rhp PROPERTIES | america's home

EQUAL HOUSING OPPORTUNITY

Residency Application

Community Name	Sales Person	Phone (w/area code)	Date

Site Address	Site #	City	State	Zip	Lot rent (w/o concession)*
					$ **per mo.**

APPLICANT INFORMATION

Name (Last, First, Middle)	Social Security Number

Date of Birth	E-mail address	Cell Phone #

CO- APPLICANT INFORMATION

Name (Last, First, Middle)	Social Security Number

Date of Birth	E-mail address	Cell Phone #

APPLICANT'S RESIDENCE HISTORY

Current Address

City	State	Zip

How long at this address?	____yrs____mos	**IF LESS THAN TWO (2) YEARS, LIST FORMER ADDRESS BELOW:**

Former Address

City	State	Zip

How long at this address?	____yrs____mos	

CO-APPLICANT'S RESIDENCE HISTORY

Current Address

City	State	Zip

How long at this address?	____yrs____mos	**IF LESS THAN TWO (2) YEARS, LIST FORMER ADDRESS**

Former Address

City	State	Zip

How long at this address?	____yrs____mos	

APPLICANT'S EMPLOYMENT HISTORY

Current Employer	How long? yrs mos
City/State	Phone (w/area code)
Occupation Full Time ☐ Part Time ☐	Gross income $ ____ per mo.

Current Employer (Secondary)	How long? yrs mos
City/State	Phone (w/area code)
Occupation Full Time ☐ Part Time ☐	Gross income $ ____ per mo.

CO- APPLICANT'S EMPLOYMENT HISTORY

Current Employer	How long? yrs mos
City/State	Phone (w/area code)
Occupation Full Time ☐ Part Time ☐	Gross income $ ____ per mo.

Current Employer (Secondary)	How long? yrs mos
City/State	Phone (w/area code)
Occupation Full Time ☐ Part Time ☐	Gross income $ ____ per mo.

APPLICANT'S OTHER INCOME

Notice: Income from alimony, child support, maintenance, and public support payments need not be revealed if you do not wish to have them considered as a basis for paying this obligation.

Monthly amount $ ____	Source
Monthly amount $ ____	Source

CO- APPLICANT'S OTHER INCOME

Monthly amount $ ____	Source
Monthly amount $ ____	Source

	Applicant	Co-Applicant
Has either of you applied for a credit under different name?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever been convicted of or plead guilty to a misdemeanor involving criminal sexual conduct?	☐ Yes ☐ No	☐ Yes ☐ No
Has either of you ever been convicted or plead guilty of a felony?	☐ Yes ☐ No	☐ Yes ☐ No

Please explain any "Yes" answers in the "Additional Comments" section on page 3.

ALL OTHER OCCUPANTS OF HOME Any occupants 18+ must sign this application			
Name	Relationship	Social Security #	Birth Date

PET INFORMATION				
Animal/Breed	Weight	License #	Sex of Animal?	Color/Distinctive Markings?

How did you hear about Bayshore Home Sales/Newbury Management?

- ☐ Apartments.com
- ☐ Bayshore Website
- ☐ Craigslist / KSL
- ☐ MH Village
- ☐ Newspaper / Print Advertising
- ☐ Newspaper / Print Advertising
- ☐ Outdoor Signs / Drive By
- ☐ Resident Referral
- ☐ Search Engine: Google, Bing, Yahoo
- ☐ Zillow

ADDITIONAL COMMENTS

INFORMATION SHARING DISCLOSURE AND CONSENT

In this Information Sharing Disclosure and Consent, ("Disclosure and Consent") the words "I", "me", "my" and "Tenant" means each person signing this Disclosure and Consent; the word "Home" means a manufactured home; "Retailer" means the company that is selling me a Home; "Lender" means any entity that offers loans to buy Homes; "Community" means the owner of the manufactured home land lease community where the Home is or will be located; the words "you" and "your" mean Retailer, Community and Lender, together and individually, as the case may be; and the word "Application" means any request for residency in the Community.

