

Application for Rental



Realty Management Associates, Inc., CRMC®
 4290 Chinden Blvd • Boise, ID 83714
 (208) 377-8889 • Fax: (208) 377-2966
 www.rentalsinboise.com

\$40 Per Adult (18+)
Application Fee
 NON REFUNDABLE

Please Tell Us About Yourself

NAME OF APPLICANT				DATE OF BIRTH	SOCIAL SECURITY #	DRIVER'S LICENSE #
NAME OF SPOUSE				DATE OF BIRTH	SOCIAL SECURITY #	DRIVER'S LICENSE #
APPLICANT'S PRESENT ADDRESS				CITY	STATE	ZIP
E-MAIL ADDRESS				CELL#		
PRESENT ADDRESS IS: <input type="checkbox"/> OWN HOME <input type="checkbox"/> PARENT'S HOME <input type="checkbox"/> RENTED HOME				CITY	STATE	ZIP CODE
PRESENT LANDLORD				OWNER OR MANAGER	PHONE	HOW LONG?
REASON FOR MOVING				NAME AND NUMBER OF REAL ESTATE AGENT		
PREVIOUS ADDRESS						
REASON FOR MOVING				NAME AND NUMBER OF REAL ESTATE AGENT		
HAVE YOU EVER BEEN EVICTED?		HAVE YOU EVER BROKEN A RENTAL CONTRACT?		HAVE YOU EVER BEEN CONVICTED OF A FELONY?		
MAKE OF CAR	YEAR	LICENSE #	STATE	OTHER VEHICLES (TRUCK, BOAT, MOTORCYCLE)		
MAKE OF CAR	YEAR	LICENSE #	STATE	1.		
DO YOU HAVE PETS?			BREED	WEIGHT	AGE	

Please Tell Us About Your Job

NAME OF APPLICANT'S EMPLOYER				TYPE OF WORK	SUPERVISOR	SUPERVISOR'S TELEPHONE #	HOW LONG?
ADDRESS				CITY	STATE	ZIP	MONTHLY INCOME
FORMER EMPLOYER				TYPE OF WORK	SUPERVISOR	HOW LONG?	
ADDRESS				CITY	STATE	ZIP	MONTHLY INCOME
NAME OF SPOUSE'S EMPLOYER				TYPE OF WORK	SUPERVISOR	HOW LONG?	
SPOUSE'S WORK ADDRESS				CITY	STATE	ZIP	MONTHLY INCOME
OTHER SOURCES OF INCOME				AMOUNT	WHEN RECEIVED		

Please Give Us Your Bank and Credit References

BANK NAME	ADDRESS	<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> LOAN	ACCOUNT #
CREDIT REFERENCE NAME	ADDRESS	<input type="checkbox"/> CREDIT CARD <input type="checkbox"/> LOAN	ACCOUNT #

Please Give Us The Following Information

PROPOSED OCCUPANTS	RELATIONSHIP / AGE	OCCUPATION

NAME OF NEAREST RELATIVE					
IN CASE OF EMERGENCY, NOTIFY NOT SAME AS ABOVE					TELEPHONE #
ADDRESS	CITY	STATE	ZIP	RELATIONSHIP	

Applicant represents that statements above made are true and correct and hereby authorizes verification of references to include but not limited to credit checks, criminal background checks, unlawful detainer checks and telecredit checks and agrees to furnish additional credit references on request, and waives any claim against any person(s) providing such verification. Applicant agrees to pay for said verification via check made payable to **REALTY MANAGEMENT ASSOCIATES**, which check shall accompany this applicant. Realty Management Associates, Inc., provides rental housing to qualified residents without regards to race, color, religion, sex, handicap, familiarity status or national origin.

The undersigned makes application to rent housing accommodations designated as:

Property to rent: _____ Advertised Rent: _____ Requested move in date: _____

Applicant's Signature: _____ Dated: _____, 20____

Where did you hear about us? _____

PROPERTY DAMAGE LIABILITY INSURANCE (REQUIRED):

Each resident is required to secure his/her own property damage liability insurance that would cover damages caused by you or your guests; the minimum required coverage is \$100,000.00 per occurrence. Having this coverage would provide you peace of mind should you cause a loss, with out risking your personal financial security and future. Proof of coverage is required at the time your lease/rental agreement is signed.

All residents have the option of securing his/her own coverage through a provider of his/her choice or participate in the coverage provider through Realty Management Associates, Inc., CRMC® by Renters Legal Liability (RLL).

