

# KP MANAGEMENT., INC.

## Rental Guidelines

The following standards will be used to judge your application for tenancy. You must meet the following standards to qualify to sign a rental agreement with KP Management., Inc. All applicants are judged on the same standards on a first come/first serve basis, one person, group, or family at a time. Any incorrect inconsistencies on the application will result in an automatic denial of the application.

- **\$ 35 NON-REFUNDABLE APPLICATION FEE:** Each applicant 18 years of age and must pay an application fee and consent to have a background check done on them. Co-signers must also pay an application fee and give the same consent as other applicants.
- **HOLDING DEPOSIT:** If approved, applicants must provide a cashier check or money order for the full amount of the security deposit (including any additional deposit amounts for pets or other reasons), to hold premises until agreed upon move-in date. The deposit is nonrefundable and will be applied towards the Security Deposit once lease agreement is signed by all parties.
- **IDENTIFICATION:** All applicants 18 years of age must provide copies of current government issued photo identification and social security card at the time of application.
- **EMPLOYEMENT REQUIRMENTS:** Employment history should show that the applicant has been employed with their current employer for at least 6 months. Exceptions can be made for recent graduates who provide proof of graduation, current students who provide proof of enrollment, and self-employed applicants who provide a CPA-prepared financial statement or most recent tax return. Applicants with less than 6 months of employment with current employer may be approved if they pay an additional security deposit or have an approved co-signer and provide proof that they have been employed with their current employer for 2 months or were employed with their previous employer for at least 6 months. All employment history will be verified by contacting the employer.
- **INCOME REQUIRMENTS:** The combined income of all persons living in the rental must be at least three times the monthly rent and verified with a minimum of 2 months or year-to-date pay stubs. Applicants who do not have the requisite income will be considered if they provide a co-signer or provide proof of cash reserves equal to at least 12 times the monthly rent.
- **RENTAL HISTORY:** Applicants must provide the name and contact information for their previous two landlords, or all landlords in the last five years. Applicants must also provide all of the addresses they have lived at for the last five years. Applicants may not be approved if they have had any evictions, defaults in lease agreements, late rental payments, or if they owe any money to any other landlord.
- **RENTER'S INSURANCE:** Applicants will be required to have renters insurance and provide proof before occupying the premises.
- **CREDIT HISTORY:** Your application may be denied if your credit reflects that all accounts are not current. All collection accounts must be "paid in full/ as agreed". Applicants with past due accounts/accounts in collections may qualify if they pay an additional security deposit or have an approved co-signer. Applications for tenancy will be denied if you have filed for bankruptcy in the last 2 years, or if you have any bankruptcies that have not been discharged at least one year prior to the application.
- **CRIMINAL HISTORY:** Your application may be rejected if you have been convicted in the last 5 years of any crime against person or property that would present a threat to the owners or neighbors, or the rental property. Applicants on probation or parole must provide contact information for their parole officer. Applicants on a publicly available list of offenders who are required to publish their address will be denied.
- **MAXIMUM OCCUPANCY:** 2 occupants per bedroom plus an additional occupant for each Home. I.e. 3 in a one bedroom/studio, 5 in a two bedroom. 3+ bedroom houses will be determined on a case by case analysis. (All occupants must be listed on the original application)
- **PETS:** Pets may be approved if they meet the following requirements: a good reference from the previous landlord, a complete veterinary medical history (including immunizations) is provided, and additional deposit is paid. The owner reserves the right to deny the application based on the size, species, breed or number of pets.

If your application is approved you will be notified. Once notified, you will have 48 hours from the notification of your approval to sign a lease agreement or provide a nonrefundable holding deposit. If you do not provide one or the other, other applicants may be considered and given the opportunity to sign a lease or provide a holding deposit.

We are committed to equal housing opportunity and provide housing opportunities regardless of race, color, religion, sex, national origin, physical or mental disability, familial status, source of income, sexual orientation or gender identity.

## Acknowledgement of Rental Guidelines

All Applicants and Co-applicants Must Sign and Date Prior to Processing Application

I/we have reviewed and agree to the above-mentioned Rental Guidelines and understand that my application, along with any co-applicant(s) and/or co-signer(s) application(s) may be denied for any of the above-mentioned reasons.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



Tenant Verification Service Inc.

APPLICATION TO RENT FORM
(PLEASE PRINT CLEARLY)

Please complete one application for each person not related by blood or marriage. If a line is not filled in we will return the application to you. You will also be required to present 2 pieces of identification for verification purposes.

