



OREGON  
**RENTAL APPLICATION**  
TO BE COMPLETED BY EACH ADULT APPLICANT

ALL UNITS SUBJECT  
TO AVAILABILITY



PROPERTY NAME / NUMBER Crestwood Court Apartments 88

UNIT NUMBER \_\_\_\_\_ ADDRESS \_\_\_\_\_

DATE \_\_\_\_\_ TIME \_\_\_\_\_

DATE UNIT WANTED \_\_\_\_\_ UNIT RENT \$ \_\_\_\_\_ SCREENING CHARGE \$ 35.00

OWNER / AGENT Crestwood Court Apartments PHONE (503) 246-9604

STREET ADDRESS 3830 SW Plum Street, Portland, OR 97219

SMOKING POLICY:  SMOKING ALLOWED - ENTIRE PREMISES  SMOKING PROHIBITED - ENTIRE PREMISES  
 SMOKING ALLOWED IN LIMITED AREAS (ASK MANAGEMENT FOR DETAILS)

APPLICANT

**APPLICANT NAME** \_\_\_\_\_ EMAIL \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_ SOC. SECURITY # \_\_\_\_\_ DRIVER'S LICENSE # / STATE \_\_\_\_\_

APPLICANT PHONE (\_\_\_\_\_) \_\_\_\_\_ CELL (\_\_\_\_\_) \_\_\_\_\_

PRESENT STREET ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ DATE YOU MOVED IN \_\_\_\_\_

**CURRENT LANDLORD NAME** \_\_\_\_\_ LANDLORD PHONE (\_\_\_\_\_) \_\_\_\_\_

STREET ADDRESS (OR APARTMENT NAME) \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**APPLICANT FORMER STREET ADDRESS** \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ FROM \_\_\_\_\_ TO \_\_\_\_\_

**FORMER LANDLORD NAME** \_\_\_\_\_ LANDLORD PHONE (\_\_\_\_\_) \_\_\_\_\_

STREET ADDRESS (OR APARTMENT NAME) \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**OTHER STATES AND COUNTIES YOU HAVE LIVED IN DURING THE PAST 5 YEARS** \_\_\_\_\_

**PRESENT EMPLOYER** \_\_\_\_\_ PHONE (\_\_\_\_\_) \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

POSITION \_\_\_\_\_ HOW LONG? (DATE HIRED) \_\_\_\_\_

GROSS PAY \$ \_\_\_\_\_ OTHER INCOME \$ \_\_\_\_\_ SOURCE \_\_\_\_\_

**PREVIOUS EMPLOYER** \_\_\_\_\_ PHONE (\_\_\_\_\_) \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

POSITION \_\_\_\_\_ HOW LONG? \_\_\_\_\_

**THE FOLLOWING INFORMATION IS SUBJECT TO CHANGE PRIOR TO EXECUTION OF RENTAL AGREEMENT.**

RENT  
  
INITIAL

THE FOLLOWING ARE MAXIMUM AMOUNTS. THE ACTUAL AMOUNT CHARGED WILL DEPEND ON UNIT SIZE, SCREENING RESULTS, AND OTHER FACTORS.

UNIT RENT	\$	<u>575.00</u>
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____

DEPOSITS

SECURITY DEP. MINIMUM \$	<u>300.00</u>
SECURITY DEP. MAXIMUM \$	<u>1,500.00</u>
(DEPENDS ON SCREENING RESULTS AND UNIT SIZE)	
OTHER _____	\$ _____
OTHER _____	\$ _____
OTHER _____	\$ _____
OTHER _____	\$ _____
OTHER _____	\$ _____

FEES

LATE RENT PAYMENT FEE	\$	<u>75.00</u>
LEASE BREAK FEE (NOT TO EXCEED 1½ X RENT) (1½ X MONTHLY STATED RENT IF BLANK) \$		_____
DISHONORED CHECK FEE OF \$25 + BANK CHARGES		_____
SMOKE ALARM/CARBON MONOXIDE ALARM TAMPERING FEE	\$	<u>250.00</u>
NON-COMPLIANCE FEE*	\$	<u>25.00</u>
1. LATE PAYMENT OF UTILITY		
2. FAILURE TO CLEAN PET WASTE		
3. FAILURE TO CLEAN GARBAGE/RUBBISH		
4. PARKING VIOLATIONS OR IMPROPER USE OF VEHICLES		
<b>*NOT TO EXCEED \$50 PER NON-COMPLIANCE</b>		