Information regarding the RLL is attached for your review and consideration. Please indicate, here, if you will obtain your own coverage and provide proof of insurance or you will enroll in the RLL program.

- I will purchase my own insurance and provide a copy to Owner/Agent.
- I accept enrollment in RLL program offered by Owner/Agent.

HOME BUYER ASSISTANCE PROGRAM (OPTIONAL):

Realty Management Associates, Inc., CRMC® believes that home ownership is a positive and important goal and as such will assist those tenants wanting to attain that goal. Simply indicate, here, if you want to learn more.

- I am not interested in home ownership information.
- Yes, I am interested in more information, please contact me.
- I have owned a home in the past three (3) years.
- I intend to purchase a home within the next three (3) years.

<p>Lease Appt: _____ (date/time)</p> <p>Move-In Date: _____</p> <p>Lease Term: _____</p> <p>Proration Due: _____</p> <p>Rent: _____</p> <p>Util: _____</p> <p>Insur: _____</p> <p>Other: _____</p> <p>Total: _____</p>	<p>Application Complete: Yes, No.</p> <p>Application Approved: Yes, No.</p> <p>Total Move-In Funds Required: _____</p> <p>Refundable Security Deposit: _____</p> <p>Non-Refundable: _____</p> <p>Carpet Cleaning: _____</p> <p>Administrative Fee: _____</p> <p>Reserve for Costs: _____</p>
Adverse Action Sent: Yes, No	

For Office Use Only

REALTY MANAGEMENT ASSOCIATES, INC., CRMC®
STATEMENT OF RENTAL POLICY
Revised 10/2010

1. **WE ARE AN EQUAL OPPORTUNITY HOUSING PROVIDER.** We fully comply with the federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws.
2. **AVAILABILITY.** Properties become available when they are ready to rent. A vacant property will not be deemed available until it has been cleaned and prepared for the new resident. We update our list of upcoming available properties as notices are received, and availability is subject to change at any time.
3. **OCCUPANCY GUIDELINES.** To prevent overcrowding and undue stress on plumbing and other building systems, we restrict the number of people who may reside in an apartment/house. In determining these restrictions, we adhere to all applicable fair housing laws.
4. **APPLICATION PROCESS.** We evaluate every application in the following manner. Each adult (18 years of age or older) or married couple must submit an Application for Rental and answer all questions on the form. Each adult must pay the scheduled nonrefundable application fee. We will check your credit report, employment references and rental references to confirm that our rental criteria are met. If you meet our criteria, we will approve your application. This process takes one to five business days depending on the availability of references. In the event of multiple and equally qualified applicants, we will rent the available property to the first applicant that meets our criteria. See the Rental Application Guidelines below for more specific information on the application process.
5. **RENTAL CRITERIA.** To qualify for a property you must meet the following criteria:
 - a. **Income.** Your monthly income must be at least two and one half times the monthly rent. Your total monthly obligations must not exceed 80% of your income. You must be able to prove at least one year employment immediately preceding the date of your application. If you are a full time student we will require you have your lease guaranteed. If you are unemployed or retired you must provide proof of a source of income.
 - b. **Rental History.** You must have satisfactory unbiased rental references from at least two years immediately preceding the date of your application. It is your responsibility to provide us with the information necessary to contact your past landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history. Homeowners must show mortgage payment history, verification of proper maintenance and proof of ownership. If you have ever been evicted or sued for any lease violation, we will reject your application. Your application will be turned down if a previous landlord reports significant complaint levels of noncompliance.
 - c. **Credit History.** Your credit record must currently be satisfactory, and in compliance with the credit score policy* outlined on page 2 of this document. Bankruptcy and foreclosure does not automatically reject your application. If your credit history shows nonpayment of any rents or leasehold obligations, we will reject your application.
 - d. **Criminal History.** Within the past five years, if you have been convicted of a felony or you have been convicted of a misdemeanor that would be considered violent or a serious threat to real property, including manufacture or distribution of controlled substances, we will reject your application. Criminal background checks are conducted as part of the application process.
 - e. **Guarantors.** If you do not meet one or more of the above criteria, you may be able to qualify for the property if you can get a third party to guarantee your lease. The guarantor must pass the same application and screening process that you must pass, except we will deduct the guarantor's own housing costs before applying his or her income to our income standard. An additional deposit equaling one month's rent will be required on all guaranteed leases. Out of State Guarantors are not acceptable.
 - f. **Roommates.** Roommates are considered for tenancy. Each roommate, individually, must qualify based on the above criteria. Additional monthly rent may be required if an individual roommate does not meet the qualification criteria. At minimum, an additional deposit will be required for all roommate leases.
 - g. **Deposit.** Advertised deposits are available if you have good credit, required income and acceptable references. Realty Management Associates, Inc. reserves the right to require additional deposit if one or more of the criteria is not met.
6. **HOUSING SUBSIDIES.** Realty Management Associates, Inc. will not consider Boise City/Ada County Housing Authority contracts.
7. **FALSE INFORMATION IS GROUNDS FOR DENIAL.** You will be denied rental if you misrepresent any information on the application. If misrepresentations are found after the rental/lease agreement is signed, your rental/lease agreement will be terminated.
8. **RENTAL AGREEMENT.** If you are accepted, you will be required to sign a rental/lease agreement in which you will agree to abide by the rules of the rental unit or complex and/or neighborhood. Prior to execution, a complete copy of our