RENTAL PROPERTY

Date premises required
Name of landlord or rental property owner
Address of rental property
Rent Amount \$ Security Deposit \$ Screening Fee \$

APPLICANT INFORMATION

Last Name: First Name: Middle Name:
Date of Birth (d/m/yr):
Social Security Number:
Current Address: City:
State: Zip Code: Own or Rent: Rent Amount: \$
How long residing at this address: Reason for leaving:
Landlord's Name: Landlord's Phone Number:
Home Phone Number: Cell Phone Number:
Email Address:
Driver's License Number: State: Valid: Yes No
Driver's License Issued on (yr/m/d): Expires (yr/m/d):
Previous Address: City:
State: Zip Code: Own or Rent: Rent Amount: \$
How long residing at this address: Reason for leaving:
Landlord's Name: Landlord's Phone Number:
Spouse's Last Name: First Name: Middle Name:
Cell Phone Number: Email Address:
Date of Birth (d/m/yr):
Social Security Number:
Number of adults to occupy rental: Number of children to occupy rental:
Please list all occupants:

Current Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

Name of Supervisor: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

Name of Supervisor: \_\_\_\_\_

Spouse's Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

**Do you have any credit cards, bank loans, charge cards, student loans, mortgages, car loans or lines of credit in your name that would generate a Consumer Credit Report with the Credit Bureaus? Yes \_\_\_ No \_\_\_**

**PERSONAL REFERENCES** (list 2 personal references not related to you)

Name: \_\_\_\_\_ Phone: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Have you ever been evicted as a tenant? Yes \_\_\_ No \_\_\_ If yes, why? \_\_\_\_\_

Have you ever been convicted of a criminal offense? Yes \_\_\_ No \_\_\_ If yes, what? \_\_\_\_\_

Do you or any other proposed occupants smoke? \_\_\_\_\_

Do you have any pets? \_\_\_\_\_ How many? \_\_\_\_\_ Type of Pet(s): \_\_\_\_\_

In case of an emergency call: \_\_\_\_\_ Phone: (\_\_\_\_)-\_\_\_\_-\_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**TENANCY WILL BE DENIED** if any information is misrepresented on this application. If misrepresentations are found after the rental agreement is signed, your rental agreement will be terminated.

This is to advise that I the undersigned hereby authorize \_\_\_\_\_ the person or firm to whom my application has been submitted, to obtain a consumer credit report, to conduct a criminal record search, an eviction search and to make any other inquiries as deemed necessary in determining eligibility for tenancy and assessing credit worthiness. I understand that the information set out in the rental application form may be used for purposes of responding to emergencies, ensuring the orderly management of the tenancy, complying with legal requirements and for collection purposes should rent be left owing or rental property damaged at termination of lease or end of tenancy. I have also received a copy of the FCRA Summary of Rights and understand its contents.

Applicant's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date: \_\_\_\_\_

**ALL INFORMATION HEREIN IS DEEMED PRIVATE AND CONFIDENTIAL**

**AUTHORIZATION TO RELEASE PERSONAL INFORMATION  
(PRINT CLEARLY)**

**Tenancy will be denied if any information is misrepresented on this application. If misrepresentations are found after the rental agreement is signed, your rental agreement will be terminated.**

Rental Property: \_\_\_\_\_

This is to advise that I the undersigned hereby authorize \_\_\_\_\_  
to obtain a consumer credit report, conduct a criminal record search and an eviction search to  
determine my eligibility for tenancy and assessing credit worthiness.

I understand that I have specific prescribed rights as a consumer under the Federal Fair Credit  
Reporting Act (FCRA) and that I have received a copy of those rights titled FCRA Summary of  
Rights.

Applicant's First Name: \_\_\_\_\_ Applicant's Last Name: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's First Name: \_\_\_\_\_ Co-Applicant's Last Name: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# FCRA Summary of Rights

## A Summary of Your Rights - Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or have filed bankruptcy - to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§ 1681-1681u, by visiting [www.ftc.gov](http://www.ftc.gov). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you - such as denying an application for credit, insurance, or employment - must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs - to which it has provided the data - of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in the future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items and the source of the information.** If you tell anyone - such as a creditor who reports to the CRA - that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for the unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

Federal Trade Commission  
Consumer Response Center - FCRA  
Washington, DC 20580 \* 202-326-3761