

# RENTAL APPLICATION

A SEPARATE APPLICATION MUST BE COMPLETED BY EACH INDIVIDUAL OCCUPANT  
18 YEARS OF AGE OR OVER.

\$45 Application Fee Payable by Debit OR Credit Card ONLY  
7867 Convoy Court, Suite #305, San Diego, CA 92111 • Phone (858) 571-0097  
DRE#: 01258353 • Email: [applywhpm@gmail.com](mailto:applywhpm@gmail.com) • Website: [www.westernhillsre.com](http://www.westernhillsre.com)

Application to rent property at \_\_\_\_\_ "Premises"  
with an anticipated Move-in Date of \_\_\_\_\_ through Western Hills Real Estate Management "Landlord".

## PERSONAL INFORMATION

Applicant Name _____	SSN _____		
Date of Birth _____	Driver's License # _____	State _____	Expiration _____
Email Address _____	Pet(s)/Animal(s) _____		
Phone Number: Home _____	Work _____	Mobile _____	
Name(s) of all other proposed occupant(s) and relationship to applicant _____			
Emergency Contact _____ Relationship _____ Phone _____			
Address _____ Email _____			

## EMPLOYMENT/FINANCIAL INFORMATION

Current Employer _____	From (MM/YYYY) _____	To (MM/YYYY) _____
Address _____	Supervisor _____	Phone _____
Position/Title _____	Gross Income \$ _____	per _____
Previous Employer _____	From (MM/YYYY) _____	To (MM/YYYY) _____
Address _____	Supervisor _____	Phone _____
Position/Title _____	Gross Income \$ _____	per _____
Additional Income \$ _____	Income Source _____	Savings/Assets \$ _____

## RESIDENCE HISTORY

Current Address _____	Previous Address _____
City, State Zip _____	City, State Zip _____
From: _____ To: _____ Monthly: _____	From: _____ To: _____ Monthly: _____
Landlord/Manager _____	Landlord/Manager _____
Landlord/Manager Phone or Email _____	Landlord/Manager Phone or Email _____
Do you own this property? _____ Yes No	Do you own this property? _____ Yes No
Reason for Leaving _____	Reason for Leaving _____

## BACKGROUND INFORMATION

Has applicant been party to an Unlawful Detainer (Eviction)?	No	Yes
If yes, please explain _____		
Filed bankruptcy within the last seven years?	No	Yes
If yes, please explain _____		
Has applicant or any proposed occupant ever been convicted of, or plead no contest to, a felony?	No	Yes
If yes, please explain _____		

## VEHICLE INFORMATION

YEAR	MAKE	MODEL	COLOR	STATE	LICENSE NUMBER

Credit/Debit Card # \_\_\_\_\_ Expiration \_\_\_\_\_ Security Code \_\_\_\_\_

Credit Card information for one time only \$45 Application fee to be processed at the time application is received.  
**VISA or MASTERCARD ONLY**

*Electronically Authorized/Acknowledged by (Type your Full Name below):*

Signature \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_

*The application will not be processed and returned to applicant if application is received without proof of income, screening fee, or is not fully completed*



# RENTAL REQUIREMENTS

- Applications will be accepted only after an in-person tour of the interior of the property.
- All applications are processed through AOA (Apartment Owners Association of California, Inc.) which includes a TransUnion Credit Report w/FICO Score, Two National Eviction Reports and 3-in-1 Instant Nationwide Criminal Search.
- Applicants must make a combined gross income of at least 2.5 times the rental amount.
- Applicants must have a good rental history; we consider first time renters. 660 FICO score or higher with A, B or C rating through AOA (Statutory exceptions MAY apply per SB267).
- Any person age 18 or older must complete an application and go through the application process.
- Application Fee: \$45 per person.
- Cosigners are considered for income purposes only. Cosigners must also complete the same application process and submit proof of income. Cosigners will sign the lease agreement as a lessee; they will not be listed as an "*occupant*" on the lease agreement.
- Current Proof of Income must accompany each application as noted below

