

D&L Reporting Service

P.O. Box 424 Finksburg, MD 21048 410-781-4221

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 arrested and/or convicted of a misdemeanor or felony. If yes, please explain. _____

Have you ever been evicted or owe a management/landlord money? If yes, please explain. _____

AUTHORIZATION FOR CREDIT INVESTIGATION REPORT

I hereby affirm that my answers to the foregoing questions are true and correct and that I have not knowingly withheld any fact or circumstance, which would, if disclosed, affect my application unfavorably. As an inducement to enter into a contract, I authorize D&L Reporting Service and Renaissance Place, LLC to verify any and all information contained in this application, to perform a criminal background and credit check, to inquire into my characteristics and mode of living, and I hereby expressly release D&L Reporting Service and any procurer or furnisher of information, from any liability what-so-ever in the use, procurement, or furnishing of such information and understand that my application information may be provided to various local, state, and/or federal government agencies, including without limitation, various law enforcement agencies. I also have been advised that I have the right under the Fair Credit Reporting Act, section 606(B) to make a written request of D&L Reporting Service, within a reasonable time for a complete and accurate disclosure of the nature and scope of the investigation. This authorization remains in effect throughout the term of any lease agreement entered hereafter and until any and all current and/or future legal and/or financial obligations to Renaissance Place, LLC have been satisfied. Upon signing, I acknowledge receipt of The Summary of Your Rights Under the Fair Credit Reporting Act.

APPLICANT _____ DATE _____

WITNESS _____ DATE _____

CO-APP. _____ DATE _____

WITNESS _____ DATE _____

PHONE NUMBERS TO CONTACT YOU:

NUMBER TYPE (HOME, CELL, ETC.)

NUMBER TYPE (HOME, CELL, ETC.)

Telephone Number and Address: _____

Immediate Prior Residence: _____

9. Closest Relative and/or Personal Reference:

Name: _____ Address: _____

Telephone No.: _____ Relationship: _____

10. How Did You Hear About This Apartment Project? _____

11. Person to be contacted in event of emergency Name: _____

Address: _____

Telephone No.: _____

12. Do you wish permission to have a pet on the Premises? Yes _____ No _____

If Yes, you must also complete a Pet Application.

Unless specifically agreed to in writing by the Landlord, no pets of any kind will be allowed on the Premises.

13. Have you ever been asked to move from an apartment, evicted by a Court, because you failed to pay your rent or otherwise violated your lease? Yes _____ No _____

If yes, please explain _____

Processing Fee: \$ _____ Check () Cash () M.O. ()

Upon execution of Lease, Security Deposit in the amount of \$ _____ plus first month's rent due.

1. It is understood that the sums deposited herewith as Processing Fee are not refundable.
2. If the owners of the apartment project accept this Application, either orally or in writing, Applicant(s) agree to enter into a Lease in conformity with this Application on the owner's standard form of Lease Agreement (a copy of which has been made available for Applicant(s) to review).
3. If the owners of the apartment project accept this Application and Applicant(s) do not enter into a Lease as aforesaid, Applicant(s) shall remain liable for all damages incurred by the owners as a result thereof.
4. If a Landlord requires from a prospective Tenant any fees other than a Security Deposit as defined by Section 8-203(a) of the Real Property Article of the Annotated Code of Maryland, and these fees exceed \$25.00, then the Landlord shall return the fees, subject to the exceptions below, or be liable for twice the amount of the fees in damage. The return shall be made not later than fifteen (15) days following the date of occupancy or the written communication, by either party to the other, of a decision that no tenancy shall occur.
5. The Landlord may retain only that portion of the fees actually expended for a credit check or other expenses out of the Application, and shall return that portion of the fees not actually expended on behalf of the Tenant making application.
6. If, within fifteen (15) days of the first to occur of occupancy or signing of a Lease, a Tenant decides to terminate the tenancy, the Landlord may also retain that portion of the fees which represents the loss of rent, if any, resulting from the Tenant's action.
7. Items 4, 5 and 6 of this Lease Application, aforesaid, do not apply to any Landlord who offers four (4) or less dwelling units for rent on one (1) parcel of property or at one (1) location, or to seasonal or condominium rentals.
8. The Landlord agrees to lease to the Applicant(s) the above specified apartment so long as Applicant(s) qualify for tenancy under the criteria established by the owners of the apartment project.
10. I hereby affirm that my answers to the foregoing questions are true and correct, and that I have not knowingly withheld any fact or circumstance which would, if disclosed, affect my Application unfavorably. As an inducement to enter into the Lease, I authorize the Landlord to verify any information contained in this Application and to obtain an investigative consumer report including information as to 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 understand that as part of this investigation, a visit to my present residence may be made. I have also been advised that I have the right, under the Fair Credit Reporting Act, to make a written request, within a reasonable time, for a complete and accurate disclosure of the nature and scope of the investigation requested.

I/We have fully read and understand all of the provisions of this Application and acknowledge receipt of a completed copy of same.

APPLICANT

APPLICANT

APPROVED/REJECTED

DATE

RENTAL AGENT

Para información en español, visite www.ftc.gov/credit o escriba 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 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:
 - 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, 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 (1-888-567-2688).
- **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 6-8 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 202-452-3663
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 800-842-6829
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-4690
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2348 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 202-366-1395
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051