Lakeway & Lakeway Annex Apartments

108 Lakeway Lane Bean Station, TN 37708

INSTRUCTIONS TO APPLICANT

Please fill out the application completely and return to the office black drop box or mail to the address above. If you need help in filling out this application, please ask the apartment manager.

NOTE: WE CANNOT ACCEPT INCOMPLETE APPLICATIONS FOR PROCESSING.

In addition to the forms enclosed we need:

- 1. Copies of birth certificates for all household members (if not available, written explanation)
- 2. Copies of Driver's License/ID for all adults
- 3. Income Verification: Copies of check stubs from the past 2 months, eligibility letters from social security or the Dept. of Human Services, etc.

OR

A copy of your income tax form (1040, 1040EZ, etc.) for year _____.

- 4. Copies of Social Security cards for all household members.
- 5. Most recent past 6 months of bank statements.

Applications are processed on a first come, first serve basis. Should you have any questions, you may call during office hours:

Property: Lakeway & Lakeway Annex

Phone Number: (865) 767-2676

Office Hours: Tuesdays & Thursdays 1:00 pm to 4:30 pm*

Manager may also be reached at (865) 828-3036 Mon & Wed 8:00 am - 4:30 pm

*Manager covers multiple properties and may be traveling between properties, so please leave a message so that we may return your call.

Thank you,

Management



RENTAL HOUSING APPLICATION

This is preliminary application for an apartment at <u>Lakeway/Lakeway Annex Apartments</u>. It holds no lease or rent obligations. All information will be verified by management prior to an applicant being placed on our waiting list for consideration. All applicants must meet established

	DATE:		
	Age:		
	Phone:		
State:	Zip:		
Married	Divorced	Widow	//Widower
Rela	tionship	Age	Sex
or disabled?	YES	NO	
canor or felony?	YES	NO	
P	Phone:		
	State:	Age: Phone: State: Zip: Married Divorced Relationship or disabled? YES anor or felony? YES	State: Zip:

B. PRESENT HOUSING INFORMATION

How long have you liv	red at your present address:		
If you presently rent, h	ow much if your rent?	per	
Landlord's Name:		Phone:	
Address:			
C. DEBTS			
List all current debts, includ Attach a separate sheet if ne	ing loans, credit purchases, c cessary.	eredit cards, hospital/doct	or bills, etc.
COMPANY/LENDER	AMOUNT OWED	PAYMENT	FREQUENCY
	y a debt, had a foreclosure, to neet of paper explaining the d		i judgement against you
D. REFERENCES			
List three (3) people not rela	ated to you by blood or marris	age whom we may contac	ct as references.
NAME	ADDRESS	S	TELEPHONE

E. IN	DIVIDUA	L INCOME	CALCULATION	
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™ T		•	C
Name:	** "	Age:	Sex:
	ity #:		Food Stamps? Yes No
I. Do you work? If so, list	t ALL employers and was	ges. Attach <u>60 days</u> of most rec	GROSS PAY FROM
EMPLOYER	TYPE OF WORK	HOW OFTEN PAID	CHECK STUB
•	it check (Social Security, ats or copies of 2 recent cl	SSI, VA, AFDC, Unemployme hecks and check stubs.	ent, Retirement, etc.)? Attach
WHO IS CHECK FROM?	TYPE OF CHECK	HOW OFTEN PAID	GROSS PAY
	stem printout, bank state	ony, or regular gifts of money? ements. HOW OFTEN PAID	FOR WHICH FAMILY MEMBER?
-	_	xs, Retirement, Additional Pro ns, bank statement, deeds, etc.	perty, or Other Assets? (Do
TYPE OF ASSET	NAME OF COMPANY	CURRENT VALUE	INTEREST EARNED
			EDOM ACCET
	OR BANK		FROM ASSET
	OK BANK		FROM ASSET
	OK BANK		FROM ASSET
			FROM ASSET
5. If you receive no incom		IF OVER 18, HOW LO	FROM ASSET ONG UNEMPLOYED?
5. If you receive no incom	ne, fill in the box below:	IF OVER 18, HOW LO	
5. If you receive no incom NAME I certify that the information listed is my principal reside	ne, fill in the box below: ARE YOU A MINOR? on about me in this applicate ence. If assistance is approximate the content of	IF OVER 18, HOW LO	ONG UNEMPLOYED? e and correct and that the addre (E rules and regulations. I am

