

Dear Applicant,

Welcome to CURRENTS. We are excited to process your application to become a part of our community. In filling out the application, please be sure to:

- List 3 consecutive years of verifiable rental/housing history; starting with current date and going back 3 full years List 3 consecutive years of verifiable income/employment history; starting with current date and going back 3 full years
- 2)
- 3) Fill out the application completely. Applicants are required to provide the contact information, to all references. Applicant is responsible to pay \$3.50 per contact information, not provided for on the application at the time of applying, to cover the cost incurred in obtaining the necessary information. Applicant is responsible to pay for any fees required in verifying employment or other verifications.

CURRENTS requires a copy of valid United States photo Identification and social security card at the time of applying.

In following these requests, your application may be processed. All information listed on or gathered as a result of the application will be verified and critiqued as per the Resident Selection Criteria. If undisclosed addresses are identified in the application processing, these addresses will also be required to be verified using additional information provided for by applicant. Additionally, if more than 3 years of employment/income and/or housing/rental history is provided by applicant, or identified during processing this information will also be verified. The information requirements will be the same of that of the originally required information. An application may take 5 business days to process. However, processing time may be extended or application may be denied due to delayed reference responses and/or incorrect or insufficient information provided by applicant.

After the completion of the application processing, a Predictive Factor Point Score will be used to determine application approval. Points are based on:

- Length of time at current residence 1)
- Length of time at present source of income 2)
- Percentage of earnings that will be needed to pay the monthly rental amount 3)
- 4) Credit record obtained from Rental History Reports 5)
- Meeting the Resident Selection Criteria

11-24 points scored: over one year at current residence with positive reference, over one year with present source of income, 29% or lower of earnings needed to pay monthly rental amount, as agreed – no late payments credit scoring 689 and above and meeting the Resident Selection Criteria, Management may approve.

9-10 points scored: one year or less at current residence with positive reference, one year or less at present source of income, 30% or more of earnings needed to pay monthly rental account, no credit record or an occasional late payment record. Management may require a High Risk Fee or for the applicant to obtain an immediate, family relative as a Guarantor. The Guarantor would need to apply, pay the Application Fee and qualify. The Guarantor may be approved with a point score totaling 11- 24 with positive references. An applicant scoring 9-10 points may be accepted with a High Risk Fee depending on the risk factors.

0-8 points scored: 36% or more of earnings needed to pay monthly rental account, a credit history of more than 2 accounts 60 days or more late, collections, write-offs, judgements, bankruptcies, or incomplete applications, falsification of the application, not meeting the Resident Selection Criteria, and/or an unfavorable landlord reference, inability to verify any portion of the application after a reasonable amount of time, require application to not be accepted. Applicants do not receive the option to obtain a Guarantor or utilize a High Risk Fee.

The \$55.00 application fee is non-refundable. The Minnesota state criminal background check is included in the \$55.00 Application Fee. For each additional state that applicant has resided in within the required three (3) years of housing history, there will be an additional fee of \$15.00 per state other than the listed states which outline the alternative amount of payment that is due. Please review the Criminal Background Check Fees for additional information regarding the associated charges.

You will be notified of the acceptance or denial of your application by telephone and/or U.S. Mail upon completion or discontinuation of the verification process. Also, acknowledge there will be a \$100.00 non-refundable application fee that will be automatically deducted from the Earnest Money Deposit, as compensation for cost incurred by Currents in application processing, for any application containing material misrepresentation.

Should you wish to obtain a copy of the credit report, you may contact:

Rental History Reports 7900 W. 78th Street Suite 400 Edina, MN 55439

Application Fee and Earnest Money Deposit must be submitted separately in check or money order form. If the application and earnest deposit is received together in a single payment method, (i.e. check, cashier's check, money order) the entire amount will be deposited within 24 hours after it is received and the Earnest Money Deposit will be refunded, less any incurred additional application fees or criminal background fees incurred, within 21 days of the denial of the application or kept as the security deposit on the apartment home with acceptance of the application.

Please understand that time of move in will be after 5:00 p.m. on designated date. Additionally, if applicant requests a change in the Rental Agreement, a \$50.00 processing fee is required to be paid at the time of request. No changes will be made without the required processing fee.

The following utilities are furnished: Gas, Water, Sewer, Trash (with exception). Also furnished are the following: Range, Refrigerator, Dishwasher, Disposal (some exception) and Window Coverings.

