

Herlong Mobile Home Park

All-Age Equal Opportunity Fair Housing Community



740-990 Arroyo Drive (mail to: PO Box 691 Herlong, CA 96113 • Phone 530.8272413)

Date: _____

APPLICATION COVER LETTER

Space #: _____

Dear Applicant:

Thank you for considering tenancy in this Community. This document package is the *Application* you requested. Please be advised that it can take up to 15 business days, after Management's receipt of all required documents and information, to process the application. Delays in processing time can be avoided by reading and following the instructions below and on each individual document in this package.

Prior to completing this *Application*, please make sure it is an original set of documents provided by Management. Photocopies, email and/or faxes of any document contained herein, either before or after the document is completed, will not be processed.

All persons who are legally eligible to enter into a binding contract, and who will occupy the home and wish to have rights of tenancy, must complete their own *Application*, and if accepted for tenancy, sign a rental agreement and other required tenancy documents. Any person who does not complete this process will be subject to the rules and regulations concerning guests.

All documents listed below are part of this *Application* and must be completed and returned to management before your application will be processed:

- 1) Application Cover Letter
- 2) Things you Should Know
- 3) Application and Occupancy Qualification Standards
- 4) Credit Application
- 5) Privacy Statement

When submitting your completed application, you must include a copy of a valid government issued photo identification and proof of income to cover the two most recent months. Personal income tax returns are not being requested and are not required. If you choose to submit personal income tax returns you must include a written, signed statement that your personal income tax returns have not been requested, and despite being advised that they are not required, you have submitted them voluntarily. Income that cannot be verified, in writing, should not be stated on the *Credit Application* as it will not be considered. Failure to submit required documents will result in your application being returned to you as "incomplete and unable to process".

You will be notified, in writing, of either acceptance or rejection of your application, and the reason if rejected. If you are accepted for tenancy you will be required to meet with Management to sign a rental agreement and other required tenancy documents. Note: ALL persons who will occupy the home must attend the meeting, whether or not they applied for tenancy, and all required tenancy documents must be signed before anyone is permitted to occupy the home.

The completed original, wet-ink *Application* (no photocopies, email or faxes) must be submitted to Management. If you have any questions after reading all of the attached documents, please contact Management during the hours posted at the office.

Thank you.

Attachments

Applicant: _____

Date: _____

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THINGS YOU SHOULD KNOW

This community is an equal opportunity all-age Mobilehome Park. Occupancy is open to qualified persons who are legally eligible to enter into a binding contract, and their qualifying household members, subject to the Park's rules and regulations, written occupancy limitations, and acceptance, in writing, by management.

It is illegal, under state law¹ and federal law², to discriminate against or harass an applicant based on the applicant's actual or perceived age, ancestry, color, disability, familial status, gender, gender identity, gender expression, genetic information, marital status, medical condition, national origin, religion, sex, sexual orientation and/or source of income.

All communication, documentation and correspondence from Management will be in the English language, and all documents/correspondence submitted to Management by Applicant must be in English. If Applicant needs to communicate in any language other than English, Applicant shall be responsible to provide translation services at Applicant's sole discretion and expense, beginning with this application process and, if the *Application* is accepted and tenancy is established, throughout the tenancy.

All applicants are subject to the same application process and *Application and Occupancy Qualification Standards* (detailed in document 3 of this *Application*). All qualification standards are uniformly applied to every applicant by a neutral third party and are not open for negotiation, interpretation or discussion.

Each of the documents that make up this Application, itemized on and inclusive of the *Cover Letter*, must be completed ("N/A" must be written on each line of a document that is not applicable), dated, and returned to Management with wet-ink signatures (no photocopies, emails or faxes). If any document is not a 100% complete wet-ink original, or if the Application is submitted without a copy of a valid government issued photo identification and proof of income, the *Application* will be returned to Applicant as "incomplete and unable to process".

Upon receipt of a completed *Application*, Management will forward the *Credit Application* to a Consumer Reporting Agency (CRA) who will use the information contained therein to obtain a Consumer Report. The CRA will compare the Report to the above-mentioned *Application & Occupancy Qualification Standards* and then send the report to Management with a pass or fail rating. Management will use the information received from the CRA to determine if Applicant will be accepted, or if the *Application* will be rejected.

Within 15 business days of receiving a complete *Application*, Management will mail written notification to the Applicant of either acceptance or rejection of the *Application*, and the reason if rejected. If more than one person is applying to occupy the same home (co-applicants), each individual Applicant will receive a separate notice of acceptance or rejection.

