

Rental Application Guidelines

- All applicants must be accompanied by a non-refundable \$45.00 application fee per applicant and guarantor.
- No application will be processed until the application is completed in full.
- Income Requirement: Monthly gross income must be four (4) times the monthly rent amount plus average monthly utility usage.
- Employment History: Minimum two (2) years satisfactory employment.
- Rental History: Satisfactory rental history is required.
- Credit Checks: Satisfactory credit history is required.
- Landlord and Tenant Court Action: Landlord may reject any applicant that experienced prior legal action for the enforcement of the terms and conditions of the lease, occupancy and/or rental agreement of previous residences.
- Maximum Occupancy:

| | | |
|-----------|-------|-------------|
| Studio | Two | (2) Persons |
| 1 Bedroom | Three | (3) Persons |
| 2 Bedroom | Five | (5) Persons |

Housing opportunities are available to all persons in the conformance with all applicable Federal and Local Fair Housing and Human Rights Laws.

Consumer Report Authorization

I hereby affirm that my answers on this application 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 you to secure, from First American Registry, Inc., RentGrow, Inc. or Property Owners Exchange, consumer-reporting agencies, an investigative consumer report. This report may contain, but would not be limited to, a consumer credit report, a criminal history records investigation, verification of my residences, employment and income. I authorize Borger Management, 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 have also been advised that I have the right, under the federal Fair Credit Reporting Act (FCRA), Section 606(B) to make a written request of you and First American Registry, Inc., RentGrow, Inc. or Property Owner's Exchange, 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 rights required by Section 609 of the FCRA, entitled "A Summary of Your Rights" under the Fair Credit Reporting Act.

| | | |
|--------------------|----------------------|------|
| Leasing Consultant | Prospective Resident | Date |
|--------------------|----------------------|------|

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| Leasing Consultant | Prospective Resident | Date |
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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:
 - (1) person has taken adverse action against you because of information in your credit report;
 - (2) you are the victim of identify theft and place a fraud alert in your file;
 - (3) your file contains inaccurate information as a result of fraud;
 - (4) you are on public assistance;
 - (5) 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 |



1111 14th Street NW
 Suite 200
 Washington, DC 20005
 Tele. 202-898-1880
 Fax 202-898-1549

RENTAL APPLICATION

Date: _____ Time: _____
 Address: _____
 Apt. No. _____ Monthly Rent \$ _____
 Security Deposit: _____ Move In Fee: _____
 Move-in Date: _____

Rent includes the following: Heat [] Gas [] Hot Water [] Electricity []

I _____ certify that the information given below is correct and submitted to Borger Management, Inc. for their verification and approval. I also understand that no pets are permitted and the use of privately owned air conditioning units or washing machines without written permission is prohibited. This application may be rejected by Borger Management, Inc. without reason or explanation. This application and the contents hereof are considered as part of my lease.

APPLICANT No. 1

Name _____ Date of Birth _____ Soc. Sec. No. _____

APPLICANT No. 2

Name _____ Date of Birth _____ Soc. Sec. No. _____

DEPENDENTS

Child's Name _____ Age _____ Child's Name _____ Age _____

Child's Name _____ Age _____ Child's Name _____ Age _____

Other Occupants _____ Age _____ Relationship _____

APPLICANT No. 1

Present Address _____ Telephone _____
Address City, State, Zip

Present Landlord _____ Telephone _____

Present Monthly Rental \$ _____ Length of Occupancy _____

Reason for Leaving _____

Previous Address _____ Monthly Rental \$ _____
Address City, State, Zip

Previous Landlord _____ Telephone _____

Occupancy: From _____ To _____

Employer _____ Address _____

Position _____ Length of Employment _____ Yearly Salary \$ _____

Supervisor _____ Telephone _____

APPLICANT No. 2

Present Address _____ Telephone _____
Address City, State, Zip

Present Landlord _____ Telephone _____

Present Monthly Rental \$ _____ Length of Occupancy _____

Reason for Leaving _____

Previous Address _____ Monthly Rental \$ _____
Address City, State, Zip

Previous Landlord _____ Telephone _____

Occupancy: From _____ To _____

Employer _____ Address _____

Position _____ Length of Employment _____ Yearly Salary \$ _____

Supervisor _____ Telephone _____

Name and Address of Emergency Contact _____

Relationship to You _____ Telephone _____

Have you ever been sued in Landlord and Tenant Court () Yes () No

Applicant will deposit a non-refundable application fee of \$45.00 per applicant for the processing of this application.

I agree to rent the premises on the above terms and conditions and hereby post a security deposit of \$ _____ and agree to sign the customary form of Lease promptly upon acceptance of this application. Upon notification of acceptance as a tenant/lessee, if applicant fails to take possession of the subject premises, the security deposit is forfeited as liquidated damages.

I agree that if any information herein contained is false, the lease made on the strength of this application, may at the option of Borger Management, Inc., be terminated at any time. I hereby affirm that my answers on this application 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 you to secure, from a consumer reporting agency, an investigative consumer report. This report may contain, but would not be limited to, a consumer credit report, a criminal history records investigation, verification of my residence, employment and income. I authorize Borger Management, Inc. and its' consumer reporting agency to verify any and all information contained in this application and to inquire into my character, general reputation, and mode of living, and I release all concerned from any liability in connection with any information they give. I have also been advised that I have the right, under the federal Fair Credit Reporting Act (FCRA), Section 606(B) to make a written request of you and a consumer reporting agency 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 rights required under Section 609 of the FCRA, entitled A Summary of Your Rights Under the Fair Credit Reporting Act.

This application and the contents hereof are considered as part of my Lease.

Initial App No. 1 Initial App No. 2

Signature of Applicant No. 1 _____

Signature of Applicant No. 2 _____



Rents are Due and Payable on the 1st of each month – Make Checks Payable to: BORGER MANAGEMENT, INC. (No Cash Accepted)