



INSTRUCTIONS FOR RENTAL/CREDIT APPLICATION:

1. All adult applicants (18 or older) must submit a fully-completed application that is dated and signed, as well as provide valid photo ID(s) such as a driver's license. A non-refundable application fee of \$39.00 will be required for all adult applicants and adult dependents. If the property is governed by a condo/ home-owner's association, applicant may be required to pay an additional application fee in order to be approved by them, or an additional security or damage deposit that they may require.

2. All applicants will be subject to a credit, criminal and eviction check, so all information provided must be verifiable. Proof of income, employment, and 2 years of rental history must be provided by each applicant. Self-employed applicants will be required to produce 2 years of tax returns or 1099's. Non-employed individuals must provide verifiable proof of income.

3. All dependents 18 years or older residing in the home, whether full or part-time, will be subject to a criminal background check and will be signers on the lease agreement.

4. An application will not be processed until we have received a complete application and the application fee of \$39 per adult. An application is only considered complete when ***all adult applicants*** have:

- submitted a completely-executed and signed application
- initialed the FCRA Summary of Rights
- initialed the application instructions
- paid all applicable fees
- had their residence(s) verified
- had their employment verified

If there is a pet, the veterinary records and a color picture of the pet must be submitted with the application. ***The property will remain active and continue being shown until all criteria have been satisfied.***

5. Once an applicant has been approved, a holding fee equivalent to one full month's rent is due in the form of a Cashier's Check or money order to hold the property

off the market. The applicant will have 24 hours from time of acceptance to bring the holding fee into our office. The fee collected will be used towards the first month's rent upon move-in. If the applicant fails to sign the lease, the fee will be non-refundable.

6. The applicant will have 3 days from the date the lease was emailed to submit the signed lease and security deposit. The security deposit will be a minimum of one (1) month's rent. We reserve the right to require a higher security deposit and or additional prepaid rent.

7. If a tenant moves in mid-month, the month *following* the move-in will be prorated. The exact amount of the proration and due date will be on the lease.

8. Prior to move in, a field agent will perform a thorough move-in inspection. Tenant(s) may pick up their keys on the day the lease begins, between 9 am and 5 pm on Monday through Friday. Arrangements for a weekend delivery will have to be made in advance and confirmed by the office.

9. Our goal is to have your application fully processed within 48 business hours of acceptance and you may call our office at 407-339-1277 for updates. It is important to note, however, that we are dependent on your current employer(s) and landlord to provide us with the necessary information. We have included a copy of the forms you need to give to your employer and your landlord, and request that they fill in the information and fax it back to our office at 407-339-1230. We MUST receive these forms with the contact information for your landlord and employer for verification purposes.

10. ***All properties are rented in "as is" condition, unless otherwise noted.*** Any items you would like to request, including such items as a home cleaning, carpet cleaning, etc., need to be requested in writing under "special terms" on the first page of the application. If the owner is not in agreement with a special term, we will inform the tenant prior to continuing the application process. The application fee will not be deposited until all parties come to an agreement with regard to the special terms.

Initials (Applicant & Co-applicant s): _____

Date: _____

FCRA Summary of Rights

A 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 every “consumer reporting agency” (CRA). Most CRA’s are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u, by visiting www.FTC.gov. The FCRA gives you specific rights as outline below.

You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

□ **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number or the CRA that provided the consumer report.

□ **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

□ **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 to your file. The CRA must normally include a summary of your statement in the future reports. If an item is deleted or a dispute statement is filed you may ask that anyone who has recently received your report be notified of the change.

□ **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

□ **You can dispute inaccurate items and the source of the information.** If you tell anyone – such as a creditor who reports to the CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you have

notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for the unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.