rental/lease agreement is available for anyone who would like to review it. In addition to other important requirement, please note that your rental/lease agreement will:

- a. Require you to report any maintenance problems that occur during your tenancy. Failure to notify management can result in you being held responsible for any damages.
- b. Require you to prevent all household members, guests, and visitors from engaging in any lease violation behavior.
- c. Forbid you, any member of your household, or your guests from engaging in illegal drug use, sale, manufacture, distribution, or other criminal activity on or near the property.
- d. Limit your ability to allow guests to stay for long periods without the advance permission of the landlord.
- e. Provide that serious or repeated violations of the lease requirements will result in termination of your rental agreement.
- f. Require you provide Property Damage Liability Insurance naming Realty Management Associates, Inc. as loss payee. See Page 2 of the Application for Rental for more details.

Please read the entire agreement carefully, as we take each part of the rental/lease agreement seriously. The agreement has been written to help us prevent illegal activity from disturbing the peace of our rental units and to help make sure that our tenants are given the best housing we can provide.

- 9. **PET POLICIES.** If pets are negotiable at the subject property, you will be asked to sign a separate “Pet Lease Addendum” that contains our restrictions relating to pets. A complete copy of our “Pet Lease Addendum” is available for review. If you are accepted, you may be required to pay an additional deposit that is refundable at the conclusion of the tenancy. A monthly pet premium may also be charged.
- 10. **MEGAN’S LAW DISCLOSURE.** Federal and State law requires that all persons who plead guilty or have been found guilty of sex crimes must register with the Chief of Police in the city in which that person resides, or the Sheriff of the county if no Chief of Police exists. If that information is important, the applicable telephone numbers to call and obtain that information are: Ada County Sheriff Dispatch (208) 377-6708, Canyon County Sheriff (208) 454-7531, Boise Police Department (208) 377-6500; Meridian Police Department (208) 888-6678, Nampa Police Department (208) 465-2257. These numbers are provided as a service and maybe subject to change without notice.

RENTAL APPLICATION GUIDELINES: Understanding and agreeing to the above, Realty Management Associates, Inc. CRMC® requires you (each adult) provide the following information to begin the application process:

- 1. **APPLICATION FOR RENTAL.** This application form must be filled out completely then signed and dated.
- 2. **PAY STUBS.** Attach copies of your two most recent pay stubs.
- 3. **W-2 or TAX RETURNS.** Attach a copy of the last two year’s W-2 or Federal Income Tax Returns.
- 4. **BANK STATEMENT.** Attach copies of your two most recent months bank statements, both personal and business.
- 5. **IDENTIFICATION.** Attach two forms of identification (each adult). One must be photo identification.

Failure to provide any requested information would deem the application incomplete the therefore rejected; application fees are not refundable on rejected incomplete applications.

***CREDIT SCORE POLICY:** In order to determine credit-worthiness, the applicant’s FICO credit score will be obtained. Approval or denial of credit history will be based on the following criteria**:

Acceptable Credit:	631+	Approval at advertised deposit amount
Marginal Credit:	571-630	Approval at advertised deposit amount plus an additional deposit equal to ½ month rent
Negative Credit:	500-570	Approval at advertised deposit amount plus an additional deposit equal to 1 month rent
Unacceptable Credit:	≤ 499	Application will be denied

**Realty Management Associates, Inc., CRMC® reserves the right to consider exceptions to the credit score policy in cases of medical bankruptcy and/or extraordinary circumstances.



