### **Dear Applicant:**

## PLEASE READ CAREFULLY

D & L Reporting Service will process your application.

- 1. Fill out application completely in detail
- 2. It is very important that you include names and telephone numbers of the property owners for your current and previous residence addresses.
- 3. Include name and telephone number of current and previous employers for the past two years.
- 4. Please write your date of birth on the application.
- 5. Please provide picture ID to rental office.

Failure to provide this information could cause the application process to be delayed.

If you have not been contacted within 24 hours, please call:

Michelle at 410-781-4221 Or Lee at 410-781-4387

Contact hours are between 10:00 am and 4:30 pm.

Thank you for your cooperation.

# D&L Reporting Service

P.O. Box 424 Finksburg, MD 21048 (410) 781-4221 fax (410) 781-3489

Other than traffic violations, have you ever been a yes, please explain.	nrested and/or convicted of a misdemeanor or felony. If
Have you ever been evicted or owe a managemen	t/landlord money? If yes, please explain
I hereby affirm that my answers to thave not knowingly withheld any fact or circle application unfavorable. As an inducement to Service and Renaissance Place, LLC to verify to perform a criminal background and credit living, and I hereby expressly release D&L I	REDIT INVESTIGATION REPORT the foregoing questions are true and correct and that I umstance, which would, if disclosed, affect my enter into a contract, I authorize D&L Reporting y any and all information contained in this application, check, to inquire into my characteristics and mode of Reporting Service and any procurer or furnisher of
information and understand that my application state, and/or federal government agencies, if agencies. I also have been advised that I have section 606(B) to make a written request of a complete and accurate disclosure of the national authorization remains in effect throughout the until any and all current and/or future legal as	in the use, procurement, or furnishing of such on information may be provided to various local, including without limitation, various la enforcement we the right under the Fair Credit Reporting Act, D&L Reporting Service, within a reasonable time for a ture and scope of the investigation. This we term of any lease agreement entered hereafter and and/or financial obligations to Renaissance Place, LLC edge receipt of The Summary of Your Rights Under
APPLICANT	DATE
WITNESS	DATE
CO-APP.	DATE
WITNESS	DATE
PHONE NUMBERS TO CONTACT YOU:	
NUMBER	TYPE (HOME, CELL, ETC.)
NUMBER	TYPE (HOME, CELL, ETC.)

### WALLACE H. CAMPBELL & COMPANY, INC. LEASE APPLICATION

This apartment project strictly adheres to a policy of open occupancy, renting to qualified applicants without regard to race, religion, creed, color, national origin, marital status, sex, or physical or mental handicap. Apartment \_\_\_ Date of Application \_\_\_\_\_ Monthly Rent \_\_\_\_\_ Term of Lease \_\_\_\_\_\_to\_\_\_\_ Applicants: 1. Name. Last Middle First Date of Birth: Social Security No.: Current Address: Telephone Number: Employer's Address:\_\_\_\_\_ Employer's Name: \_\_\_ Employer's Telephone No.:\_\_\_\_\_ Occupation: Employment Period: Salary:\_\_\_\_\_ Address: Previous Employer's Name: Driver's License Number:\_\_\_ 2. Name\_ Social Security No.: Date of Birth:\_\_\_ Telephone Number: Current Address: Employer's Address:\_\_\_\_ Employer's Name:\_\_\_\_\_ Employer's Telephone No.: Occupation: Employment Period: Salary: \_\_\_\_ Address: \_\_\_\_ Previous Employer's Phone No.:\_\_\_\_\_ Name: \_ Driver's License Number: \_\_\_ 3. Other Income Which You Wish To Have Considered When This Application Is Evaluated: 4. Bank References: Account No.: Checking Account: Place Savings Account: Place Account No.: 5. Credit References: Name:\_\_\_\_ Address: Account No.: Name: Address:\_ Account No.: \_\_\_ 6. Motor Vehicles Owned by Applicant(s) Year \_\_\_\_\_ Make\_\_\_\_ \_\_\_\_\_Tag #\_\_\_ \_\_\_\_\_ Make\_\_\_ 7. Persons to Occupy Apartment in Addition to Applicant(s): Relationship: Date of Birth: Name:\_\_\_ Relationship: Date of Birth: 8. Rent or Own Present Address: Rent or Mortgage Payment Now Paid: \_\_\_\_ Present Mortgage Company or Landlord:\_\_\_

	Immediate Prior Residence:							
9.	Closest Relative and/or Personal Reference:  Name: Address:							
	Namė:		Address:			····	<del></del>	<del></del>
	Telephone No.:		Relations	hip:		wist to a second	<i></i>	<del></del>
.0.	How Did You Hear About	This Apartment Project?		-	MARKO COMPANY OF THE CONTROL OF THE	· ·	**************************************	-
.i.,	Person to be contacted in e	vent of emergency Name	)		4			
		Addre	ess:					<del></del>
		Telep	hone No.:					
12.	Do you wish permission to	have a pet on the Premise	es? Yes		No_		· ·	
	If Yes, you must also comp	<del>-</del> -					•	
	Unless specifically agreed							
	Have you ever been asked to therwise violated your lea	se? Yes	No					
	If yes, please explain	7		·				
Up	on execution of Lease, Secur	rity Deposit in the amount o	of \$	·	plus f	irst mor	ıth's rent	due.
	which has been made availif the owners of the apartm said, Applicant(s) shall rer If a Landlord requires from 8-203(a) of the Real Proper Landlord shall return the damage. The return shall h	ent project accept this App main liable for all damage m a prospective Tenant an tty Article of the Annotated fees, subject to the excepti be made not later than fifte	eview).  clication and Age  s incurred by t  y fees other tha  d Code of Mary  cons below, or b  en (15) days foll	he owners n a Secur land, and le liable following the	s as a result ity Deposit these fees ex or twice the date of occ	thereo as defin ceed \$2 amount	Lease as a f. ed by Se 25.00, the t of the fe	ction n the es in
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Para informacion en espanol, visite <u>www.fic.gov/credit</u> 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 <a href="https://www.ftc.gov/credit">www.ftc.gov/credit</a> 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
- 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.

consumer reporting agencies. See www.ftc.gov/credit for additional information.

- 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 <a href="https://www.ftc.gov/credit">www.ftc.gov/credit</a>
  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 bankruptcles 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.fic.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 (1-888-567-3683).
- 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 see 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 - FC Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of torsign banks (word "National" or initials "N.A." appear in or effer bank's name)	Office of the Comptroller of the Currency Comptence Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except restonal banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consuma Community Affairs Washington, DC 20551 202-452-3683
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Twift Supervision Consumer Complaints Washington, DC 20552 800-842-9929
Fiederal credit unions (words "Federal Credit Union" appear in inclitudoris name)	National Credit Union Administration 1778 Duke Street Alexandria, VA 22314 703-519-4680
State-chartered banks that om not mambers of the Federal Reserva System	Federal Deposit Insurance Corporation Consumer Response Conter, 2345 Grand Avanue, Sulto 100 Kansas City, Miscourt 64:108-2639 1-877-275-3342
Air. surface, or rait common carriers regulated by former Civil Aeronautics Board or interstate Commerce Commission	Department of Transportation , Office of Financial Memagement Washington, OC 20590 202-366-1385
Activities subject to the Packers and Stockyards Act, 1921	Department of Agricultura Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051