You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

Federal Trade Commission
Consumer Response Center – FCRA
Washington, D.C. 20580 *** 202-326-3761

Initials (Applicant & Co-Applicant s) : _____

Date: _____



RENTAL/CREDIT APPLICATION

Personal Information

Date: _____ Application Taken By: _____

E-mail Address _____ Phone No. _____

Name of Applicant _____ Date of Birth _____

Social Security No. _____ Driver's License No. _____

Present Address _____ City _____
State _____ Zip _____

Prior Address _____ City _____
State _____ Zip _____

How long have you lived at present address? _____ How long have you lived at prior address? _____

Name of Landlord _____ Telephone _____

Prior Landlord _____ Telephone _____

How many will be living in this unit? Adults _____ Children _____
Pets _____ Weight of Pets _____

Employer _____ Occupation _____
Current Salary \$ _____

How Long? _____ Contact Person _____
Telephone _____

Spouse Information

Name of Spouse _____ Date of Birth _____
Telephone: _____

Social Security No. _____ Driver's License No. _____

Employer _____ Occupation _____
Current Salary \$ _____

How Long? _____ Contact Person _____
Telephone _____

Bank Information

Bank Name _____ Branch _____
Telephone _____ Address _____

Checking Account No. _____
Savings Account No. _____

Personal/Credit References

Name	Relationship	Telephone
_____	_____	_____
_____	_____	_____
_____	_____	_____

Credit Grantor	Address	Telephone
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other Information

Number of Vehicles (Including company cars)

Make/Model _____ Year _____
Color: _____ Tag No. _____ State _____

Make/Model _____ Year _____
Color: _____ Tag No. _____ State _____

Make/Model _____ Year _____
Color: _____ Tag No. _____ State _____

Have you EVER:
Filed for Bankruptcy Yes No If yes, when? _____



Been served an eviction notice or been asked to vacate a property you were renting? Yes No

Willfully or intentionally refused to pay rent when due? Yes No
If yes, when? _____

Been sued for unlawful detained? Yes No

How were you referred to us? Newspaper (name) _____

____ Realtor (Name) _____ Other _____

Rental Unit Applied for _____

Commencement Date _____ Term _____ Rent/Month _____

Acknowledgement

I/We, the undersigned, understand that Greater Orlando Realty, LLC is the leasing agent and representative for the Owner/Landlord, and that the leasing agent’s fees will be paid by the Owner/Landlord. The undersigned acknowledge that this written notice was received prior to the undersigned receiving a lease agreement.

____ Applicant’s Signature _____ Date _____ Co-Applicant’s Signature _____ Date _____

Consent to Obtain Credit/Employment Information

I/We authorize **GREATER ORLANDO REALTY, LLC** to investigate my/our credit qualifications and hereby release, in any manner, all of the information obtained by you. I/We further release all persons, agencies, or firms from any liabilities resulting from providing such information.

I/We declare under penalty of perjury that the information listed in this application is true and correct.

Executed on this ____ day of _____ in the city of _____, state of _____.

Applicant’s Signature _____ Date _____ Co-Applicant’s Signature _____ Date _____

The undersigned authorizes Landlord, Acting/Leasing Agent, and representatives of Owner/Landlord to contact the undersigned's current or previous landlord, and current employer, and further, by a copy of this application, authorizes any said landlord or employer to release pertinent residential and employment history information to be used in evaluating my application. I further authorize Owner/Landlord, Acting/Leasing Agent or its representatives to apply for or obtain an investigation or credit report in connection with this Application. I understand that said



investigation or credit report may contain information obtained from various state governmental and private entities relative to the undersigned's number of children, employment, occupation, general health, financial, and criminal history information.

For Office Use Only – Do Not Write Below

Application	Person Contacted	Remarks
____ Present Landlord	_____	_____
____ Previous Landlord	_____	_____
____ Applicant 's Employment	_____	_____
____ Co-Applicant 's Employment	_____	_____
____ Bank	_____	_____
____ Reference (1)	_____	_____
____ Reference (2)	_____	_____
____ Reference (3)	_____	_____
____ Other	_____	_____
____ Driver's License/ID	_____	_____
____ Credit Bureau	_____	_____

Verification completed by: _____

Date: _____

Remarks: _____

{Form continues on following page}

Monies Received:

Date	Description	Amount
	Application Fee \$39.00	
	Security Deposit	
	Pet Deposit, if applicable	
	Condo/Homeowner's Assn	
	Other: _____	

THIS APPLICATION: ___ IS Approved ___ is NOT Approved