



CREDIT REPORT ORDER FORM

Requestor: ACTION REALTY

Phone: 757-249-1400

Fax: 757-249-5110

Application fee of \$50.00 and \$15.00 per credit report check if not married. (Money order or certified check only)

First Name _____

Middle Name _____

Last Name _____

SSAN _____

Apt Number _____

House Number _____

Street Name _____

City _____

State _____

Zip/Postal Code _____

Inquiry Type (Circle One) Individual Joint _____

If Joint, Complete the following: (Applicant must be married to spouse and reside at the same address)

Spouse's First Name _____

Spouse's Last Name _____

Spouse's Social Security Number _____

I hereby certify that the answers to the preceding questions are true and understand that they will be verified by a credit institution. Action Realty reserves the right to accept or reject this application. All property is available to all persons without regard to the individual's race, color, religion, sex, and/or national origin, Also, I understand that there will be a non-refundable \$ _____ Application Fee plus credit report check.

APPLICANT SIGNATURE _____

DATE _____

APPLICANT SIGNATURE _____

DATE _____



QUALIFYING CRITERIA FOR RENTAL APPLICANTS

It is the policy of Action Realty to offer equal housing opportunities for all persons regardless of race, color, religion, sex, handicap, familial status, national origin or elderliness, and ensure that the property meets the state, local and federal guidelines.

Action Realty uses the following general guidelines to determine eligibility status of applicants for occupancy:

General and income requirements:

- ✓ All persons eighteen (18) years of age or older must be consider an applicant, complete an application and be listed as a tenant, unless living with a parent a legal guardian. An application fee of \$65.00 is required for each applicant.
- ✓ An application fee of \$50.00 will be required and credit check of \$15.00 per person if not married. This Application Fee and credit check must be paid up front in order to process the rental application and are non-refundable. Certified funds or money order to Action Realty.
- ✓ Secured funds will be accepted in the name of the applicant(s) and including "Action Realty" upon acceptance of application for the required deposits and prorated rent amount.
- ✓ Pet Fees of \$200- \$400 (at owner's discretion) per pet are non-refundable and must be paid at time of lease signing (in certified funds), or within 5 days of obtaining a pet (if allowed) during the term of the lease.
- ✓ Military ID and latest LES are needed for each applicant on active duty.
- ✓ Paycheck/stub/ proof of income needed for any applicant not on active duty.
- ✓ DMV picture ID with social security number is required for all applicants at time of application.
- ✓ Generally, two persons/occupants per bedroom are permitted for occupancy at our residential homes.
- ✓ A household must meet minimum income requirements of at least three (3) times the monthly rent.
- ✓ Applicants must have a verifiable employment reference that supports our income requirements.
- ✓ If unemployed, applicants must provide proof of source of all income. Liquid assets can be considered as income for non-working applicants. Applicants must provide proof of assets

Credit History:

- ✓ Bankruptcies must be discharged in order to be considered for qualification.
 - ✓ No applicants will be considered if he/she has any unpaid utility bills (electricity, water, sewage, trash or gas). The applicants must show proof of payment in full.
 - ✓ A chronic, severe or recent history of late payments may cause an application to be rejected.
 - ✓ In the case of a foreclosure, the applicant must have re-established a favorable rental history since the foreclosure. The landlord reserves the right to request security deposit equal to two (2) month's rent.
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Rental History:

- ✓ An applicant who has an eviction within the past five years will not be considered for qualifications.
- ✓ Any rental history indicating late payment in excess of three (3) times and/or indicating non-sufficient fund checks in excess of two (2) times within a twelve (12) month period will be cause to deny application.
- ✓ Any history of vacating housing without giving proper notice could be cause to deny application.
- ✓ Any unpaid rental housing judgment within the last 24 months will result in rejection of the application.
- ✓ Any rental history that documents non-compliance issues which include but are not limited to non-payment of rent, domestic violence, property damage, disturbing the peace, disruptive or dangerous behavior, unsanitary or hazardous housekeeping may cause an applicant's application to be rejected.

Criminal History:

- ✓ Misdemeanor or felony convictions involving a crime against persons or property, or any firearms convictions may be cause for rejection of application.
- ✓ Drug-related convictions may be a cause for rejection or application.
- ✓ Cruelty to animal related convictions may be a cause for rejections of application.
- ✓ Prostitution or any other sec related convictions may be cause for rejection of application.
- ✓ Active status on probation or parole resulting from any of the above may be cause for rejection of application.