I specifically acknowledge and agree that: (1) all statements made in my Application, my lease and my purchase agreement with Retailer may be used by Lender to solicit a loan application; (2) you may verify or re-verify any information contained in an Application at any time by you, and either directly or through a credit reporting agency; (3) you will rely on the information contained in an Application, and I will update the information in the Application if any material facts change prior to closing; (4) you may release information from your records about your transactions and experiences with me: (a) to comply with a subpoena issued by any state or federal court or agency; and (b) so Lender may solicit loan applications.

I/we hereby declare that all statements made in this application are true and correct. I/we hereby authorize Bayshore Home Sales, Inc. and

Newbury Management, which is an agent acting on behalf of the lessor or ownership entity to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my/our application. I/we agree that verification or reverification of any information contained in this application may be made at any time by the Community either directly or through a credit reporting agency. I/we understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/salary details, vehicle records, licensing records, and/or any other information. I/we authorize Bayshore Home Sales, Inc. and Newbury Management to disclose such information, and all information in or related to this application, with each other and with other affiliated entities, for their everyday business purposes (but not marketing purposes). To exercise my/our right to limit the sharing of this information among Bayshore Home Sales, Inc., Newbury Management, and their affiliates at any time, I/we understand that I/we may send written instructions not to share this information to P.O. Box 339695, Farmington Hills, MI 48333. I/we hereby expressly release Bayshore Home Sales, Inc. and Newbury Management, which is an agent acting on behalf of the lessor or ownership entity, and any procurer or furnisher of such information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that my/our application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies. I/we authorize the Community to provide a photocopy of this application to others to prove my/our authorization for the release of information by others. The Community will rely on the information contained in this application; I/we agree to update the information if any material facts change prior to closing or occupancy. I/we authorize the Community to release the third parties any information necessary to monitor the status of the insurance sold to me/us to the extent permitted by law. This application is not a contract, lease, or a homesite reservation and gives me/us no rights of tenancy.

CALIFORNIA RESIDENTS ONLY – If you wish to receive a copy of your consumer credit report emailed to you, please enter your name and email address below. If you don't have an email address, please provide the mailing address you would like the report sent to:

Applicant Name: _____

Email Address: _____
or
Mailing Address: _____
Street Address
_____
City, State Zip

Applicant Name: _____

Email Address: _____
or
Mailing Address: _____
Street Address
_____
City, State Zip

*The amount of rent and other charges quoted at the time of this application may not be the actual amount which will be charged upon the signing of the lease as rent, fees, and charges may change subject to market conditions.

MICHIGAN RESIDENTS – A copy of "The Manufactured Home Buyer's and Resident's Handbook" has been provided.

NEW YORK RESIDENTS – In connection with your application for rental or lease, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the rental or lease for which application was made or for any other legitimate purpose associated with the account.

OHIO RESIDENTS - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

TEXAS RESIDENTS – Signing this acknowledgement indicates that you have had the opportunity to review the landlord's selection criteria. The tenant selection criteria may have included factors such as criminal history, credit history, current income, and rental history. If you do not meet this selection criteria, or if you provide inaccurate or incomplete information, your application may be rejected and your application fee will not be refunded.

WISCONSIN RESIDENTS – No provision of a martial property agreement (including a Statutory Individual Property Classification Agreement pursuant to Wis. Stat. 766.587), a unilateral statement under Wis. Stat. 766.59 or a court decree under Wis. Stat 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the credit is incurred.

COLORADO RESIDENTS – Per C.R.S. 38-12-903(3), application fee is determined based on the average cost of processing the rental application. The average is determined by averaging the anticipated expense of processing an application from a third-party vendor and the anticipated expense of staff processing an application. The average fee is either less than or equal to the actual cost of running the application. Per C.R.S. 38-12-904, the landlord will consider rental and credit history for seven (7) years immediately preceding the date

of the application. The minimum amount of income required to apply for residency is two hundred percent of the portion of the annual cost of rent that is to be paid by the prospective tenant. For tenants receiving assistance from a housing subsidy, credit score, adverse credit events, or lack of credit are not considered, unless required by Federal Law. If the landlord receives a consumer report for the prospective tenant, they will provide to the applicant. **BE ADVISED THAT YOU HAVE THE RIGHT TO DISPUTE THE ACCURACY OF THE CONSUMER REPORT WITH THE CONSUMER REPORTING AGENCY** pursuant to C.R.S 5-18-106. If you intend to dispute the accuracy of the report, please contact the consumer reporting agency via the methods described below**.**