Prior to completing the application process, Applicant is entitled and encouraged to review a copy of the rental agreement that applicant will be required to sign if accepted for tenancy; a copy of the park's rules and regulations; and a copy of the Mobilehome Residency Law. Each document can be requested from Management during business hours and will be promptly provided to Applicant.

I RECEIVED THIS DOCUMENT AS PART OF MY APPLICATION TO RENT HOME _____.

I HAVE READ AND UNDERSTAND THE INFORMATION CONTAINED HEREIN.

Applicant: _____

Date: _____

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APPLICATION and OCCUPANCY QUALIFICATION STANDARDS

This document has been prepared to inform applicants of the information Management will require in order to determine if they will be acceptable as a renter in the Park.

1. The home that Applicant is applying to rent shall be occupied by the person who has been accepted by Management for tenancy & who has signed the rental agreement.
2. All persons who are legally eligible to enter into a binding contract, and who will occupy the home and wish to have rights of tenancy, shall complete their own Application, and if accepted for tenancy, shall sign the rental agreement.
3. Applicant shall provide a social security number (SSN) or tax identification number (TIN). Failure to provide a SSN or TIN will result in the *Application* being returned as "incomplete and unable to process". (Please refer to document 9 of this Application to review a Privacy Statement that explains how Management safeguards the information collected during this process.)

NOTICE RELEVANT ONLY TO APPLICANTS WHO DO NOT HAVE A SSN/TIN-

If you do not have a SSN/TIN, write 'none' in the "Social Security or Tax ID #" field on the *Credit Application* and note: The information received from the consumer reporting agency and used to determine whether or not an applicant will be accepted for tenancy, has a greater probability of accuracy if obtained using a social security number or tax identification number. Neither Management, nor Waterhouse Management Corporation, nor the consumer reporting agency will be responsible for delays in the approval process, or the rejection of an applicant based on inaccurate information contained in the Consumer Report due to the absence of a SSN/TIN.

4. Applicant shall authorize Management to obtain a Consumer Report, complete with credit score, and acknowledges that the information contained therein will be used to determine Applicant's ability to pay rent and charges of the Park. An applicant who's Consumer Report shows no credit history/no credit score shall provide additional written proof of timely payments to at least two of the following: landlord, utility company, phone company, and/or other monthly billing for the preceding six months. If such additional verifications cannot be provided, the application may be rejected.
5. Applicant shall submit a copy of a valid government issued photo identification and written verification of income to cover the two most recent months, and shall bring the original document(s) for management to view in person upon request. Income that cannot be verified will not be included when calculating the income-to-rent ratio. Personal income tax returns are not being requested and are not required for income verification. If Applicant submits personal income tax returns, Applicant shall include a written, signed statement that despite being advised that personal income tax returns are not required and have not been requested, Applicant has submitted them voluntarily.
6. Additional documents to verify information provided by Applicant may be required pursuant to the FTC Red Flags Rule¹. All such documents must be submitted to Management before the *Application* will be processed.
7. Applicant's verifiable, ongoing, consistent income must be at least three times the total monthly rent. Applicants who do not have and income-to-rent ratio of at least 3.0:1 will be rejected without consideration of any and all other assets.

¹ Federal Trade Commission Red Flags Rule: <https://www.ftc.gov/tips-advice/business-center/privacy-and-security/red-flags-rule>

8. An *Application* will be rejected for any one of the following reasons:
- a) Financial inability to pay rent and charges of the Park, determined as follows:
 - Income-to rent ratio (based strictly on verified consistent, on-going income) of less than 3.0:1
 - Credit score below 600
 - Derogatory payment history reported by 30% or more creditors
 - Any two or more public records (judgment, collection, charge-off and/or lien)
 - No established post-bankruptcy credit, or any post-bankruptcy derogatory tradeline or record
 - Termination of a tenancy (eviction by a landlord) for non-payment of rent.
 - b) A reasonable determination by Management that Applicant will not comply with rules & regulations of the Park.
 - c) Fraud, deceit, or concealment of material facts by Applicant.
9. Co-applicants must independently meet these *Standards* to be accepted. A co-signer will not be accepted on behalf of anyone whose *Application* is rejected. If more than one person applies to occupy the same home (co-applicants), it is possible for one applicant to be accepted and the other to be rejected. If this occurs, and the accepted applicant meets the requirements of paragraph 1 above, Applicant may contact Management and inquire about non-resident occupancy for the applicant that was not accepted.