APPLICANT'S INITIALS \_\_\_\_\_

ON SITE  RESIDENT  MAIN OFFICE (IF REQUIRED)

REFERENCES

BANK \_\_\_\_\_ BANK \_\_\_\_\_

HAVE YOU ESTABLISHED RETAIL CREDIT?  YES  NO

RELATIVE / PARENT \_\_\_\_\_ PHONE ( \_\_\_\_\_ ) \_\_\_\_\_

ADDRESS \_\_\_\_\_

PERSONAL REFERENCE \_\_\_\_\_ PHONE ( \_\_\_\_\_ ) \_\_\_\_\_

ADDRESS \_\_\_\_\_

HAVE YOU EVER BEEN EVICTED?  YES  NO IF YES, DATE \_\_\_\_\_

**HAVE YOU OR ANY OTHER PERSON WHO WILL BE OCCUPYING THE UNIT EVER BEEN CONVICTED OF, OR PLED GUILTY OR NO CONTEST TO, ANY FELONY OR MISDEMEANOR?**  YES  NO IF YES, WHO \_\_\_\_\_ WHERE \_\_\_\_\_ WHEN \_\_\_\_\_

WHAT \_\_\_\_\_

OTHER OCCUPANTS

NAME	DATE OF BIRTH	VEHICLES	MAKE	MODEL	STATE	LICENSE PLATE #
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

OTHER

**ANIMALS** (SUBJECT TO APPROVAL BY MANAGEMENT) NUMBER & TYPE: \_\_\_\_\_

DO YOU INTEND TO USE:  WATERBED  AQUARIUM  MUSICAL INSTRUMENT \_\_\_\_\_

DO YOU HAVE RENTER'S INSURANCE?  YES  NO

APPROVAL

Why are you vacating your present place of residence? \_\_\_\_\_

Have you given legal notice where you now live?  YES  NO How did you hear about our property? \_\_\_\_\_

Owner/Agent has charged a screening charge as set forth above. Owner/Agent may obtain a consumer credit report and/or an Investigative Consumer Report which may include the checking of the applicant's credit, income, employment, rental history, and criminal court records and may include information as to his/her character, general reputation, personal characteristics, and mode of living. You have the right to request additional disclosures provided under Section 606 (b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to Section 609(c). You have the right to dispute the accuracy of the information provided to the Owner/Agent by the screening company or the credit reporting agency as well as complete and accurate disclosure of the nature and scope of the investigation.

**SCREENING COMPANY OR CREDIT REPORTING AGENCY**

COMPANY NAME Tenant Research Inc. PHONE (503) 656-0408

ADDRESS PO Box 1653, Oregon City, OR 97045

If the application is approved, applicant will have \_\_\_\_\_ hours from the time of notification to either execute a rental agreement and make all deposits required thereunder or make a deposit to hold the unit and execute an agreement to execute a rental agreement which will provide for the forfeiture of the deposit if applicant fails to occupy the unit. If applicant fails to timely take the steps required above, he/she will be deemed to have refused the unit and the next application for the unit will be processed.

**GOOD FAITH ESTIMATE**

Approximate number of units currently available, or which will in the foreseeable future be available, of the size and in the area requested by applicant: \_\_\_\_\_ unit(s).

Approximate number of applications previously accepted and currently under consideration for those units: \_\_\_\_\_ application(s).

If the blanks above are not filled in, then there is at least one unit available and there are no applications ahead of yours currently under consideration.