TransUnion Consumer Relations
2 Baldwin Place P.O. Box 1000
Chester, PA 19022
Telephone Number [Toll-free]: (800) 888-4213

The landlord will consider criminal history, including any conviction, that occurred within five (5) years immediately preceding the date of application. The landlord will consider convictions regardless of time of conviction for (1) the unlawful distribution, manufacturing, dispensing, or sale of a material, compound, mixture, or preparation that contains methamphetamine, as described in section 18-18-405; (2) The unlawful possession of materials to make methamphetamine and amphetamine, as described in section 18-18-412.5; (3) Any offense that required the prospective tenant to register as a sex offender pursuant to section 16-22-103; or (4) Any offense described in part 1 or part 6 of article 3 of title 18.

Itemization:

Landlord's anticipated expense from third-party vendor:	$25.72
Landlord's anticipated expense for staff processing of application:	$10.00
Total:	$35.72

Applies to Colorado Rentals Only:

For prospective tenants of community owned homes or rentals, you have a right to provide to the landlord a portable tenant screening report, as defined in Section 38-12-902(2.5), Colorado Revised States, and if you provide this portable tenant screening report, the landlord is prohibited from charging a rental application fee or charging a fee for the landlord to access or use portable tenant screening report.

If you provide a portable tenant screening report, the report must be completed within the previous 30 days; must be provided directly from the consumer reporting agency or through a third-party website that regularly engages in the business of providing consumer reports and complies with all state and federal laws pertaining to use and disclosure of information contained in a consumer report by a consumer reporting agency; the screening report must be made available to the landlord at no cost to access or use; and you must provide a statement that there has been no material change in the information in the screening report, including the prospective tenant's name, address, bankruptcy status, criminal history, or eviction history since the report was generated.

Applicant's Signature	**Date**	**Co-applicant's Signature**	**Date**
Occupant's Signature (18 years of age or older)	**Date**	**Occupant's Signature** (18 years of age or older)	**Date**
Occupant's Signature (18 years of age or older)	**Date**	**Occupant's Signature** (18 years of age or older)	**Date**

The last four pages of the Residency Application Packet should be retained by the applicant for their information

Para información en español, visite 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 FCRA. **For more information, including information about additional rights, go to 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 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 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.

- **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 form 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).

- The following FCRA right applies with respect to nationwide consumer reporting agencies**:**

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE
  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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.

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 b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 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. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 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., Suite 8200 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Residency Application Approval Requirement

All applicants must submit the following documentation to the community office before a credit and background check can be completed by the corporate office:

1. A completed and signed residency application. Any occupants over the age of 18 who will be living in the home must also sign the application so that a background check can be performed.
2. Copies of valid government issued photo ID.
3. Copies of current proof of income

Credit

Credit is composed of three criteria. The applicant (with the exception of a current employee) must *pass all* of the following:

1. At least one of the applicants needs a FICO score of 550 or greater or a NCS/NCR designation.
    - FICO designations of NCR (No Credit Report) and NCS (No Credit Score) are approved.

2. Combined monthly income (as determined by submitting proof of income) must be greater than three times the site and home rent (if applicable)
    - *or* the applicant must show evidence of an available balance in a bank account that is equal to at least 12 months home and site rent and be willing to pre-pay six months rent in advance.
    - *or either the applicant or co-applicant must have a 700 credit or above credit score.*

3. If we become aware that the applicant has been evicted from **a RHP community** in the past, we will deny the applicant for residency.

Criminal

Applicants and occupants must pass a criminal background check.

****Residency Approvals are valid for six months.**

Rev 12/7/2023