If the *Application* is returned as "incomplete and unable to process" it will include instructions for completion. If Applicant does not complete and return the *Application* pursuant to said instructions within 15 business days, or contact Management to explain a delay, Management will consider the *Application* withdrawn and shall have no further obligation to communicate with Applicant or render a decision of acceptance or rejection to Applicant, until and unless Applicant reestablishes communication, in writing, by submitting the completed *Application* pursuant to Management's instructions.

Within 15 business days after receiving all of the required information, Management will notify the applicant, in writing, of either acceptance or rejection of the application, and the reason if rejected². The start of the 15 day count may be delayed as the result of additional information requested by necessity (such as that pursuant to the Park's Red Flags Rule Program) after Applicant has submitted a completed *Application*.

If Applicant is accepted for tenancy, Applicant shall meet with management and sign a rental agreement and other required tenancy documents. The meeting must be attended by all persons who will occupy the home, regardless of whether or not they will be signing the rental agreement, and the document signing must be completed before the home may be occupied.

If the *Application* is rejected, Management will not discuss or expand upon the reason for rejection with anyone. Management will mail the applicant an *Adverse Action Notice* with a free copy of the Consumer Report used, in conjunction with these *Standards*, to determine that Applicant will not be accepted for tenancy. In the event Applicant wishes to dispute the completeness or accuracy of any information in the Consumer Report, Applicant shall contact the consumer reporting agency listed on the *Adverse Action Notice*; and thereafter, shall submit written verification of changes made if Applicant chooses to request that Management reconsider the application.

I RECEIVED THIS DOCUMENT AS PART OF MY APPLICATION TO RENT HOME _____.

I HAVE READ AND UNDERSTAND THE INFORMATION CONTAINED HEREIN, AND ACKNOWLEDGE THAT I WILL ONLY BE ACCEPTED FOR TENANCY IF I QUALIFY IN ACCORDANCE WITH THE ABOVE-STATED CRITERIA.

Signature: _____

Date: _____

² Civil Code Section 798.74 (in relevant part): "... the management shall notify the seller and the prospective homeowner, in writing, of either acceptance or rejection of the application, and the reason if rejected.

Herlong Mobile Home Park
 740-990 Arroyo Drive
 Herlong, CA 96113
 Phone: 530.827.2413

Space #	Number of Applicants:
<input type="checkbox"/> New Rental Agreement	<input type="checkbox"/> Addition to Rental Agreement
Total Monthly Space Fees: \$	

TS-WMC015

CREDIT APPLICATION

INSTRUCTIONS: Print legibly using blue or black ink. Every box of this Application must contain a response. If any section or portion thereof does not apply to you, you must write N/A in the box. Any field left blank will result in this Application being returned as "incomplete and unable to process".

APPLICANT INFORMATION		
Full Name:		
Phone:	Social Security or Tax ID #	
Alternate Phone:	Driver License #	State Issued:
Email (optional):	Date of Birth:	
Maiden or other name(s) used:		
Have you ever been evicted from a home/apartment or refused to pay rent when due? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you ever filed bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No When?		
Do you have any judgments, liens or collections against you? <input type="checkbox"/> Yes <input type="checkbox"/> No		

EMPLOYMENT / INCOME HISTORY			
Current Employer:		Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address:	City:	State:	Zip:
Position:		Start Date:	
Pay: \$	per <input type="checkbox"/> hour <input type="checkbox"/> week <input type="checkbox"/> month	Hours Per Week:	Position:
Position:	Phone:	Supervisor:	
CHECK APPLICABLE BOX AND COMPLETE BELOW TO ADD <input type="checkbox"/> Second Employer <input type="checkbox"/> Additional source of income <input type="checkbox"/> N/A			
Employer or Source:		Nature of Source:	
Address:	City:	State:	Zip:
Pay: \$	per <input type="checkbox"/> hour <input type="checkbox"/> week <input type="checkbox"/> month	Hours Per Week:	MUST INCLUDE WRITTEN VERIFICATION
Name of contact who can verify:		Phone:	

RESIDENTIAL HISTORY			
Current Address:		City:	State: Zip:
Landlord or Mortgage Co:		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with family/friend	
Landlord Daytime Phone:		Have you given notice? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Monthly Payment: \$		Move In Date:	Move Out Date:
Reason For Move:			
PREVIOUS ADDRESS IF TIME AT CURRENT ADDRESS IS LESS THAN 2 YEARS <input type="checkbox"/> N/A			
Address:		City:	State: Zip:
Landlord or Mortgage Co:		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with family/friend	
Landlord Daytime Phone:		Reason For Move:	
Monthly Payment: \$		Move In Date:	Move Out Date:

Applicant Name:	Space #	Herlong Mobile Home Park - TS-WMC015
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ADDITIONAL OCCUPANTS