## ONE OF THE FOLLOWING

- Two current pay stubs (within the last 4-6 weeks, as long as it has your "YTD" earnings)
- Employment Offer Letter
- Unemployment Benefits statement
- Social Security Benefits statement
- Pension Distribution statement
- Annuity statement
- Court Ordered Awards letter
- Workers' Compensation letter
- Financial Aid Award letter
- GI Bill

## AND

- Two (2) current consecutive checking/savings and brokers statements as applicable. Feel free to redact the first part of the account number. We must be able to correlate the information on the page to the applicant name and differentiate accounts if multiple statements are received.
- Incomplete applications will not be processed (*omitted information and/or without proof of income*).

I have received and read a copy of the Rental Requirements and have provided at least one of the above listed items and three current consecutive statements as required.

Authorized/Acknowledged by (Type your Full Name below):

Date:

# Applicant Authorization

By checking the boxes and electronically signing your full name below, you declare that all your statements in this application are true and complete. If you fail to answer any question or give false information, the property may reject your application, retain all application fees and deposits as liquidated damages for its time and expense, and terminate your right of occupancy.

By submitting this electronic application, you are directing and authorizing Western Hills Real Estate Management to verify the information you've provided and obtain additional background information about you through any means, including (i) using a third party consumer reporting agency such as Apartment Owners Association of California, Inc., 6445 Sepulveda Boulevard #300, Van Nuys, CA 91411, 1-800-827-4262, to prepare a consumer report or an investigative consumer report and/or (ii) verifying information by contacting personal and professional references, employers and other rental housing owners. You further direct and authorize Western Hills Real Estate Management to obtain from any law enforcement agency, present or past employer or supervisor, landlord, finance bureau/office, credit bureau, collection agency, college, university or other institute of learning or certification, private business, military branch or the national personnel records center, personal reference and/or other persons, and authorize the same to give records or information that any such entities may have concerning your status as a registered sex offender (as allowed by law), criminal history (as allowed by law), motor vehicle/driving history, earnings history, credit history, character, general reputation, personal characteristics, mode of living, employment records, record of attendance and earned degrees or certificates, or any other information requested, whether the said records are private or public, and including those which may be deemed to be privileged or confidential in nature. Preparation of all consumer reports and investigative consumer reports will follow federal, state and local laws and regulations.

You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any consumer report or investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to tenants is an investigation into your prior rental history, education, and employment. You also acknowledge that our Privacy Policy is available to you.

I understand that if I want a paper copy of this Applicant Authorization, I may print it out or I may request a copy by contacting Western Hills Real Estate Management. I understand that typing my name in the "Authorized/Acknowledged by" section, checking the box next to the words "I have received..", and clicking on the Submit Application button below, constitutes my electronic signature, dated as of when I click on the Submit Application button, and that by doing so:

- I am authorizing Western Hills Real Estate Management to conduct the background check(s) described above.
- I am consenting to use electronic means to (i) sign this form, (ii) receive the Applicant Authorization appearing above, and (iii) receive any legal notices electronically.
- I am authorizing Western Hills Real Estate Management to initiate and debit a credit card transaction in the Payment Amount and as otherwise described above.

I have received and read a copy of the Terms of Agreement shown above. I have also received and read a copy of the Summary of Your Rights Under The Fair Credit Reporting Act. I agree to be billed for the processing of my application. This transaction will be processed and is not contingent on acceptance or denial.

Per California Civil Code Section 1950.6, the cost of obtaining Applicant(s) credit/eviction reports are \$17.00 and Administrative costs of obtaining reports and reference and background checks is \$28.00, for a total screening fee of 45.00.

Authorized/Acknowledged by (Type your Full Name below):

Date:

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the 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 major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 have the right to know 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) 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 10 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 a 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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **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.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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 information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 <sup>th</sup> Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357