Development Veterans Affairs Supportive Housing voucher. For the purposes of this section, a housing owner or landlord is not considered a representative of a tenant unless the source of income is a federal Department of Housing and Urban Development Veterans Affairs Supportive Housing voucher. (2) For the purposes of this section, it shall not constitute discrimination based on source of income to make a written or oral inquiry concerning the level or source of income.

Applicant:		Date:	
	(Signature required)		



RENTAL HISTORY VERIFICATION

TO BE	FILLED OUT BY APPLICAN	T)		
I (We),	, hereby grant you permission to disclose my rental			
history toin o	order that they may determ	nine my el	igibility	for rental of a home.
Applicant's Signature		`	Date	
Name of Residential Community:				
Contact:				
Address:	City:		State:_	Zip:
TO BE FILLE	D OUT BY PREVIOUS LAN	DLORD		
Length of Residency?			Move-d	out:
Monthly Rental Amount:	# of	Late Paym	ents:	
# of Returned Checks/NSF Checks:	# of	3 Day Noti	ces to F	Pay Rent:
Any Other Notices or Violation Letters?				
Any Documented Complaints?				
Tenant Gave Proper 30-Day Notice to Vacate	: please circle one	YES	or	NO
Would You Rent to This/These Tenant(s) Aga	in? please circle one	YES	or	NO
Name of Agent Doing Verification:				
Title:	Date	: <u> </u>		
If you have any questions, please feel free to				
Property Manager's Signature			Date	
Please return this form to: (Prospective Land	llord)			
	<u> </u>			

Thank you for your time and your prompt response.



AUTHORIZATION AND VERIFICATION OF EMPLOYMENT

Employer:		Fax/Email To:				
l,	, hereby	, hereby grant you permission to disclose my work history to				
Russ Property Mana	ngement Corp. , in order that they	may detern	nine my income eligib	oility for rent	al of a home	
			Social Securi	ty #: XXX-XX		
Prospective Tenan	t's Signature Da	ite				
The above referen	ced employee has applied to rent	a home at _				
	ow the employee's current annua compensation received on a regul		m wages, overtime, l	oonus, comr	nissions, or	
	Base Annual Income:					
	Overtime:					
	Bonus:					
	Commission:					
	Other:					
	Total:					
I hereby certify tha	at the statements above are true a	and correct a	nd complete to the b	est of my kr	nowledge.	
Employer:		Phon	e Number:			
Address:	City:		State:	Zip:		
Printed Name:		Title:				
Employer Signatu	re:		Date:			
If you have any qu return a copy of th	estions, please feel free to contactions serification to:	ct us at	(310) 515-7538	·	Please	
	Fax: (310) 347-4101					
	Email: michelle@russ	sproperty.co	m			

Thank you so much for your time and your prompt response!





RUSS PROPERTY MANAGEMENT CORP

1025 W. 190th St., # 370 Gardena, CA 90248 Post Office Box 2061, Gardena, CA 90247 (310) 515-7538 Fax: (310) 347-4101

PRIVACY STATEMENT FORM

At Russ Property Management Corp., we are committed to safeguarding all nonpublic personal information that we may collect during the application process or at any time during your tenancy. We use this information initially for the sole purpose of evaluating your application for residency. Occasionally we use nonpublic personal information in order to collect a debt, for example, when a resident fails to pay the rent.

We collect nonpublic personal information about you from the following sources:

Information we receive directly from you, on forms, and in other communications to or with us, whether in writing, in person, by telephone or any other means.

Information we receive from other sources such as current and former landlords, current employers credit reporting agencies and resident screening services.

Russ Property Management Corp., values your privacy and does not disclose nonpublic personal information to anyone, except as permitted or required by law, or as reasonably necessary in order to establish your identity when communicating with others as discussed above. We restrict access to nonpublic personal information about you to only those persons who need to know that information in order to perform their job duties. Further, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

The undersigned Resident, or prospective Resident, hereby acknowledges receipt of a copy of this notice.					
Signature	Date				
Printed Name					
For Office Use Only:					
File Name:					

H:/Doc/Forms/Privacy Statement

FAIR CREDIT REPORTING ACT DISCLOSURE STATEMENT

PLEASE TAKE NOTICE THAT	WILL
OBTAIN A CONSUMER REPORT ON YOU F	OR TENANT SCREENING PURPOSES.
herein as "the Company"), may obtain a consumer report on	its subsidiaries or affiliates (collectively referred to you for tenant screening purposes.
A consumer report under the Fair Credit Reports information by a consumer reporting agency bearing on a capacity, character, general reputation, personal characterist the consumer's eligibility for leasing rental property.	onsumer's credit worthiness, credit standing, credit

