



## The Quarters at Cambridge Statement of Rental Policy

**We are an Equal Opportunity Housing Provider.** We fully comply with the federal Fair Housing Act and any state and local laws. We do not discriminate against any person based on race, color, religion, sex, handicap, familial status, or nation origin.

**Apartment availability policy:** Apartments become available only when they are ready to rent. A vacant apartment will not be deemed available until it has been cleaned, repainted, and prepared for a new resident. We may pre-lease a unit with no guarantee of availability date. We update our list of available units depending on the make-ready workload.

**Occupancy guidelines:** The Kansas Residential Landlord and Tenant Act states, that there are to be no more than two (2) persons per bedroom.

**Application process:** We evaluate each application in the following manner. You must submit a **complete and signed** application form along with **proof of income**, a **\$75 non-refundable application fee per adult**, along with **a valid Photo I.D.** *Applicants without a social security number will need to provide a valid passport and Visa with their valid driver's license.* The application will be screened for any pertinent information including a credit check, criminal background check, employment verification, and a rental reference check. We will rent available units in the order that the applications are submitted. **WE HOLD UNITS WITH AN APPROVED APPLICATION AND FULL \$400.00 SECURITY DEPOSIT FOR 30 DAYS. IF APPROVED, THE SECURITY DEPOSIT WILL NOT BE REFUNDABLE UNTIL MOVE-OUT.**

### **Prospective residents will have:**

- One year of verifiable employment will be required with a gross monthly income of at least 3 times the rental amount. If current gross monthly income does not meet the qualification, or we cannot verify one year of employment, we may require an extra deposit, co-signer/guarantor and/or first and last month's rent.
- Good and verifiable rental or mortgage history. No evictions. Late payments or complaints may be grounds for rejection.
- Landlord references will be checked. Negative history may be grounds for rejection.
- Reasonably good and stable credit. No current negative occurrences. Previously negative occurrences must be paid in full. No open collection accounts or P & L write-offs. Bankruptcies must be discharged for 2 years.
- No criminal history.
- All applicants must be 18 years of age or older.
- We require renter's insurance – proof of which needs to be turned in before move-in.
- **Any false information on application will result in automatic denial of applicant.**

**DEPOSITS ARE NON-REFUNDABLE UNLESS APPLICATION IS DENIED.**

Initial \_\_\_\_\_

Date \_\_\_\_\_

Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, DC 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](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 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 consumer reporting agencies. See [www.ftc.gov/credit](http://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](http://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](http://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 1-888-567-8688.

**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](http://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	<b>Federal Trade Commission: Consumer Response Center - FCRA</b> 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)	<b>Office of the Comptroller of the Currency</b> Compliance Management Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks and federal branches/agencies of foreign banks)	<b>Federal Reserve Board Division of Consumer &amp; Community Affairs</b> 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)	<b>Office of Thrift Supervision</b> Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	<b>National Credit Union Administration</b> 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	<b>Federal Deposit Insurance Corporation</b> 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	<b>Department of Transportation</b> Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act of 1921	<b>Department of Agriculture</b> Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051



9911 East 21st North  
Wichita, Kansas 67206

# Rental Application

FOR OFFICE USE ONLY  
Unit #: \_\_\_\_\_  
\_\_\_\_\_

Please complete all requested information on both pages of this form. Thank you for your interest in our apartments.

Date of Application \_\_\_\_\_ Desired Date of Occupancy \_\_\_\_\_

## PERSONAL INFORMATION

APPLICANT'S FULL NAME \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Social Security No. \_\_\_\_\_ Driver's Lic. No./State \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
E-mail \_\_\_\_\_

Full Names of All Other Residents	Relationship to You	Date of Birth

How Many Pets Do You or Other Occupants Own? \_\_\_\_\_

Kind of Pet, Breed, Weight and Age \_\_\_\_\_

How Did You Hear About Our Property? \_\_\_\_\_

## RESIDENCE HISTORY

PRESENT ADDRESS \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Present Telephone \_\_\_\_\_ Dates From \_\_\_\_\_ To \_\_\_\_\_  
Present Landlord or Mortgage Co. \_\_\_\_\_ Telephone \_\_\_\_\_  
Monthly Payment \$ \_\_\_\_\_ Reason for Moving \_\_\_\_\_

PREVIOUS ADDRESS \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Present Telephone \_\_\_\_\_ Dates From \_\_\_\_\_ To \_\_\_\_\_  
Present Landlord or Mortgage Co. \_\_\_\_\_ Telephone \_\_\_\_\_  
Monthly Payment \$ \_\_\_\_\_ Reason for Moving \_\_\_\_\_

## EMPLOYMENT HISTORY

PRESENT EMPLOYER \_\_\_\_\_ Dates From \_\_\_\_\_ To \_\_\_\_\_  
Employer's Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_  
Position \_\_\_\_\_ Supervisor \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_

PREVIOUS EMPLOYER \_\_\_\_\_ Dates From \_\_\_\_\_ To \_\_\_\_\_  
Employer's Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_  
Position \_\_\_\_\_ Supervisor \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_

## OTHER INFORMATION

TOTAL NUMBER OF VEHICLES (Including Company Vehicles) \_\_\_\_\_  
Make/Model \_\_\_\_\_ Year \_\_\_\_\_ Color \_\_\_\_\_ Tag No/State \_\_\_\_\_  
Make/Model \_\_\_\_\_ Year \_\_\_\_\_ Color \_\_\_\_\_ Tag No/State \_\_\_\_\_  
Other Car, Motorcycle, etc. \_\_\_\_\_

*If there are other sources of income you would like us to consider, please list income, source and person (Banker, Employer, etc.) who we could contact for confirmation. You do NOT have to reveal alimony, child support or spouse's annual income unless you want us to consider it in this application.*

Amount \$ \_\_\_\_\_

Amount \$ \_\_\_\_\_

Comments \_\_\_\_\_

HAVE YOU EVER: Been sued for non-payment of rent?  Yes  No

Been evicted or asked to move out?  Yes  No Broken a Rental Agreement or Lease?  Yes  No

Been sued for damage to rental property?  Yes  No Declared Bankruptcy  Yes  No

### IN CASE OF EMERGENCY

Notify \_\_\_\_\_ Relationship \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

### IN CASE OF EMERGENCY

Notify \_\_\_\_\_ Relationship \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

*I hereby make application for an apartment and certify that this information is correct. I authorize you to contact any references that I have listed. I also authorize you to obtain my consumer credit report from your credit reporting agency, which will appear as an inquiry on my file.*

**APPLICANT'S SIGNATURE** \_\_\_\_\_

**DATE SIGNED** \_\_\_\_\_