Pets:

- ✓ Number of pets must not exceed that imposed by local law.
- ✓ All pets must meet the approval of the landlord.
- ✓ Pictures of all pets are required at time of application as well as required pet deposit.
- ✓ Pit bulls, Rottweiler's, German Shepherds and Dobermans (or any other dog that qualifies as a "dangerous dog" as outlined in the Code of Virginia) are restricted breeds and are not permitted at our rental homes.
- ✓ The landlord reserves the right to request additional pet deposit.

Misrepresentation:

- ✓ The information given on the application must be correct and truthful. Any willful misrepresentation by the applicant in the application process will result in denial of your application and termination of your lease agreement. If misrepresented is determined after the application has been approved, but before lease execution, Management reserves the right to refuse occupancy.

Action Realty utilizes the following criteria and procedures to determine the qualifications of applicants seeking to rent properties managed by Action Realty.

I. APPLICATION STAGE

Applicant completes an Application for Tenancy and pays a non-refundable application fee plus other fees to defray the cost of the required credit check(s) obtained through Retail Merchants or a similar credit reporting agency. Applications received on the weekends will be processed on Monday. In the event there are multiple applications, the applicant that is most qualified will be accepted, at the sole discretion of the owner.

II. REVIEW STATE

Information provided by the Applicant on the application will be verified and used as a basis for the following review:

A – Income – A formula is used to determine whether the applicant has sufficient income to pay the rent for the property in question.

Monthly debt payments + proposed rent divided by monthly gross income must not exceed 40% to receive an acceptable rating for this category. This is an industry accepted ratio and may be adjusted on a case-by-case basis.

B – Credit Check – A written report, when possible, is obtained from Retail Merchants or similar credit reporting agency. The entire report is reviewed with the following information given specific attention:

Judgments – Any? Amount? Age? Has judgment been satisfied? Applicants who have unpaid judgments will receive an unacceptable rating for this category. Case-by-case, the property manager will view each case on its own merits, discuss the merits with the owner, taking special care to avoid violating confidentiality and Federal Laws, and a joint decision will then be made.

Bankruptcies – Has the applicant filed bankruptcy? If so, when? Applicants who have filed bankruptcy which was discharged at least 2 years ago and who have subsequently established a satisfactory credit history may receive an acceptable rating for this category. If discharged, based upon the reason for the bankruptcy, the type of bankruptcy, and date discharge the property manager will then review the situation with the owner.

C – Incomplete applications requirements – To facilitate the application process it is required that all applicants provide all information needed, incomplete application will delay the process as the applicant will be contacted to provide more information. Any application without signatures will not be processed.

III. RENTAL HISTORY

Action Realty will make every effort possible to contact the applicant's current and past landlords to:

- a. Verify information provided by the applicant.
- b. Determine /confirm the amount of the previous rent.
- c. Determine if the applicant took good care of the property.
- d. Determine if the applicant made timely rental payments.
- e. Determine if the applicant gave proper notice when terminating the lease.
- f. Determine the condition of the premises when the applicant vacated.

IV EMPLOYMENT HISTORY

Action Realty will contact the applicant's employer to determine and/or verify

- a. Employment
- b. Occupation
- c. Length of employment
- d. Prospects of continued employment

e. Salary

f. If active duty military, PCS orders may be requested

V. ACCEPTANCE OR DENIAL OF APPLICATION

Acceptance is subject to all verifications and will depend on how quickly the responses will be obtained. Once the application has been accepted the applicant will be notified and will then be required to execute the lease agreement and pay all the required deposits and rent by certified funds up on notification. Failure to execute the lease within 24hrs from notification may result in the loss of the rental dwelling as the property is still available to the public until the signing of a lease agreement. If application is denied, Action Realty will notify the applicant by phone.

VI. MONTHLY RENT PAYMENTS

All rent certified checks and/or money orders should be made payable to ACTION REALTY or directly deposited into ACTION REALTY account. They must bear the property address and NAMES of the tenants. Rent for the first month must be in certified funds paid more than 10 working days prior to occupancy.

WE WILL NOT ACCEPT CASH FOR RENTAL PAYMENTS!



