

APPLICATION FOR TENANCY

Subject Premises Address:

Lease term: Start date: Non-refundable fee per applicant:

Monthly rent: Security deposit: Deposit per pet:

Applicant (Full Name):

Home Phone: Cell Phone: Work Phone:

DOB: Soc Sec #:

Driver's License #: State:

Marital Status: Married Unmarried Separated Number of dependents:

Spouse (Full Name)

Home Phone: Cell Phone: Work Phone:

DOB: Soc Sec #:

Driver's License #: State:

The following individuals will occupy the premises other than applicants:

Name	Age	Occupation/School

Current Address: Street, Unit #:

City, State, Zip:

Do you Rent Own How long: Monthly Payment:

Landlord: Phone:

Reason for leaving present address:

Previous Address: Street, Unit #:

City, State, Zip:

Did you Rent Own How long: Monthly Payment:

Landlord: Phone:

Reason for leaving previous address:

Current occupation (position and type of business):

How long ? Income:

Employer/Supervisor: Phone:

Previous occupation (position and type of business):

Employer/Supervisor: Phone:

How long ? Income:

Additional sources of income (type and amount):

ASSETS

1. Checking and savings bank accounts:

Bank name and Branch address	Acct #	Balance

2. Automobiles, motorcycles, boats:

Type	Make/Model	Year	Tag #

3. Other assets (type and value):

LIABILITIES and ESTABLISHED CREDIT:

1. List all debts (if no credit accounts, give references of previous credit). List alimony or child support payments as a liability.

Name of Creditor	Phone #	Acct #	Monthly Pmt	Balance

2. Have you ever been evicted ? [] No, [] Yes, explain:

3. Do you have any outstanding (unpaid) judgements ? [] No, [] Yes, explain:

4. In the last 7 years, have you been declared bankrupt ? [] No, [] Yes, explain:

I (we) understand that The Saylor Companies Inc, Bruce Saylor or Mary Anne Saylor is an agent of the Landlord and is a paid representative of the Landlord. I (we) acknowledge that this written notice was received before I (we) received a lease agreement.

CONSUMER REPORT AUTHORIZATION:

I (we) authorize you to secure, from a consumer reporting agency, an investigative consumer report. This report may contain, but would not be limited to, a consumer credit report, a criminal history records investigation, verification of residences, employment and income. I (we) authorize the consumer reporting agency, to verify any and all information contained in this application and to inquire into my character, general reputation, personal characteristics and mode of living, and I (we) release all concerned from any liability in connection with any information they give. I (we) have also been advised that I (we) have the right, under the Federal Fair Credit Reporting Act (FCRA), Section 606(B), to make a written request of the consumer reporting agency, within a reasonable time, for a complete and accurate disclosure of the nature and scope of the investigation. I (we) acknowledge receipt of the summary of consumer rights required by Section 609 of the FCRA, entitled: A Summary of Your Rights Under the Fair Credit Reporting Act.

I (we) authorize you to secure these reports at any time for the purpose of accepting applications or the collection and enforcement of judgments of any amounts due under the resulting lease(s).

I (we) hereby affirm that my answers on this Application for Tenancy are true and correct and that I (we) have not knowingly withheld any fact or circumstance which would, if disclosed, affect my application unfavorably. Any false information contained in this application, when discovered, shall be deemed cause for rejection of this application and immediate termination of any subsequent lease or rental agreement.

The above information is presented with the understanding that it may be used as a basis for the acceptance of a lease by the property owner, manager or rental agency. I (we) certify that all information contained herein is true and correct and hereby authorize verification of same. I (we) hereby authorize disclosure of the information contained herein to the property owner, manager or rental agency, and the credit reporting bureau. I (we) hereby authorize disclosure of the information contained in any consumer report obtained to the property owner, manager or rental agency.

Applicant's full name (please print):

Applicant's signature:

Date:

Spouse's full name (please print):

Spouse's signature:

Date:

Return To: Bruce Saylor, cell 301-440-4006, fax 410-798-6370, Bruce@BruceSaylor.com

The Saylor Co. Inc.