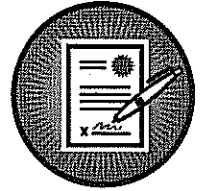
Renters Legal Liability™

A division of Renters Legal Liability LLC

RESIDENTS' FREQUENTLY ASKED QUESTIONS

What is Renters Legal Liability™?

Renters Legal Liability™ is a community-based property damage liability program. The RLL program enables residents to acquire \$100,000* of property damage liability protection. RLL is an innovative risk management tool designed to fulfill residents' contractual obligations specified in their lease agreement. The covered property liability is the resident's indemnification obligation under the lease between the resident and the community owner/manager. Residents agree to *indemnify* and *hold the owner harmless* for damages or losses originated through their actions.

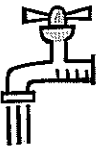


What does it cover?

Renters Legal Liability™ is a unique program that provides protection for financial responsibility if a resident originates and causes damages/losses to the community/building.



The program covers five 'perils' for accidental resident-generated loss. They are: **fire, smoke, explosion, water discharge, and resident induced sewer backup.** These five perils account for over 95% of resident-generated losses. Coverage for a single occurrence is up to \$100,000*. Under the program, damages are paid in priority – to the community owner/manager for damage to the building, to non-responsible, impacted residents up to \$10,000 for their damage/loss, if monies are available, and then to the resident responsible, up to \$10,000 if other damages do not exceed the per-occurrence limit.



What does it mean to indemnify the community owner/manager?

Indemnification is a term that means if a loss occurs, a party who sustains the loss (the community owner/manager) should be restored to a financial position approximately the same as if the loss did not occur – no better or no worse – by the resident who originated and caused the loss/damage.

Does Renters Legal Liability™ cover my personal property?

Renters Legal Liability™ covers your personal property if the following occur:

First – the claim submitted by the community was originated by a resident who is covered under the RLL program

Second – the individual claim is less than the \$100,000* RLL program limit, and provided that the program limit has not been exhausted first by the community owner/manager, and then by the non-responsible, impacted residents. If the limit has not been exhausted, the personal property contents of the responsible resident may be covered up to a maximum of \$10,000.

For more information on obtaining personal property coverage, please call (800) 860-9699 or visit <http://www.rppinsure.com>.

Prepared for the exclusive use of our distributors/agents - confidential

How is 'traditional renters insurance' different?

The insurance commonly referred to as an HO-4 policy, or renter's insurance, is coverage purchased by the resident, in his/her name. The policy typically covers the resident's personal belongings, and liability coverage. HO-4 policies can be customized to cover various perils, or 'risks', and broadened to include damages that were not caused by the resident. For each level of coverage needed, insurers set rates. Total premiums depend upon coverage selections and the loss history of the resident.



Who is insured by the program?

The Renters Legal Liability™ program is issued with the community owner/manager as a plan administrator. Because this community-based program covers the indemnification obligation under the lease, any resident who enrolls onto the program is an insured.

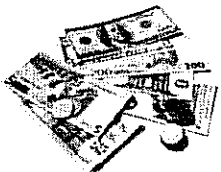
Is the Community Owner/Manager selling insurance?

No. The Community Owner/Manager and staff are not selling insurance to residents, but allow resident participation under the community-based program to comply with lease requirements.



Why should a resident want to have Renters Legal Liability™?

Residents who enroll onto Renters Legal Liability™ have easily satisfied the lease requirement to *indemnify* the community owner/manager against property damage or loss that they are responsible for causing within the community/building, subject to a limit of \$100,000.* There is no additional application form to complete, nor quotes to obtain. Ease of participation is the Renters SatisfactionSM Advantage. Once enrolled, the resident can pay the small monthly cost with rent. No further notices are sent.



There is no need to worry about keeping the program coverage in place. The community owner/manager requires residents to *indemnify* the community owner/manager against loss. One of the easiest and most economical ways of indemnifying the community owner/manager against loss is by having insurance. Residents have choices. A resident can choose not to participate in the Renters Legal Liability™ program. For a resident to *indemnify* the owner for any losses, he or she must then provide *Proof of Insurance*. Proof of Insurance is a certificate provided by any insurance company the resident chooses. The requirements are contained in an addendum to the lease agreements. A certificate from an insurance carrier must cover those requirements. A certificate must also show effective and expiration dates. Costs will be based upon the insurer's rates. If a resident's own insurance policy is not kept active (is unpaid or is not renewed), the community owner/manager may reserve the right to enroll the resident in the community's Renters Legal Liability™ program.

* All claims are subject to \$1,000 deductible

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For further questions or information, please contact:

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