 $\underline{\textit{Use one sheet for each family member}}, including those without income. Mark N/A for areas which are not applicable$

F. FAMILY INCOME CALCULATIONS

Number in Household	
Number with Income	
Number without Income	
	er County Dated
If there are assets, compare the current	alculations pages and convert to annual gross income. value of the asset to the actual income from the asset. 00 multiply the current value by the passbook rate to
Family Members with Income	Totals from Individual Income Calculation Sheets
	<u> </u>
	\$
	\$
	₽
	<u> </u>
	\$
	\$ \$

G. CERTIFICATION AND AGREEMENT

I certify that all the information above is complete, correct and true to the best of my knowledge. I understand that false or misleading information may result in the rejection of my application. I also understand that completion of this application in no way guarantees that I will receive rental housing. Further, I give permission to check any and all information and/or references contained herein, including but not limited to employers and landlords; and further, I also give permission to check my credit rating and the credit information contained herein either directly or through a credit reporting agency.

Applicant		Date	
Co-Applicant		Date	
RI	ETURN COMPLETED APPLIC	ATION AND ATTACHMENTS TO :	
	Lakeway	Apartments	
	108 Lak	eway Lane	
	Bean Stati	on, TN 37708	
Manager's Commer Prior Residence Ch Credit Check: Reference Check: Police Check:			
Disposition:	Approved/Date:		
	Disapproved/Date:		
	Notified Date:		
Manager's Signatur	e	Date	

Supplemental and Optional Contact Information for HUD-Assisted Housing Applicants

SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING

This form is to be provided to each applicant for federally assisted housing

Instructions: Optional Contact Person or Organization: You have the right by law to include as part of your application for housing, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your tenancy or to assist in providing any special care or services you may require. **You may update**, **remove**, **or change the information you provide on this form at any time.** You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name:			
Mailing Address:			
Telephone No:	Cell Phone No:		
Name of Additional Contact Person or Organization:			
Address:			
Telephone No:	Cell Phone No:		
E-Mail Address (if applicable):			
Relationship to Applicant:			
Reason for Contact: (Check all that apply) Emergency Unable to contact you Termination of rental assistance Eviction from unit Late payment of rent	Assist with Recertification P Change in lease terms Change in house rules Other:	rocess	
Commitment of Housing Authority or Owner: If you are approarise during your tenancy or if you require any services or special issues or in providing any services or special care to you.			
Confidentiality Statement: The information provided on this for applicant or applicable law.	rm is confidential and will not be discl	osed to anyone except as permitted by the	
Legal Notification: Section 644 of the Housing and Community requires each applicant for federally assisted housing to be offered organization. By accepting the applicant's application, the housing requirements of 24 CFR section 5.105, including the prohibitions programs on the basis of race, color, religion, national origin, sex age discrimination under the Age Discrimination Act of 1975.	d the option of providing information g provider agrees to comply with the on discrimination in admission to or	regarding an additional contact person or non-discrimination and equal opportunity participation in federally assisted housing	
Check this box if you choose not to provide the contact	information.		
Signature of Applicant		Date	

The information collection requirements contained in this form were submitted to the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). The public reporting burden is estimated at 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Section 644 of the Housing and Community Development Act of 1992 (42 U.S.C. 13604) imposed on HUD the obligation to require housing providers participating in HUD's assisted housing programs to provide any individual or family applying for occupancy in HUD-assisted housing with the option to include in the application for occupancy the name, address, telephone number, and other relevant information of a family member, friend, or person associated with a social, health, advocacy, or similar organization. The objective of providing such information is to facilitate contact by the housing provider with the person or organization identified by the tenant to assist in providing any delivery of services or special care to the tenant and assist with resolving any tenancy issues arising during the tenancy of such tenant. This supplemental application information is to be maintained by the housing provider and maintained as confidential information. Providing the information is basic to the operations of the HUD Assisted-Housing Program and is voluntary. It supports statutory requirements and program and management controls that prevent fraud, waste and mismanagement. In accordance with the Paperwork Reduction Act, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information, unless the collection displays a currently valid OMB control number.

