

ATTENTION APPLICANT!

If you believe you will not pass the screening criteria as described in Exhibit A (Screening Criteria), we recommend that you DO NOT complete the application and pay the application fee.

The following is a list of resources provided by the City of Grand Rapids for those seeking assistance with the rental application process:

The Rental Assistance Center
Campau Commons Apartments
821 S. Division Street
Grand Rapids, MI 49503
(616) 235-2879

Exhibit A Screening Criteria



We are an equal opportunity housing provider. The following is our procedure in evaluating applicants.

This unit is a non-smoking unit. Marijuana may not be smoked in or grown at this unit. All lessees/tenants at this property must abide by the lease and any rules as published, provided or posted. All applicants that are required to sign the lease must pass the following screening criteria.

General

- Each applicant over 18 years of age must complete a separate application. Children under the age of 18 must be listed on the application. Only those who are on the lease may reside in the apartment.
- Incomplete/Illegible, Misleading, or Inaccurate applications or support documents will be denied.

Income

- Gross combined household monthly income for all lease holders must be a minimum of three (3) times rent
- The applicant's income must be lawful and verifiable
- The applicant must have held consistent employment over the last six (6) months or received fixed income such as SSI
- Cosigners must prove gross monthly income of 5 (five) times the monthly rent, have a strong credit standing and must reside in Michigan. The cosigner must complete a separate application. We will be running their credit report as well to verify their credit history.
- If you wish to use child support as income we require proof of consistent payment from the preceding 12 months.

Credit

- The applicant must not have unpaid debt collections, excluding medical.
- The applicant must not have a bankruptcy, excluding dismissed or discharged bankruptcies within the past five (5) years.
- The applicant must have any past due payments exceeding 30 days for personal credit, including but not limited to car loans, credit cards, personal lines of credit, trade accounts, etc.
- The applicant must not have more than \$2,500 in garnishments within the past five (5) years.
- The applicant must not have any repossessions or money judgements within the past five (5) years.
- The applicant must not have any unpaid or past due utility bills.
- The applicant must be able to get all utilities in their name.

Criminal

- The applicants will be denied tenancy if they have been convicted of any of the following crimes:
 - Terrorism
 - Murder
 - Rape, Child Pornography or Related Crime
 - Kidnapping
 - Check Forgery or Related Crime
 - Arson
 - Armed Assault
- The applicants will be denied tenancy if they have been convicted of the following crimes with the past 10 years:
 - Endangering Children
 - Narcotics Activity
 - Gang or Related Activity
 - Probation or PPO Violation
 - Fraud, including ID Theft
 - Assault
- The applicants will be denied tenancy if they have been convicted of any of the following crimes in the past 5 years:
 - Prostitution/Solicitation
 - Receiving or Possessing Stolen Property
 - Disorderly Conduct
 - Drunk Driving
 - Environmental Crimes
 - Mischief, including Property Damage
- The applicants will be denied tenancy if a pattern of three or more crimes including misdemeanors occurred in the last 10 years. Not all from the same encounter but three separate encounters.
- The applicants shall have no more than one (1) felony.

Rental History

- The applicants must not have been evicted within the past 5 years
- The applicants must not owe previous landlord/lessor for past due utilities
- The applicants must have a positive referral from current/previous landlord; reasons for a negative referral includes but not limited to: disturbances, unauthorized pets, pattern of late payments, damage to the residence, or outstanding balance.
- Housing references must be verifiable; family members and friends are not considered acceptable references.

We aim to process received applications within 24 business hours. When an application is approved or disapproved we will contact you. Disapproved applications will be mailed an adverse action letter explaining why the application was denied.

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 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 identity 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 1-888-5-OPTOUT (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:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

At your written request, **Palmer Property Management** ("the Company") may obtain information about you from a third-party consumer reporting agency for tenant screening purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, credit, or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by **Background Screeners of America, 18344 Oxnard Street, Suite 101, Tarzana, CA 91356; Tel. # 1.877.251.5656; www.backgroundscreenersofamerica.com.**

Signature: _____ Date: _____

ACKNOWLEDGMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the separate document entitled DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT 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" by Palmer Property Management ("the Company") after receipt of this authorization. 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 **Background Screeners of America, 18344 Oxnard Street, Suite 101, Tarzana, CA 91356; Tel. # 1.877.251.5656**; another outside organization acting on behalf of Palmer Property Management and/or Palmer Property Management itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

The application fee of \$40/adult is non-refundable. I hereby certify and affirm that all information provided is true. I understand that my lease or rental agreement may be terminated if I have made any false, misleading or incomplete statement(s) in this application. I/We hereby authorize the landlord to verify/use all information provided background investigation for the purpose of tenant screening and collections.