Background Check Disclosure and Authorization

California Applicants: Disclosure of Background Investigation

Please take notice that an investigative consumer report may be obtained on you for tenant screening purposes. This report may include information on your character, general reputation, personal characteristics, and mode of living. Your consumer report may include information such as, but not limited to credit history, income verification, rental history, prior address history, eviction history, criminal history, social security verifications, education history, driving history, and employment history. The results of this report may be used as a factor in making leasing decisions. The report, if any, will be procured from Apartment Owners Association of California, Inc (AOA), located at 6445 Sepulveda Blvd Van Nuys, CA 91411, with a toll-free telephone number of (800) 363-5296. For information on AOA's privacy practices, please see https://aoausa.com/privacy-policy/. AOA generates reports from the following sources:

Dispute Resolution Contact Information						
Company	Phone #	Website	Address			
Transunion	(800) 883-4213	www.transunion.com	P.O. Box 1000 Chester, PA 19022			
Experian	(800) 493-1058	www.experian.com	P.O. Box 2104 Allen TX 75002			
Equifax (Single County)	(800) 685-5000	https://www.myequifax.com/	P.O. Box 740256 Atlanta, GA 30374			
CIC (Previous Address History, Eviction #1, Instant Criminal Reports)	(888) 316-4242	cicreports.com	3700 Crestwood Pkwy Suite #300 Duluth, GA 30096			
Microbilt (Eviction #2)	(800) 884-2733	https://www.microbilt.com/	P.O. Box 440693 Kennesaw, GA 30160			
NetCheck Investigations	(888) 638-2432	https://netcheckpi.com/	601 S. Glenoaks Blvd. Suite #409 Burbank, CA 91502			

Pursuant to § 1786.22 of the California Civil Code, you are entitled to find out what is in the investigative consumer reporting agency's ("ICRA") file on you with proper identification, as follows:

- You may view the file maintained on you by AOA during normal business hours and on reasonable notice. You may also make a visual inspection of the file on you by appearing in person at AOA's offices. You may request a copy of the information in person. The ICRA may not charge you more than the costs of duplication for providing you with a copy of your file.
- In addition, you may obtain a copy of your file by certified mail if you submit a written request for copies to be sent to a specific addressee. ICRAs complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the ICRAs.
- Further, you may also receive a summary of the file by telephone after providing a written request and
 proper identification for telephone disclosure, if the charge for the telephone call is prepaid by you or
 charged directly to you.



"Proper Identification" refers to information generally sufficient to identify you, including documents such as a valid driver's license, social security account number, military identification card, or credit cards. AOA may require additional information concerning your employment and personal or family history to verify your identity if you are unable to reasonably identify yourself with the information above.				
AOA has trained personnel available to explain your file to you, including coded information, and will pro a written explanation of any coded information contained in your file.				
If you appear in person, you may be accompanied by one other person of your choosing, who shall furnish reasonable identification. AOA may require you to furnish a written statement granting it permission to discuss your file in that person's presence.				
Please check the box if you wish to receive a copy of any report that is prepared on you. Any report obtained will be provided to you within three (3) business days of the date that the report is provided to RUSS PROPERTY MANAGEMENT CORP.				
<u>Authorization</u>				
By signing below, I agree that I have carefully read the Federal Fair Credit Reporting Act Disclosure Statement, the Investigative Consumer Report Disclosure Statement, and the State Law Disclosures (if applicable) and I consent to Russ Property Management Corp. , as well as any of its subsidiaries or affiliates (collectively referred to herein as "the Company"), obtaining a consumer report and an investigative consumer report for tenant screening purposes. I also acknowledge that, to the extent RUSS PROPERTY MANAGEMENT CORP. contracts with me, this authorization shall remain in effect throughout my contract period, with no need to request a subsequent authorization, where permitted by law.				

Applicant's Name (Print): _____ Date: ____

Applicant's Signature:

FCRA SUMMARY OF CONSUMER RIGHTS

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, 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 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 NW, 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:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o 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.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- 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:

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: b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: c. 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 Center Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357 d. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 32570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Dube Street Alexandria, VA 22314 3. Air carriers Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590 Office of Public Assistance, Governmental Affairs, and Compliance	TYPE OF BUSINESS:	CONTACT:		
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: b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357 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 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 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357 a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314 Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590 Office of Public Assistance, Governmental Affairs, and Compliance				
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5. Creditors Subject to the Packers and Nearest Packers and Stockyards Division Regional Office		Nearest Packers and Stockyards Division Regional Office		
Stockyards Act, 1921	Stockyards Act, 1921			



TYPE OF BUSINESS:	CONTACT:
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357



RECEIPT OF APPLICATION SCREENING FEE

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fee for	the rental property located at
	Unit
_, CA	Zip
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Cost of obtaining Applicant(s) credit/eviction reports:	
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	\$ <u>40.00</u>
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AGENT FOR OWNER