For your protection and the protection of your personal property, all Residents are required to have Renter's Insurance. Bring a copy of your policy with CURRENTS named as an additional insured no later than the date of move in. Please note that in accordance with the Rental Agreement, you will be **unable to move in** to your new apartment home without Proof of Renter's Insurance. Your new Rental Agreement reads as follows:

 18.) <u>LIABILITY OF RESIDENT AND AGENT</u>.
 b. Renter's Insurance. It is a condition of this Agreement that Resident acquires renters insurance prior to move-in and at the renewal of any insurance policy and/or Rental Agreement. Resident shall acquire and maintain in full force and effect a general liability insurance policy with respect to the Apartment, in addition to any and all garage and/or storage spaces rented, and the Community with Resident being the named insured and Agent listed as an additional insured under reasonable limits of liability not less than \$500,000 for injury/death to any more than one person and \$500,000 with respect to damage to property. Such policy or policies shall provide that ten (10) days written notice must be given to Agent prior to cancellation thereof. Resident must furnish evidence of such insurance coverage to Agent at the time this Rental Agreement is executed and, in any event, before Resident is permitted to move into the Apartment, at the time the Rental Agreement is renewed, when the policy is renewed and at any other time that proof of insurance is requested by Agent.

For each pet/animal listed on the Rental Agreement, the following are required and must be submitted to the Management Office at the time of the Resident Orientation Appointment.

- Veterinarian provided Proof of Vet Vaccinations
 - -Dog(s): Rabies, -Cat(s): Rabies
- Color Photograph of Pet(s)

- Veterinarian proof of noncommunicable disease, virus or parasites required annually
 Veterinarian provided Proof of Spaying or Neutering
- Dogs only: DNA swab, collar sizing and associated fees

Again, understand Residents will be unable to move in without proof of Renters Insurance and the required pet documents. A delay in the Move In Date due to failure to provide Proof of Renter's Insurance or pet related documents does not release financial responsibility as of the Rent Start Date as listed on the first (1st) page of the Rental Agreement.

APPLICATION FOR RENTAL

Date:	Requeste	ed possession date:	Unit number app	lying for:
1BR2BF	R3BR	What made you decide t	to rent here?	
APPLICANT'S	S NAME:	(Last Name)		
			(First Name)	(MI)
Social Securi	ity #:		Birthdate:	
Driver's Licer	nse #:		Stat	e:
HOUSING HIS	STORY:			
1) Present ad	dress:	(Street)	(0):	
Present phone	e#:	(Street) Email:	(City) (Sta Rent per mont	te) (Zip) h: \$
Actual dates y	ou have lived at t	nis address:	to	
Present Landle	ord's name:		Phone #: ()
Present Landlo	ord's address:	(Street)	(City) (Sta	ate) (Zip)
Relationship to	o Landlord: rish to move?			
Have you ever	r had complaints,	late rent, warning letters,	, or police calls to this address? Y	
		esidence by the Landlord	No Lease Expiration Da d? YesNo	
2) Previous a	address:	(Street)		
Rent per mont	th: \$	(Street) Actual dates you live	(City) (Sta ed at this address:	
Previous Land	llord's name:Phon	e #: ()	
Previous Land	llord's name:Phon llord's address:	(Street)	(City) (Sta	
Relationship to	o Landlord: nove?			(
Have you ever	r had complaints,	late rent, warning letters,	, or police calls to this address? Y	
		ment? Yes No esidence by the Landlorc	Lease Expiration Date d? Yes No	
3) Previous a	address:			
, Rent per mont	th: \$	(Street) Actual dates you live	(City) (Sta ed at this address:	te) (Zip) to
·			Phone #: ()
	llord's address:			ate) (Zip)
Relationship to	o Landlord:	· · · · · · · · · · · · · · · · · · ·		ate) (Zip)
Have you ever	r had complaints,		, or police calls to this address? Y	
		ment? Yes No esidence by the Landlorc	Lease Expiration Date d? Yes No	
			Phone #: ()
-				
Your position:		Act	ual dates of employment:	to
Employer's Ad	ldress:	(Street)	(City)	(State) (Zip)
Salary: \$	pei		r (circle one) How many hours per	
-	-	-	Phone #: (-
-				
-			ual dates of employment:	to
Employer's Ad	dress:	(Street)	(City)	(State) (Zip)
Salary: \$	pei	hour, week, month, year	(circle one) How many hours per w	veek do/did you work?
3) Additional	I Income: (assist	ance, disability)		
Contact perso	n to verify:		Phone #: ()
Amount: \$		per hour, week, montl	h, year (circle one)	
Start date of ir	ncome:	How long	will payments continue?	

ADDITIONAL HOUSING/EMPLOYMENT INFORMATION PLEASE UTILIZE THIS FORM IF ADDITIONAL SPACE IS NEEDED FOR HOUSING HISTORY AND/OR EMPLOYMENT HISTORY.