VIRGINIA ASSOCIATION OF REALTORS®
APPLICATION FOR RESIDENTIAL LEASE

(This is a legally binding contact. If not understood, seek competent advice before signing.)

The property will be shown and made available to all persons without regard to race, color, creed, religion, national origin, sex, familial status, handicap, or elderliness in compliance with all applicable federal, state and local fair housing laws and regulations.

This Application for Residential Lease (the "Application") is made as of the ____ day of _____, _____ by and between _____ ("Applicant", individually and collectively) and _____ ("Landlord") through _____ ("Listing Broker" or "Agent," who represents Landlord), and _____ ("Leasing Broker," who does _____ or does not _____ represent Applicant). If Listing Broker is engaging in dual or designated agency, a separate consent agreement has been entered into by Listing Broker and Applicant.

Applicant hereby applies for a residential dwelling unit (the "Dwelling Unit") located at _____, Virginia, in the City/County of _____, for occupancy commencing on _____, at an initial monthly rent payment of _____ Dollars (\$_____). All persons over the age of 18 who will reside in the Dwelling Unit must complete this Application.

PLEASE FILL IN ALL INFORMATION COMPLETELY

1. Applicant Information.

	Applicant #1	Applicant #2	Applicant #3
Name			
SSN/ITIN			
Date of Birth			
Home #			
Work #			
Cell Phone #			
Present Address			
Years			
Landlord			
Landlord Address			
Landlord Phone			
Previous Address			
Years			
Landlord			
Landlord Address			
Landlord Phone			
Presently Employed By			

	Applicant #1	Applicant #2	Applicant #3
How long?			
Position			
Salary (Wk., Mo., Yr.)	\$	\$	\$
Supervisor			
Telephone			
Formerly Employed By			
How long?			
Supervisor			
Other Occupants: Name/Age/Relationship			
Email Address:			

2. Vehicle Information:

	<u>Applicant #1</u>	<u>Applicant #2</u>	<u>Applicant #3</u>
Number of Vehicles			
Make			
Model			
License #			

3. Pets:

	<u>Applicant #1</u>	<u>Applicant #2</u>	<u>Applicant #3</u>
Type			
Breed			
Color			
Weight			

4. If you are presently in the Armed Services, state:

	<u>Applicant #1</u>	<u>Applicant #2</u>	<u>Applicant #3</u>
Branch			
Rank			
Outfit			
Telephone			

5. Other Income You Would Like Landlord to Consider:

	Applicant #1	Applicant #2	Applicant #3
Amount (Wk., Mo., Yr.)	\$	\$	\$
Source			

6. Bank or Savings Accounts:

	Applicant #1	Applicant #2	Applicant #3
Bank Name/Address Account No. Type of Account			
Bank Name/Address Account No. Type of Account			
Bank Name/Address Account No. Type of Account			

7. In Case of Emergency Notify:

	Applicant #1	Applicant #2	Applicant #3
Name			
Address			
Phone			
Relationship			

8. Rental and Credit History:

a. Reason for leaving current residence:

Applicant #1	Applicant #2	Applicant #3

b. Have you ever been rejected for tenancy? If Yes, please explain:

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

c. Have you ever refused to pay rent when due, been a defendant in an unlawful detainer action or eviction, or otherwise been sued by a landlord for matters related to a tenancy? **If so, please give details, and the status of any pending actions:**

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

d. Have you ever filed for bankruptcy? If so, please give dates of filing and status of case:

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

e. Please give the names and phone numbers for three references:

Applicant #1	Applicant #2	Applicant #3
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____

9. CRIMINAL HISTORY: Has any Applicant ever been convicted of, pleaded guilty to, or entered a plea of no contest to any felony, or to any misdemeanor for a crime that involved harm to any other person or property? **If the answer is Yes, please give all details, including the specific offense(s), date(s), sentence(s) and jurisdiction(s) in which the offenses occurred, as well as any information on the status of any current probation.**

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

10. CHECK IF ANY APPLICANT OWNS: ____CAMPER ____MOTORCYCLE ____BOAT ____TRUCK ____TRAILER

11. APPLICATION FEE/THIRD PARTY COSTS/APPLICATION DEPOSIT: Each Applicant must pay at the time this Application is made the following, non-refundable amounts: i) an Application Fee in the amount of _____, and (ii) payment for third party costs incurred by Landlord in the amount of _____. In addition, the Applicant must pay an Application Deposit in the amount of _____ at the time this Application is made, which may be refundable to Applicant, in accordance with Section 12 of this Application. The Application Deposit will convert into the Security Deposit on the Commencement Date of the Lease Agreement.