Privacy Statement: Public Law 102-550, authorizes the Department of Housing and Urban Development (HUD) to collect all the information (except the Social Security Number (SSN)) which will be used by HUD to protect disbursement data from fraudulent actions.

HOME program Eligibility Release Form

Organization requesting release of information: Lakeway/Annex, 108 Lakeway Lane, Bean Station, TN (865) 767-2676 Date:

Purpose: Your signature on this HOME Program Eligibility Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named organization to obtain information from a third party relative to your eligibility and continued participation in the:

HOME Homeownership Program
HOME Rental Rehabilitation Program
HOME Homeowner Rehabilitation Program
HOME Rental New Construction Program

Privacy Act Notice Statement: The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant's eligibility in a HOME Program and the amount of assistance necessary using HOME funds. This information will be used to establish level of benefit on the HOME program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and local agencies when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

Instructions: Each adult member of the household must sign a HOME Program Eligibility Release Form prior to the receipt of benefit and on an annual basis to establish continued eligibility. Additional signatures must be obtained from new adult members whenever they join the household or whenever members of the household become 18 years of age.

Information Covered: Inquiries may be made about items initiated by applicant/tenant.

	Verification Required	Initials
Income (all sources)		
Assets (all sources)		
Child Care Expense		
Handicap Assistance Expense (if applicable)		
Medical Expense (if applicable)		
Federal Preferences		
Other Preferences		
Other (list)		
Dependent Deduction		
Full-Time Student Handicap/Disabled Minor Children		

Authorization: I authorize the above-named HOME Grantee and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.

I acknowledge that:

- (1) A photocopy of this form is as valid as the original
- (2) I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).
- (3) I have the right to copy information from this file and to request correction of information I believe inaccurate.
- (4) All adult household members will sign this form and cooperate with the owner in this process.

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQEUST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX FORM: MUST BE PREPARED AND SIGNED SEPARATELY.

Head of Household-Family Member HEAD	Other Adult Member of the Household #2
Signature:	Signature:
Print Name:	Print Name:
Date:	Date:
Other Adult Member of the Household #3	Other Adult Member of the Household #4
Signature:	Signature:
Print Name:	Print Name:
Date:	Date:



Lakeway & Lakeway Annex

108 Lakeway Lane Bean Station, TN 37708 Phone/Fax: (865) 767-2676

RELEASE AUTHORIZATION FORM

407 E. Main Street Morristown, TN 37814 Phone: (423) 586-1494 Fax: (423) 586-3605 Toll-Free: (800) 586-1494

> Alpine Village Auburn Hills

Afforda	ble Ho	ousina	Program
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Purpose : Your signature on this form authorizes the above-named organization to obtain information for eligibility verification, including but not limited to employment, income, assets, prior rental history, personal references, etc.

I hereby authorize the release of my information to the above-named organization including but not limited to the following: prior rental history, personal references, employment verification, income and asset verifications, etc.
Print Name:
Signature:
Date:

The individual named above is an applicant/tenant of a housing program that verifies income, assets, prior rental history, etc. to determine eligibility. Please provide the information requested on the Verification Form attached and return to our office. Your prompt response is crucial and greatly appreciated.
Sincerely,
Management



Autumn Village Breckenridge Beaver Run Brookvale Garden Brookwood Terrace The Commons Cambridge Cherry Hill College Park Dogwood Terrace I Dogwood Terrace II Dogwood Terrace III Douglas Residences Franklin Place Friendship Manor Greenbriar Village Greenbriar Village Annex Heritage Hills Heritage Oaks Heritage Oaks Annex Highland Manor Highland Manor II Holly Hills Holston Hills Lakeway Apartments Lakeway Annex Lakewood Village LeConte Terrace Lincoln Park Lincoln Park Annex McElhaney Glen Meadowood Park Mountain Grove Mill Creek Oak Hills Oak Hills Annex Park Place Park Place Annex Pleasant Hill Renaissance Square Roy J. Messer Sequoyah Village Springbrook Stanford Place Village Green Walnut Creek Westminster Place Woodland Park Woodland Place Woodridge Woodridge Annex