APPLICANT'S NAME:_____

HOUSING HISTORY: Address:
Actual dates you lived at this address:toRental Amount:
Landlord:Landlord's Phone:
Relationship to Landlord:
Roommates Names:
Did you fulfill your Rental Agreement? Yes No Was Rent ever paid late? Yes No
Were you asked to leave? YesNo If YES, please explain Reason for moving:
Police calls/Warnings/Violations: YesNoIf YES, reason:
HOUSING HISTORY: Address:
Actual dates you lived at this address:toRental Amount:
Landlord:Landlord's Phone:
Relationship to Landlord:
Roommates Names:
Did you fulfill your Rental Agreement? YesNo Was Rent ever paid late? YesNo
Were you asked to leave? YesNo If YES, please explain Reason for moving: If YES, please explain
Police calls/Warnings/Violations: Yes NoIf YES, reason:
HOUSING HISTORY: Address:
Actual dates you lived at this address:toRental Amount:
Landlord:Landlord's Phone:
Relationship to Landlord:
Roommates Names:
Were you asked to leave? YesNo If YES, please explain
Reason for moving:
Reason for moving: Police calls/Warnings/Violations: YesNoIf YES, reason:
EMPLOYMENT HISTORY:
Employer:
Employer's Address: Wage/Salary:Per Hour/Week/Month/Year (circle one)
Number of Hours Worked Per Week
Employment Status: Full Time/Part Time (circle one)
Temporary/Seasonal/Permanent (circle one)
Dates Employed Fromto
EMPLOYMENT HISTORY: Employer:Employer's Phone:
Employer's Address:
Wage/Salary:Per Hour/Week/Month/Year (circle one)
Number of Hours Worked Per Week
Employment Status: Full Time/Part Time (circle one)
Temporary/Seasonal/Permanent (circle one) Dates Employed Fromto
EMPLOYMENT HISTORY:
Employer's Address:
Employer's Address: Wage/Salary:Per Hour/Week/Month/Year (circle one)
Number of Hours Worked Per Week
Employment Status: Full Time/Part Time (circle one)
Temporary/Seasonal/Permanent (circle one)
Dates Employed Fromto

PERSONS THAT WILL OCCUPY THIS APARTMENT HOME:

	Age:	Birthday:		Relationship:		
Name:	Age:	Birthday:		Relationship:		
Name:	Age:	Birthday:		Relationship:		
Name:	Age:	Birthday:		Relationship:		
AUTOMOBILE:						
Make/Model:			Year:	Color:		
_icense #:			_Monthly Auto	Payments:		
Do you have any curr If yes, what and how	ent outstanding debt? \ much?	/esNo				
	ny or child support? Yes					
bankruptcies or judgn	ave you previously had on nents filed against you?	Yes No				
Do you have any pets f so, what types and	? YesNo how many?					
lf so, what types and Have you ever been o	? YesNo how many? convicted of a misdemea	anor or felony? Ye	sNo	_		
If so, what types and Have you ever been o Describe if yes: Have you or any pers	how many?	anor or felony? Ye	sNo			you/the
f so, what types and Have you ever been o Describe if yes: Have you or any pers YesNo Other names in which	how many?	anor or felony? Ye	sNo ome ever had a		ed against y	
f so, what types and Have you ever been o Describe if yes: Have you or any pers YesNo Other names in which Name 1:	how many? convicted of a misdemeat ons intending to occupy you have maintained a	anor or felony? Ye	sNo ome ever had a	– an Unlawful Detainer file	ed against y	
If so, what types and Have you ever been o Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT	how many? convicted of a misdemeat ons intending to occupy you have maintained a	anor or felony? Ye this Apartment Ho ccounts: Nam	sNo ome ever had a	– an Unlawful Detainer file	ed against y	
f so, what types and Have you ever been o Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT	how many? convicted of a misdemeat ons intending to occupy you have maintained a ACTS:	anor or felony? Ye	sNo ome ever had a	– an Unlawful Detainer file	ed against y	
f so, what types and Have you ever been of Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT Name of Emergency of Address: (Street	how many? convicted of a misdemeat ons intending to occupy you have maintained a ACTS: Contact: (1)	anor or felony? Ye this Apartment Ho ccounts: Nam	sNo ome ever had a	– an Unlawful Detainer file	ed against y	
f so, what types and Have you ever been o Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT Name of Emergency (Address: Phone #: ()	how many? convicted of a misdemeat ons intending to occupy you have maintained a ACTS: Contact: (1)	anor or felony? Ye this Apartment Ho ccounts:NamNamRelationship:	sNo ome ever had a e 2:	- an Unlawful Detainer file (First)	ed against y	
If so, what types and Have you ever been of Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT Name of Emergency (Address: Phone #: () Name of Emergency (how many? convicted of a misdemeat ons intending to occupy you have maintained a ACTS: Contact: (1)	anor or felony? Ye this Apartment Ho ccounts: Nam (Last)	sNo ome ever had a e 2:	- an Unlawful Detainer file (First)	ed against y	
Have you ever been on Describe if yes: Have you or any pers YesNo Other names in which Name 1: EMERGENCY CONT Name of Emergency of Address:	how many? convicted of a misdemeat ons intending to occupy you have maintained a ACTS: Contact: (1) Contact: (2)	anor or felony? Ye this Apartment Ho ccounts:NamNamRelationship:	sNo ome ever had a e 2: (City)	- an Unlawful Detainer file (First) (State) (First)	ed against y	(MI)

