



FIDELITY REALTY GROUP LLC

P.O. Box 5241
Louisville, KY 40255-0241

Real Estate and Property Management Services

Phone: 502-618-3112 ♦ Fax: 502-499-1715 ♦ email: info@fidelityhousing.com ♦ www.fidelityhousing.com

Rental Application

Date: _____ Application Fee: \$35.00

Wants to lease (address): _____ Wants to move in: _____

Applicant's Name: _____ Social Security Number: _____ Birth Date _____

E-mail _____ Drivers license number _____ State _____

Home Phone _____ Cell Phone _____ Work Phone _____

Co-Applicants Name: _____ Social Security Number: _____ Birth Date _____

E-mail _____ Driver's license number _____ State _____

Home Phone _____ Cell Phone _____ Work Phone _____

Other Occupants Names & Ages: _____

Current Address: _____ Zip Code _____ How Long? _____

Current Landlords Name: _____ Phone: _____

Previous Address: _____ Zip Code _____ How Long? _____

Previous Landlords Name: _____ Phone: _____

Have you ever paid rent late? _____ Why? _____

Have you ever been evicted? _____ Why? _____

Employer: _____ Address: _____

Supervisor: _____ Job Title: _____

Length of Service: _____ Salary per Week: _____

Supervisor's Phone: _____

Previous Employer: _____ Address: _____

Supervisor: _____ Job Title: _____

Length of Service: _____ Salary per Week: _____

Supervisor's Phone: _____

Any arrest record? _____

Applicants initials
Date
Time



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Rental Application

Credit References	Account #	Phone #
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Banking References	Account #	Avg. Balance
1. Checking _____	_____	_____
2. Savings _____	_____	_____

Louisville Metro Housing Authority Case Worker: _____

Emergency Contact: _____
Name Address Phone

Thank you for completing an application to rent from us. Please sign below. Please note that that a completed application must include the following

1. Drivers license or photo ID
2. Voided personal check (to verify bank)
3. Most recent pay stub to verify income and source
4. If self employed most recent schedule C tax return and proof of current income.

A fee of \$35 is charged on all rental applications to cover the cost of verifying credit and other information provided in this application. The fee is non-refundable. By signing below the applicant represents that all information on this application is true and complete and authorizes verification of all information, references and credit history.

Applicant acknowledges that this application will become part of the lease agreement when approved. If any information is found to be false, the application will be rejected and any subsequent rental agreement becomes void. False and misleading statements will be sufficient cause for eviction and loss of security deposit.

I hereby authorize Fidelity Realty Group LLC to submit the information I have given for verification and I specifically authorize Fidelity Realty Group LLC to perform a credit check and contact the employers, landlords, banks, police for any police records and other credit references which I have listed above for the purpose of verifying the information furnished by me in this application.

Applicant's Signature: _____ Date _____

Applicants initials
Date
Time



Our Rental Policies

Once you've decided to lease with Fidelity Realty Group, you'll need to complete our online application form. There is a non-refundable \$35.00 application fee payable with credit/debit card money order or certified check. Every member of the household over 18 years of age must complete a separate application. A copy of your driver's license and most recent pay stub is required at the time you submit your application for processing.

To qualify for consideration you must meet the following requirements.

Sufficient Income,

Verifiable income equal to three times the monthly rental amount.

Verifiable Good Credit,

Credit Score of 600 or better. References will be checked and credit reports will be verified with a national credit bureau. Lower credit scores may be accepted with a double security deposit if all other qualifications are met.

Criminal Background and Eviction Check,

No evictions in the prior two years. No drug convictions, sex offenses or felony record

Prior Rental History,

We will contact your previous 2 landlords to verify your rental history. Applications will not be approved without an acceptable reference from your prior landlord or mortgage holder.

Complete and Truthful Application,

We do not expect perfection but we do expect honesty. Failure to fully and honestly complete the application will disqualify the applicant.

Security Deposit,

Your first month's rent and security deposit must be paid in advance.

Holding deposit,

If your application is approved and you cannot move in immediately, you may place a holding deposit equal to one month's rent. The deposit will be applied toward your security deposit when you move in. Should you decide not to rent, the holding deposit is non-refundable.



Rental Application

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. 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 tollfree 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.

FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

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