407 E. Main Street Morristown, TN 37814 Phone: (423) 586-1494 Fax: (423) 586-3605

Toll-Free: (800) 586-1494

Affordable Housing Program

FAIR CREDIT REPORTING ACT DISCLOSURE AND CONSENT FORM 15 U.S.C. § 1681b(b)(2)

I,, certify that <u>Douglas-Cherokee Economic Authority, Inc.</u> <u>Affordable Housing Program</u> disclosed to me that it may obtain a consumer report prepared by a consumer reporting agency for the purpose of evaluating me for a potential housing opportunity.
I understand that a consumer report may include, but is not limited to, information bearing on credit worthiness, credit standing, credit capacity, criminal background, character, general reputation, personal characteristics and or mode of living.
I,
**Is your credit frozen? Yes No
If yes, when it comes time to do your background check, you will need to unfreeze it in order for us to get the complete report. We will notify you when you need to unfreeze it.
order for as to get the complete report. We will notify you when you need to diffreeze it.
Name
Date
Social Security Number
Email
Date of Birth

Alpine Village Auburn Hills Autumn Village Breckenridge Beaver Run Brookvale Garden **Brookwood Terrace** The Commons Cambridge Cherry Hill College Park Dogwood Terrace I Dogwood Terrace II Dogwood Terrace III Douglas Residences Franklin Place Friendship Manor Greenbriar Village Greenbriar Village Annex Heritage Hills Heritage Oaks Heritage Oaks Annex Highland Manor Highland Manor II Holly Hills Holston Hills Lakeway Apartments Lakeway Annex Lakewood Village LeConte Terrace Lincoln Park Lincoln Park Annex McElhaney Glen Meadowood Park Mountain Grove Mill Creek Oak Hills Oak Hills Annex Park Place Park Place Annex Pleasant Hill Renaissance Square Roy J. Messer Sequoyah Village Springbrook Stanford Place Village Green Walnut Creek Westminster Place Woodland Park Woodland Place Woodridge

Woodridge Annex



Applicant's Copy

407 E. Main Street Morristown, TN 37814 Phone: (423) 586-1494 Fax: (423) 586-3605

Toll-Free: (800) 586-1494

Affordable Housing Program

NOTIFICATION LETTER

Date:	 _		
Name:	 		
Address:	 	 	
Dear:			

As part of the process evaluating you for a potential housing opportunity by Douglas-Cherokee Economic Authority, Inc. Affordable Housing Program, the Agency may receive and review consumer reports, which may include, among other things, criminal and credit background information. This housing decision may be made in whole or in part based upon the consumer report obtained from:

> Leasing Desk Screening 2201 Lakeside Blvd. Richardson, Texas 75082 (866) 934-1124 http://www.realpage.com/consumer-dispute

This letter is being given to you in compliance with the Fair Credit Reporting Act. Enclosed is a description of the summary of your rights under the Fair Credit Reporting Act.

If an adverse decision is made, you will have to respond to provide documentation that the information in your background check is incorrect. Please contact us at the number above.

Sincerely, Management





Alpine Village Auburn Hills Autumn Village Breckenridge Beaver Run Brookvale Garden **Brookwood Terrace** The Commons Cambridge Cherry Hill College Park Dogwood Terrace I Dogwood Terrace II Dogwood Terrace III Douglas Residences Franklin Place Friendship Manor Greenbriar Village Greenbriar Village Annex Heritage Hills Heritage Oaks Heritage Oaks Annex Highland Manor Highland Manor II Holly Hills Holston Hills Lakeway Apartments Lakeway Annex Lakewood Village LeConte Terrace Lincoln Park Lincoln Park Annex McElhaney Glen Meadowood Park Mountain Grove Mill Creek Oak Hills Oak Hills Annex Park Place Park Place Annex Pleasant Hill Renaissance Square Roy J. Messer Sequoyah Village Springbrook Stanford Place Village Green Walnut Creek Westminster Place Woodland Park Woodland Place

> Woodridge Woodridge Annex

Para informacion en espanol, visite <u>www.ftc.gov/credit</u> o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.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 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 identify 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.
- 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.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:

TYPE OF BUSINESS:	CONTACT:			
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357			
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 Complaints 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 703-519-4600			
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342			
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			