*I certify that the above information is correct and complete and hereby authorize you to do a credit check and make any inquiries you feel necessary to evaluate my tenancy and credit standing. I understand that giving incomplete or false information is grounds for rejection of this application. I understand that if any information supplied on this application is later found to be false, this is grounds for termination of tenancy. I have received and read the Owner/Agent's rental criteria.*

APPLICANT X \_\_\_\_\_ DATE \_\_\_\_\_ PICTURE I.D. VERIFIED \_\_\_\_\_

OWNER/AGENT X \_\_\_\_\_ DATE \_\_\_\_\_

OWNER/AGENT NOTES \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **C&R REAL ESTATE SERVICES CO. RESIDENT SCREENING AND SELECTION POLICY**

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As part of the application process, C&R Real Estate Services Co. (C&R) may obtain an Investigative Consumer Report, which may include information on your character, general reputation, personal characteristics and mode of living.

You have a right to request a written summary of your rights under the Federal Fair Credit Act as well as a complete and accurate disclosure of the nature and scope of the investigation requested. The request should be made to the landlord or credit reporting firm listed on the application.

C&R is in total compliance with State and Local Federal Fair Housing Laws. No person(s) shall be discriminated against on the basis of race, religion, sex, disability, familial status, age, National origin, source of income, marital status or sexual orientation. Our goal is to be consistent and apply all of our criteria and regulations equally to all applicants.

### **Occupancy Standards**

<u>Apartment Size</u>	<u>Maximum Occupancy</u>
Studio	3 persons
One bedroom	3 persons
Two bedroom	5 persons
Three bedroom	7 persons

### **Applicant Screening and Selection Process**

**All persons 18 years or older who will be occupying the unit are required to complete a separate rental application.** Each applicant must sign the separate rental application form and applicant screening consent form. The screening investigation will be conducted at the expense of each applicant. The screening fee is non-refundable, regardless of approval or denial.

All applicants shall be jointly and severally liable for the rental contract. Applicants must be legally able to enter into a binding contract, rental or lease agreement. Applicants are required to provide two pieces of verifiable identification, one with picture identification to verify applicant validity.

Applications will be processed in order of time received. The first applicant to qualify shall be entitled to rent the unit.

The application must be completely filled out. Incomplete applications will result in denial of the application.

### **Upon receipt of the screening results, C&R will apply the following standard criteria for APPROVAL:**

#### **I. Credit History**

1. A good credit history is required for approval. Ten (10) or more unpaid collections (not medical related) reported from the credit bureau will result in denial.
2. A debt to income ratio of no more than 30% is required.
3. Good references, lack of debt and good rental history can offset the lack of a credit history (but not a bad credit history) if all other requirements are met.

#### **II. Rental History**

1. Current and previous verifiable landlord references with telephone numbers shall be listed on the rental application for a minimum of 13 months. The applicant's name must have been on the rental or lease agreement to qualify as a reference. Four (4) years of eviction free rental history will be required.
2. Previous long-term home ownership may be substituted for rental history. Mortgage lenders and/or land sales contract persons will be listed for homeowners. Mortgage payments must be current.
3. Two phone calls per day in a 72-hour period will be made to contact and verify references.
4. A positive, good reference from current and previous landlords is required. Failure to provide correct, verifiable references will result in denial of the application.
5. Good reference, good credit and lack of debt can be used to offset the lack of a rental history (but not bad rental references) if all other requirements are met.
6. Rental history demonstrating documented noise or other disturbance complaints will be denied when the former manager would not re-rent.

7. Four (4) or more 72 Hour Notices within a period of one year will result in denial.
8. Three (3) or more NSF checks within a period of one year may result in denial.
9. Rental history reflecting past due and unpaid rent will be denied.

### III. Income Requirements

1. Gross household income shall be three (3) times the rent. If monthly income does not equal three times the stated monthly rent, a security deposit equal to a full month's rent and/or a qualified roommate/co-signer may be required, but will not necessarily negate the income requirement.
2. Applicants who are retired, on disability or other forms of regular and steady income will be required to provide verification that income is three (3) times the rent. (Verifiable income may mean, but is not limited to, Bank Accounts, Alimony/Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans.)
3. The combined income of roommates will be considered provided that each applicant earns a minimum of two times the stated monthly rent. If each roommate's monthly income does not meet two times the stated monthly rent, a security deposit equal to a full month's rent, or a qualified roommate/co-signer will be required.
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns.