BACKGROUND INFORMATION

Last Name: _____ First: _____ Middle: _____

Other Names/Alias: _____

Social Security #: _____ Date of Birth: _____

Driver's License # _____ State of Driver's License: _____

Present Address: _____ Phone Number: _____

City/State/Zip: _____

E-mail: _____

Signature: _____ Date: _____

Application For Tenancy



Rental Address _____

Last Name	First Name	Mid Name
Social Security #	Driver's License	
Home Phone	Work Phone	Birthdate

How did you find out about our home for rent? Please be specific; which website.

Other Occupants	Relationship
Other Occupants	Relationship
Other Occupants	Relationship

Present Street Address	Apt#
City	State
Reason of Leaving	Where you Evicted
How long did you live at this address, From	To
Present Landlord's Name	Phone

Previous Street Address	Apt#
City	State
Reason for Leaving	Where you Evicted
Previous Landlord's Name	Phone

Current Employer	How Long Employed
Contact Person	Phone
Address of where you work	
City	State
Gross Monthly Wages	Hourly Rate
Other Monthly Income	Source

Personal References Name	Relationship
Address	Phone
How Long Have You Known Reference	

Emergency Contact Name	Relationship
Address	Phone

Do you have Pets(yes/no)	If yes, describe on back	note: addition fee and/or deposit may apply
Has a previous Landlord taken you to court, (i.e. Eviction) (yes/no)		If yes, describe on back of application
Have you ever been convicted of a felony (yes/no)		If yes, describe on back of application
Any reason why utilities could not be put in your name (yes/no)		If yes, describe on back of application
Have you ever file for bankruptcy (yes/no)		If yes, describe on back of application

The application fee of \$40/adult is non-refundable. I hereby certify and affirm that all information provided is true. I understand that my lease or rental agreement may be terminated if I have made any false, misleading or incomplete statement(s) in this application. I/We hereby authorize the landlord to verify/use all information provided including criminal report, and/or credit report information, rental history, sexual offender history and terrorist information for the purpose of tenant screening and collections.

Signature	Date
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We encourage and support the nation's affirmative housing program

Employee Verification



Attn:		Department
Company		Phone
Address		Fax
City	State	Zip
		email

In order to comply with Federal regulations requesting verification of all income, assets and allowances for residents of tax credit housing, please complete the following information and return as soon as possible via fax or email. Thank You.

I hereby authorize release of any and all information requested about my employment including income, garnishment, probation, absenteeism

Employee Signature	Social Security #	
Employee Information	Employee #	
Last Name	First Name	Mid Initial
Home Phone	Work Phone	
Street Address		Apt#
City	State	Zip Code

----- TO BE COMPLETED BY EMPLOYER -----

Occupation	Hire Date
Gross Salary/hour	Average Hours/week
No. of Weeks/Year	

Are there any garnishments on his/her wages (yes/no)	if yes, describe below
Has he/her been on company probation	if yes, describe below
Has absenteeism been an issue (yes/no)	if yes, describe below
Does the information above match your records (yes/no)	If no, describe below
Do you expect to keep him/her fully employed over the next 12 months, if not please explain below	

Information Provided By

Name	Signature
Title	Date
Return via	email Larry@PalmerPM.com
Phone (616)920-0018	



PO Box 121, Ada MI 49301
(616) 901-8582

Landlord Reference Check



Applicant(s) Name

Address of Previous Tenancy

City

State

Zip

Landlords Name

Phone

Landlords Address

Fax

City

State

Zip

I hereby authorize agent(s) of Pillar Group Development to investigate my rental history for the purpose of tenant screening. I hereby authorize my prior Landlord/Manager/Agents to release any and all knowledge relative to my tenancy at their property; including but not limited to the questions below.

Signature

Date

Signature

Date

To Be Completed by Landlord

Dates of Residency From

To

Rent Amount

Was rent always paid on time

If No, how often was rent late

Comments

How many occupants were in your rental

Did you receive proper notice about move out

Did the tenants have pets

If Yes, what kind

Does the tenant owe you money

If Yes, how much

Did you serve any notices on tenants

If Yes, please describe

Was the tenant reasonably quiet

If No, please describe

Were the police ever called because of a disturbance

If Yes, please describe

Was the tenant reasonably clean

If No, please describe

Did the tenant leave the premises clean and undamaged

If No, please describe

On a scale of 1 to 10, 10 being the most cooperative, how would you rate this tenant

Would you rent to this tenant again

Additional Comments

Information provided by Name

Phone

Date

Thank you in advance for your timely response.

Return via Phone (616)920-0018 email Larry@PalmerPM.com