application is approved. Falsification of information will constitute the breach of all contracts. I hereby acknowledge and agree that all persons listed on this application may be contacted by the Agent and I have no objections in checking my application for the purposes of verification and credit processing. Acceptance or rejection of the applicant shall be based upon the information furnished and the availability of a rental unit and the Owner shall have absolute discretion to accept or reject my application. A non-refundable application fee of \$_______ is herewith made. An earnest money deposit of \$_______ is herewith made to hold the named apartment for my occupancy. The earnest money deposit shall apply on the security deposit called for in a Rental Agreement to be executed by the parties.

It is understood and agreed that the earnest money herewith deposited is to be held subject to approval of the application, by the Owner or it's Agents. In the event this application is not approved by the Owner or Agents, a refund of this earnest money deposit shall be made to the applicant(s) within twenty-one (21) days from date of refusal. It is understood that should applicant(s) fail to take occupancy after the Rental Application is approved by Owner or it's Agents, the applicant(s) shall forfeit all claims to this deposit and shall additionally be responsible for the term and obligations of the Rental Agreement signed. Applicant acknowledges the receipt of the introductory page of the Rental Agreement and Agrees to all fees and understands the requirements and consequential charges for failure to complete application completely and truthfully. It is also understood that there will be a \$100.00 non-refundable application fee for any application containing a material misrepresentation.

Date: _____ Applicant Signature: ____

Leasing Agent:

AUTHORIZATION OF RELEASE OF INFORMATION

CONSENT

I authorize and direct and Federal, State, or local agency, organization, business, or individual to release to and verify my application.

INFORMATION COVERED

I understand that, depending on project policies and requirements, previous or current information regarding me or my household may be needed. Verifications and inquiries that may be requested include but are not limited to:

Identity and Marital Status Medical or Child Care Allowances Residences and Rental Activity Employment, Income and Assets Credit and Criminal Activity

GROUP OR INDIVIDUAL THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information (depending on project requirements) include but are not limited to:

Previous Landlords (including Public Housing Agencies) Courts and Post Offices Schools and Colleges Law Enforcement Agencies Medical and Child Care Providers Retirement Systems Utility Companies Past and Present Employers Welfare Agencies State Unemployment Agencies Social Security Administration Support and Alimony Providers Veterans Administration Banks and other Financial Institutions Credit Providers and Credit Bureaus

CONDITIONS & GENERAL CONSENT

APPLICANT'S SIGNATURE

I hereby authorize the Agent, and any third party credit company or tenant screening company, to investigate my criminal history, employment and income history, and bank and credit history for the purpose of housing and/or employment, and continued eligibility for housing and/or employment, from the date this application is signed for as long as I remain a Resident of Currents. I authorize information to be provided to CURRENTS or Miramar, Inc. or any third party agent conducting screening or verification for so long as I remain a Resident of CURRENTS. This information may come from, but is not limited to: Credit bureaus; banks and other depository institutions; current and prior lenders, landlords, and current and former employers; federal or state records including state employment security agency records; county or state criminal records; or any other personal references or sources.

It is understood that a photocopy or facsimile copy of this form will serve as authorization. The original of this authorization is on file in the Management Office. I authorize CURRENTS and Miramar, Inc. to release information on this application, this release and authorization, and my housing information to any third party tenant screening company or credit bureau for as long as I have a Rental Agreement or occupancy with CURRENTS, and thereafter as needed for purposes of pursuing any amounts due from me under the Rental Agreement, or otherwise, or for purposes of providing a rental and credit reference, or such shorter period as may be required by law. I authorize CURRENTS and/or Miramar, Inc. to release my housing information to Rental History Reports.

Sigr	nature			Date	
Prin	t Name				
_	ECK IF ADDITIONAL	<u>- SEARCH REQUESTE</u> , Statewide	<u>ED</u>		
1. <u> </u>	City	State	2	City	State
3. <u> </u>	City	State	4	City	State