### IV. Additional Deposits or Co-Signer Additions

On marginal cases of unacceptable credit history, rental history, employment history, or income levels, C&R Real Estate Services accepts additional funds and/or the addition of an approved co-signer.

The "Additional Deposits" and/or "Co-signer" additions apply in the following circumstances:

1. An applicant with past credit problems, but who shows current credit worthiness with a good rental history and adequate income.
2. An applicant, who is new to the area, recently graduated from school or has recently returned to the work force so that current employment is less than one year, but whose rental and credit history is good and whose income is adequate.
3. An applicant who has been living at his/her parents' home and does not have rental history, but whose credit, employment and income levels meet all of the requirements.
4. An applicant who does not have three (3) times the rent in income, but who otherwise meets the employment and credit criteria.
5. Students and persons planning to become students who do not have income as required will be required to have a qualified co-signer.
6. Negative or adverse debt exceeding \$100 on a credit bureau (i.e. – *Slow pay, Collections, Bankruptcies, Repossessions, Liens, Judgments & Wage Garnishment programs*) will require a security deposit equal to a full months rent or a qualified co-signer. In the case of a home foreclosure, if the foreclosure is the only negative debt showing, and all other areas of the consumer report are satisfactory, an additional deposit or co-signer will not be required.
7. Bankruptcies discharged within one year from the date of application will require a qualified co-signer.
8. Rental history demonstrating residency, but not contractual rental history, will require a security deposit equal to a full months rent.
9. A co-signer may also be required when contractual rental history does not meet the criteria, but residency can be verified with parents, student housing or military housing.

**NOTE:** Co-signers must fill out an application, meet all the requirements of a resident, and have a background investigation run for which a non-refundable fee must be paid. Additional deposits may be required with out-of-state co-signers.

Failure to meet any of the above criteria shall result in denial of the application. In addition, any of the following shall result in DENIAL.

### V. Criminal Denial

Upon receipt of the rental applications and screening fee, landlord will conduct a search of public records to determine whether the applicant or any proposed occupant has been convicted of, or pled guilty to no-contest to, any crime.

1. A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related

- offenses (sale, manufacture, delivery or possession with intent to sell) class A/Felony burglary or class A/Felony robbery; or
- 2. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony; or
- 3. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
- 4. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution, shall be grounds for denial of the rental application.
- 5. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held awaiting resolution of pending charges.

VI. Denials

If your application is denied due to negative and adverse information being reported from the screening company, you may:

- 1. Contact the screening company to discuss your application and their investigation.
- 2. If the denial was based on negative credit, contact the credit reporting agency listed on the denial letter to:
  - a) Identify who is reporting unfavorable information.
  - b) Request a correction of the information from the Credit Bureau.

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following:

Write to our: **Equal Housing Opportunity Manager**  
 1440 SW Taylor  
 Portland, OR 97205

Your letter should include the reasons you believe your application should be re-evaluated and request a review of your file. Your application will be reviewed within seven working days from the date your letter was received. You will be notified of the outcome.

VII. Assisted Living Criteria

Applicants requiring the assistance of a permanent or temporary live-in caregiver will be required to have the caregiver fill out an application and pay a screening fee. A limited screening involving a credit report (for identification purposes) and a criminal background check will be performed. Caregiver must meet screening requirements regarding criminal history or their application will be denied.

I/We have read and understand this Screening and Selection Policy.

Applicant Name: \_\_\_\_\_

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

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

# 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 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 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 Avenue, NW, 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 can find out 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](http://www.ftc.gov/credit) for additional information.

- **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 CRA's 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 in future reports. If any item is deleted or dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **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 ten 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 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 1-888-5-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](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.

For questions or concerns regarding consumer reporting agencies, please call:

Federal Trade Commission, Consumer Response Center – FCRA, Washington, DC 20580

PH: 1-877-382-4357

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