TENANT GUIDE

NOTE!!! ALL PROPERTIES ARE RENTED IN AS IS CONDITION. TO VERIFY ANY MAINTENANCE OR REPAIRS THAT MAY HAVE BEEN ORDERED FOR THE PROPERTY, YOU MAY CHECK WITH ONE OF OUR REPRESENTATIVES.

WE WILL CONTINUE SHOWING PROPERTY AND ACCEPTING APPLICATIONS UNTIL A DEPOSIT IS RECEIVED, DEPOSITS ARE NON REFUNDABLE UNLESS APPLICATION IS REJECTED BY MANAGEMENT

QUALIFYING:

1. 33% of your gross monthly income must be equal to or greater than the amount of the monthly rent.

A. Married couples are legally responsible for joint debt and may combine incomes to qualify.

B. Single persons applying with one or more single persons for the same property, must each qualify for sixty (60) percent of the rent amount with one week's salary.

C. If you will be the only adult occupant of the property, you must qualify individually by grossing in one week, an amount equal to or greater than the monthly rent amount.

D. Corporations will be considered only if an officer of the corporation signs and guarantees the lease personally.

2. All adult occupants must be on the lease.

A. Any person over the age of eighteen (18) years of age is considered an adult.

B. Any adult dependent of the applicant, who will reside in the property, must be listed on the application and will be included on the lease as and allowed occupant during the tenancy of the applicant.

3. Maximum occupants that are allowed for each property are 2 persons per bedroom.

A. A den with all features of a bedroom (except the name) may be considered as a bedroom under our guidelines. We do not consider a basement or a garage as a sleeping room and will not consider these rooms in determining maximum occupants.

4. The following are causes for application rejection:

A. Reflection on a credit report of any outstanding collections, judgements, bankruptcy and other questionable credit history.

B. Any present or prior landlord referenced reflecting poor payment history, eviction, or leaving the property in poor condition.

C. Falsifications of any kind found on the credit application.

D. Failure to meet our guidelines.

5. There is a NO PET clause in our lease agreement.

A. On occasion, pets may be allowed in some properties.

B. Approval for such pets may be incorporated into the lease (prior to lease execution), and an additional security deposit may be required. In addition, tenant

accepts total liability for such pet and a clause will be added to the lease that tenant(s) agree that the carpets will be professionally cleaned, and the property deticked and deflead.

APPLICATION:

1. There is a NON-REFUNDABLE credit processing fee in the amount of forty dollars (\$40.00) per person or married couple. This is required with the credit application at the time it is submitted.
2. The following verifications must be supplied by applicant, when requested:
 - A. Self-employed persons need to submit their three (3) most recent income tax filings.
 - B. If you know that your employer, creditor, etc., will not verify anything over the telephone, you should ask such person to write us on their letterhead verifying applicable information and this will expedite your credit check.
 - C. Military persons - We will need a copy of your statement of earnings certificate, and transfer orders, if applicable.
 - D. If you have been transferred into this area, we will need a letter from your new employer verifying your employment, starting date, starting salary, etc.
 - E. We do not accept any out of state co-signers. Other cosigners will be considered if they can show sufficient unencumbered income to cover any shortfall in the applicant's qualifying income.

SECURITY DEPOSIT:

1. The security deposit must be received in our office within forty-eight (48) hours of credit approval. If the security deposit is not received, we may, at our option, put this property back on the market for rent.
2. The security deposit is required in the form of a certified check or money order. No personal checks will be accepted. We will accept cash BUT ONLY if it is in the EXACT AMOUNT of the security deposit.

LEASE:

1. The lease will be prepared and signed within forty-eight (48) hours of approval.
2. Our lease is usually twelve (12) months and rent is due on the 1st of every month, in advance. If you move into the property on any date other than the first (1st), the rent will be pro-rated for that month.
3. Our leases have a five (5) day grace period for rent payments. Rent must be received in the Property Management Office on or before the fifth (5th) of the month. We do not supply any coupon books, envelopes, etc. for mailing in the rent. We only accept rent through the mail or during normal working hours.
NO CASH PLEASE.

DELINQUENT RENT:

1. You are considered late on the sixth (6th) of the month and thereafter. Late charges of 5% are assessed starting on the sixth (6th).
2. Delinquents are turned over to our attorney for Landlord/Tenant action. There will be an additional charge to the tenant for attorney, court costs and eviction cost.

