

Kingsbrooke of Palatine

Give original with Summary of Rights to applicant. Retain a copy of release for your files.

BACKGROUND INVESTIGATION INFORMATION

Client: Kingsbrooke Condo Association

Date: _____

Contact Person: _____

Please Print Clearly

First Middle Last Name

Other Last Names Used _____

Present Address

Address City State Zip Code

How long have you lived there? _____

Previous Address

Address City State Zip Code

How long did you live there? _____

_____/_____/_____
Date of Birth

_____-_____-_____
Social Security Number:

Driver's License Number State Issued

Have you ever been convicted of, fined, or placed on probation for anything other than a traffic violation? If yes, please explain: _____

Please make sure application is completed in full.

AUTHORIZATION

Cook County Ordinances prohibits any form of discrimination when they are based upon a person's race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge status, source of income, housing status, or gender identity.

Have you or someone who will also be residing in the unit; ever been convicted of a crime, placed on probation/parole, is there a current warrant out, or currently in any criminal activity? _____

Are you or someone who will be residing in the unit a current illegal abuser of a controlled substance? _____

Or have been convicted of the illegal use, manufacture, sale or distribution of a controlled substance? _____

In considering with this application from the owner, they will heavily rely on the information, which you have supplied. It is important that the information be accurate and complete. By signing this application, you represent and warrant the accuracy of the information and you authorize management to verify any references that you have listed. You understand that as part of the procedure for processing your application an investigative credit/criminal report will be received.

During the application process, I hereby authorize the Property Manager, on behalf of Kingsbrooke of Palatine Condominium Association, to procure an investigative consumer report, which I understand may contain information regarding my credit capacity, standing and worthiness, character, general reputation, mode of living, and personal characteristics. This report may be compiled from information from credit bureaus, criminal history records on file with local, county, state and federal agencies, departments of motor vehicles, past or present employers, educational institutions, governmental, occupational licensing or registration entities, military service records, business or personal references and/or neighbors, and any other resource required to verify information. I have voluntarily supplied on my application for credit/criminal herein. I also understand that I may request a disclosure of the nature and scope of the background verification, to the extent of said report includes information bearing on my character, general reputation, and mode of living and personal characteristics. I hereby authorize and consent to the full release of information or records bearing my name(s), either orally or in writing, to the authorized representatives Kingsbrooke of Palatine Condominium Association and its Property Manager.

I also understand that falsification of rental application information will lead to denial of rental. If this application is not approved and accepted by the owner, the applicant hereby waives any claim for damages by reason of non-acceptance, which the owner may reject without stating any reason for doing so.

Applicant

Date

Co-Applicant

Date

SUMMARY OF YOUR RIGHTS

Under the Fair Credit Reporting Act

Para información en español, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. NW, Washington, D.C 20580.

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.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **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 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.

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- **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 BCCSS.
- **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.ftc.gov/credit.
- **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.ftc.gov/credit.

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. Federal enforcers are:

TO COMPLAIN AND FOR INFORMATION:	PLEASE CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4367 (Toll-Free)
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

CRIMINAL BACKGROUND CHECKS

Resident and Co-Resident Background Checks

Any adult living for more than 10 days cumulative, per year, on premises must have a criminal background check. Anyone subsequently living on premises must have a Criminal Background Check as well, except for children under 14.

The Association requires the use of its approved background-checking company for all background checks. Return the completed, signed forms to the Property Manager and the Association will handle the request and charge your account. The Association does not take any fee for this service and is not in any way compensated for referrals.

The following pages contain a Disclosure To Tenant Applicant (release) form, the Summary of Rights for your prospective tenant, and an Authorization Form.

Expect to pay around \$50.00-200.00 per applicant for these services (Social Security trace, county criminal for each county inhabited, etc.). The Association reserves the right to approve the search of more than 5 previous Counties, should it be necessary.

The Board will review each application. Also anyone with an arrest record for any violent act, crime against persons, Drugs, Gang Activity, stalking, harassment, damage to property, Class B Misdemeanor or above, Restraining Order, etc., will be rejected.

I have attached a copy of a criminal background check for any adult living or staying on the premises for more than 10 days.

Signed:

Unit Owner

Date