Number of persons to occupy home including you: _____ **EVERYONE WHO WILL OCCUPY THE HOME WITH YOU MUST BE LISTED BELOW**

Name	Date of Birth	Relation

VEHICLE and PET INFORMATION

	Make & Model	Year	Color	License Plate #	State
Vehicle #1					
Vehicle #2					
Vehicle #3					
Vehicle #4					

DO YOU HAVE PETS: Yes No - IF YES COMPLETE A DESCRIPTION BELOW FOR EACH ANIMAL

Type of Animal:	Color:	Breed:	Weight:	lbs	Name:
Type of Animal:	Color:	Breed:	Weight:	lbs	Name:
Type of Animal:	Color:	Breed:	Weight:	lbs	Name:

EMERGENCY CONTACT INFORMATION

Name	Relation	Phone

I hereby submit application to rent the above-identified homesite/space for the purpose of occupying the home thereon. I acknowledge and agree that I may not occupy the homesite/space unless I am accepted, in writing, by Management, sign a rental agreement, and I or another person who has been accepted, in writing, by management and signs the rental agreement, and who will occupy the home on a full-time, ongoing basis, is listed as a registered owner on the HCD Certificate of Title. I understand that subletting is not permitted, except as provided in Civil Code §798.23.5, and declare that, except as otherwise provided by law, I do not intend to sublet all or any portion of the homesite/space. I further acknowledge and agree that the home on the homesite/space may not be changed without prior written approval from Management.

I declare that the information I have provided is true, accurate and complete, and acknowledge that this application may be rejected if any information is determined to be fraudulent, deceitful, or a concealment of material facts. I authorize Herlong Mobile Home Park, Waterhouse Management Corporation (WMC), and Inforex Data to verify all information provided, including, but not limited to, my credit history via the national credit bureaus and my creditors; my current/past tenancies (including payment history and conduct) via landlords, my current/past employment (including income verification) via employers; and my bank and personal references. I hold Herlong Mobile Home Park, WMC, and Inforex Data, their owners, employees, and my current/past landlords and employers harmless for all information provided and any action taken on the basis of that information. I authorize Inforex Data to obtain my Consumer Report and to provide a copy of the report to Herlong Mobile Home Park. I understand that I will receive a copy of the Consumer Report provided by Inforex Data with an Adverse Action Notice if my application is rejected on the basis of any information contained therein.

Signature: _____ Date: _____



It is illegal to withhold approval of any applicant based on the applicant's age (except as provided in Civil Code §798.76), gender, race, color, national origin, marital status, sexual orientation, source of income, disability, religion and/or political affiliation.

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PRIVACY STATEMENT

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires financial companies to tell consumers how your personal information is collected, shared and protected.

The following is an explanation of what Management does with your personal information.

PLEASE READ THIS NOTICE CAREFULLY

Your privacy is important to Management and we are committed to safeguarding all personal information we collect from you and about you. The information we collect comes from current and former employers, current and former landlords, a consumer reporting agency, your completed application for tenancy and any supplemental documents and information you provide to Management.

The types of information we collect include, but are not limited to:

- social security number or federal tax ID number • driver's license number • mortgage/rental history
- employment and income information • credit history and credit score • public records

The information is collected for the purpose of determining your ability to pay the rent and charges of the park, and to reasonably determine, based on prior tenancies, that you will comply with the rules and regulations of the park.

The information is used and stored in accordance with the *Fair Credit Reporting Act*¹ (FCRA) –a consumer protection law that regulates the activities of consumer reporting agencies and those who provide information to consumer reporting agencies, as well as users of consumer reports.

Management values your privacy and does not disclose your personal information, except as permitted by law when reasonably necessary to establish your identity while verifying your current and past employment and rental history, and to obtain a Consumer Report.

All of the information Management collects from you and about you will remain on file indefinitely. The information will not be shared with anyone after a decision to accept or reject your application has been made, except that a negative report affecting your credit record may be submitted to a consumer reporting agency if tenancy is established and you default on your rental obligations.

Procedural and electronic safeguards in compliance with federal standards are maintained to protect your personal information at all times, and access to all information is restricted to management-level employees of this Community and Waterhouse Management Corporation.

I RECEIVED THIS DOCUMENT AS PART OF MY APPLICATION TO RENT HOME _____.
I HAVE READ AND UNDERSTAND THE INFORMATION CONTAINED HEREIN.

Applicant: _____

Date: _____

¹ The FCRA is available at <http://www.ftc.gov/os/statutes/fcradoc.pdf>