



## MOUNTAIN VALLEY

REAL ESTATE

Property Management Division

### Rental Application

There is no application fee. There will be a \$50 set up fee due on lease signing along with a security deposit equal to one month's rent. A signature is required at the bottom of the second page of the TVS application. Please read the paragraph above the signature line carefully before signing.

RENTAL NEEDED BY WHAT DATE? \_\_\_\_\_  
MAXIMUM RENT PER MONTH \_\_\_\_\_ (cannot exceed 1/3 of gross income)  
NAME \_\_\_\_\_  
MAILING ADDRESS \_\_\_\_\_  
PHONE NUMBER \_\_\_\_\_  
E-MAIL \_\_\_\_\_  
NUMBER OF ADULTS \_\_\_\_\_ CHILDREN \_\_\_\_\_ DOGS \_\_\_\_\_ CATS \_\_\_\_\_  
AREA: PACKWOOD \_\_\_\_\_ RANDLE \_\_\_\_\_ GLENOMA \_\_\_\_\_ MORTON \_\_\_\_\_ OTHER \_\_\_\_\_  
MINIMUM NUMBER OF BEDROOMS REQUIRED \_\_\_\_\_ BATHROOMS \_\_\_\_\_  
OTHER REQUIREMENTS \_\_\_\_\_  
ANY SMOKERS? \_\_\_\_\_

#### Rental Qualification Criteria

- At least one full year of employment history
  - Documentable monthly income must equal or exceed three times the rent
  - Two years of stable and verifiable rental history
  - Three years of credit history and good credit score
  - No more than one small collection and it can't be a rental collection
  - No more than five late payments in a three year credit history
  - No eviction history
  
  - Must have a driver's license or other photo ID and a social security card
  - Fill out rental application completely and honestly
  - Give proper notice to previous landlord
  - Must have a qualified co-signer if other criteria do not meet standards
- Return completed application to the post office box below or call for driving instructions to the office.

Mountain Valley Real Estate  
P.O. Box 952  
Packwood, WA 98361  
360-494-2323 FAX 360-494-2324  
Email: [admin@mountainvalleyre.com](mailto:admin@mountainvalleyre.com)



## 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 CRAs 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](http://www.ftc.gov). The FCRA gives you specific rights, as outlined 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 of 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 CRAs - 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've 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 years 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 phone 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.

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#### FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

Federal Trade Commission  
Consumer Response Center - FCRA  
Washington, DC 20580 \* 202-326-3761



Tenant Verification Service

APPLICATION TO RENT FORM
(PLEASE PRINT CLEARLY)

Please complete one application for each person not related by blood or marriage. If a line is not filled in we will return the application to you. You will also be required to present 2 pieces of identification for verification purposes.

RENTAL PROPERTY

Date premises required

Name of landlord or rental property owner
(if property is being managed by a company, please list the company name as well)

Address of rental property

Rent Amount \$ Security Deposit \$ Screening Fee \$

APPLICANT INFORMATION

Last Name: First Name: Middle Name:

Date of Birth (d/m/yr): (in some states it is not legal for a landlord to request a D.O.B.)

Social Security Number:

Driver's License Number: State: Valid: Yes No

Driver's License issued on (yr/m/d): Expires (yr/m/d):

Home Phone Number: Cell Phone Number:

Email Address:

Spouse's Last Name: First Name: Middle Name:

Date of Birth (d/m/yr): (in some states it is not legal for a landlord to request a D.O.B.)

Social Security Number:

Number of adults to occupy rental: Number of children to occupy rental:

Please list all occupants:

Current Address: City:

State: Zip Code: Own or Rent: Rent Amount: \$

How long residing at this address: Reason for leaving:

Landlord's Name: Landlord's Phone Number: ( )-

Previous Address: City:

State: Zip Code: Own or Rent: Rent Amount: \$

How long residing at this address: Reason for leaving:

Landlord's Name: Landlord's Phone Number: ( )-

Current Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

Name of Supervisor: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

Name of Supervisor: \_\_\_\_\_

Spouse's Employer: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ How Long: \_\_\_\_\_ Salary or Annual Income: \_\_\_\_\_

Do you have any credit cards, bank loans, charge cards, student loans, mortgages, car loans or lines of credit in your name that would generate a Consumer Credit Report with the Credit Bureaus? Yes \_\_\_ No \_\_\_

**PERSONAL REFERENCES** (list 2 personal references not related to you)

Name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Have you ever been evicted as a tenant? Yes \_\_\_ No \_\_\_ If yes, why? \_\_\_\_\_

Have you ever been convicted of a criminal offense? Yes \_\_\_ No \_\_\_ If yes, what? \_\_\_\_\_

Do you or any other proposed occupants smoke? \_\_\_\_\_

Do you have any pets? \_\_\_\_\_ How many? \_\_\_\_\_ Type of Pet(s): \_\_\_\_\_

In case of an emergency call: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**TENANCY WILL BE DENIED** if any information is misrepresented on this application. If misrepresentations are found after the rental agreement is signed, your rental agreement will be terminated.

This is to advise that I the undersigned hereby authorize \_\_\_\_\_ the person or firm to whom my application has been submitted, to obtain a consumer credit report, to conduct a criminal record search, an eviction search and to make any other inquiries as deemed necessary in determining eligibility for tenancy and assessing credit worthiness. I understand that the information set out in the rental application form may be used for purposes of responding to emergencies, ensuring the orderly management of the tenancy, complying with legal requirements and for collection purposes should rent be felt owing or rental property damaged at termination of lease or end of tenancy. I have also received a copy of the FCRA Summary of Rights and understand its contents.

Applicant's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date: \_\_\_\_\_

ALL INFORMATION HEREIN IS DEEMED PRIVATE AND CONFIDENTIAL

APPLICATION TO RENT