12. OBLIGATION TO ENTER INTO LEASE AGREEMENT/ DAMAGES: Upon submission of this Application by Applicant, Agent reserves the right to remove the Dwelling Unit from the available rent list. If this Application is denied by Landlord, the Application Deposit shall be refunded to Applicant. If this Application is approved and Applicant fails to rent the Dwelling Unit, Landlord shall be entitled to retain that part of the Application Deposit equal to Landlord’s actual damages and expenses as provided in Section 55-248.6:1 of the Virginia Residential Landlord Tenant Act (“VRLTA”).

13. GUARANTY. Please provide the following information if the Lease Agreement will be guaranteed, in accordance with the Rental Selection Criteria of Listing Broker or Landlord.

Name of Guarantor : _____
 Relationship: _____
 SSN/ITIN: _____
 Date of Birth: _____
 Address: _____

 Phone Number: _____

Name of Guarantor : _____
 Relationship: _____
 SSN/ITIN: _____
 Date of Birth: _____
 Address: _____

 Phone Number: _____

Name of Guarantor : _____
 Relationship: _____
 SSN/ITIN: _____
 Date of Birth: _____
 Address: _____

 Phone Number: _____

14. APPLICANT INVESTIGATION: Applicant should exercise whatever due diligence Applicant deems necessary with respect to information on the Dwelling Unit, including without limitation, mold, lead-based paint, pests or insects, and any sexual offenders registered under Chapter 23 (sec. 19.2-387 et seq.) of Title 19. Information regarding registered sex offenders may be obtained by contacting your local police department or the Department of State Police, Central Records Exchange at (804) 674-2000 or www.vsp.state.va.us. Upon Applicant's request, Landlord will provide Applicant with a copy of the Lease Agreement for review.

15. INFORMATION CORRECT: Each Applicant hereby certifies that the information contained in this Application is true and correct to the best of Applicant's knowledge and belief. Each Applicant hereby authorizes Listing Broker to conduct a credit check on Applicant and such background checks as determined appropriate by Listing Broker to verify information provided herein by Applicant for approval or rejection of this Application.

16. OTHER PROVISIONS: _____

We have read the terms and conditions of this Application. We understand this is a binding contract separate and apart from the Lease Agreement.

_____ Applicant #1 Signature	_____ Applicant #2 Signature	_____ Applicant #3 Signature
Date: _____	Date: _____	Date: _____
Type of ID: _____	Type of ID: _____	Type of ID: _____
Copy of Photo ID: ___Yes / ___No	Copy of Photo ID: ___Yes / ___No	Copy of Photo ID: ___Yes / ___No

SIGNATURE OF GUARANTOR: _____
 Date: ____/____/____

SIGNATURE OF GUARANTOR: _____
 Date: ____/____/____

SIGNATURE OF GUARANTOR: _____
 Date: ____/____/____

The undersigned acknowledges the receipt of the following fees and deposits:

Applicant #1	Applicant #2	Applicant #3
Application fee:\$ _____	Application fee:\$ _____	Application fee:\$ _____
Check No. _____ or Cash _____	Check No. _____ or Cash _____	Check No. _____ or Cash _____
Third Party Costs:\$ _____	Third Party Costs:\$ _____	Third Party Costs:\$ _____
Check No. _____ or Cash _____	Check No. _____ or Cash _____	Check No. _____ or Cash _____

An Application Deposit in the amount of \$ _____, paid by check number _____, or cash _____ which shall be deposited in the Landlord or Authorized Agent's escrow account within five (5) days after the Commencement Date of the Lease Agreement.

SIGNATURE OF Recipient: _____
Date: ____/____/____

Leasing Broker's Address: _____
Phone number: _____ Cell phone or pager number: _____
Email: _____

OFFICE USE ONLY	
Application Received: Date _____	Time _____
Application Reviewed By _____	
Accepted <input type="checkbox"/>	Rejected <input type="checkbox"/> Withdrawn <input type="checkbox"/> Applicant notified; Date _____ Time _____
DISCLOSURES: If applicable, Applicant has been provided with the following disclosures	
_____ Military Air Installation	
_____ Defective Drywall	

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