UTILITIES:

1. You are responsible for putting utilities in your name for billing upon moving into the property. Unless otherwise indicated, tenant pays for all utilities. Except Water or Sewer Landlord will receive bill, pay and bill tenant for reimbursement.
2. Any property with oil heat tenant will be responsible for filling tank at end of lease or management company will have it filled and billed to tenant.
3. Billings received by you for a time period prior to the lease commencement, should be sent to our office immediately. We will pro-rate the bill and let you know the amount you owe, if applicable.

MAINTENANCE:

1. Any repair or maintenance problem should be reported to Bruce Saylor 301 400 4006 Monday through Friday for non-emergency items.
 - A. All repairs not noted on the original Condition and Inventory report are subject to the tenant deductible. This amount is listed in your lease. Many repairs such as bulb replacement, smoke detector batteries, broken glass, lawn maintenance, torn screens, washer and dryer repair, and minor plumbing repairs, such as faucet washers and toilet flappers, are the tenant's total responsibility. Please check your lease to understand the items for which you will be responsible.
 - B. The company will not reimburse you for repairs ordered without prior approval of the maintenance department.
 - C. Maintenance problems should be called in as soon as they are noticed. The deductible will be charged for each type of call or different service person which must respond. Saving up problems may result in more expensive repairs and will not necessarily save on deductible charges. By the terms of your lease, repairs or damages are to be reported within 48 hours.
 - D. The maintenance department uses sub-contractors for most repairs. We can not guarantee how quickly these companies can respond. We will assign work as soon as we receive it and response time should be comparable to or better than you would receive by calling yourself.

EMERGENCY CALLS:

1. Emergency calls and service will be accepted for the following items only:
FIRE
NO HEAT/Homes with back up heat service will be called during normal business hours.
MAJOR WATER LEAKS
BACKED UP SEWER LINES

All other items should be called in during regular office hours.

AGAIN, LET US REMIND YOU THAT WE WILL BE CALLING SUBCONTRACTORS WHO HAVE 24 HOUR EMERGENCY SERVICE. THEIR RESPONSE TIME WILL DEPEND UPON THE NUMBER OF CALLS THEY WILL BE RECEIVING. WE HAVE NO CONTROL OVER THEIR RESPONSE TIME.

INSPECTION:

1. We do not have a "walk-through" with the tenant prior to their move-in. We do make a "Condition and Inventory Report" on the property and will give you a copy the day that you move into the property. Follow the instruction sheet when making your notes or remarks and return it to us within fifteen (15) days. This will be kept on file with your lease and will be used to check the property when you vacate.

INSURANCE:

1. Tenants should see their insurance agent and obtain a fire and hazard insurance policy on their personal belongings. The owner's policy will not cover any of the tenant's personal belongings.

2. Our lease agreement requires tenants to obtain a liability insurance policy of not less than \$300,000 coverage and to name the Landlord as co-insured. We require the landlord/owner and tenant to have such coverage in the event of a mishap at the property.

ALTERATIONS:

1. Under the lease agreement, no changes can be made to the property by the tenant. If you feel there is a change you would like to make, such as installation of cable TV, painting, adding some shrubs, etc., you must first submit any proposed change to our office, IN WRITING, so that it can be reviewed for approval.

2. Should you desire to change the locks, and you have received written approval from us to do so, YOU MUST SUBMIT A KEY TO OUR OFFICE THE DAY THE LOCKS ARE CHANGED. We are required by law to have a key and it is imperative that we have immediately in case of an emergency.

I HAVE READ, FULLY UNDERSTOOD, AND AGREE TO ABIDE BY THE ABOVE INFORMATION CONTAINED IN THIS TENANT GUIDE. Reminder: All properties are rented in AS IS CONDITION. All requests for repairs must be in writing and will be relayed to the owner for consideration as to what will/will not be done to the property.

TENANT _____ DATE _____

TENANT _____ DATE _____

Para informacion en espanol, visite www.ftc.gov/credit 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 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 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 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 (1-888-567-8688).
- **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.

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 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
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 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation 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	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture

Office of Deputy Administrator - GIPSA
Washington, DC 20250

202-720-7051