

## D&B Enterprises - Apartment Application Instructions

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- All possible occupants 18 or older are required to fill out both background checks (Ligonier Police Dept. and CCB/trak-1) per person and pay the required \$40.00 fee per person. This fee is non-refundable with no exceptions made. The following pages contain these forms.
- Apartment tours are only allowed after the background check forms have been completed and the background check fees are brought to the showing. If you then find that you do not desire the apartment you simply keep your forms and \$40.00 (per person). Completed background check forms and fees may also be submitted to the rental drop box, which is described on the “Current Tenants” page of the website.
- Any applications or background check forms with inaccurate or incomplete information will result in immediate applicant(s) rejection with no refund. Information obtained from a background check may prohibit apartment rental. A lease co-signer may be required if the background check indicates as such.
- A copy of the most recent and current employment pay-stub(s) and/or current proof of income is required per applicant and must show all sources of income.
- \$500.00 deposit per apartment and first week’s rent is due upon move-in.
- How did you hear about us and/or referring person: \_\_\_\_\_
- Type of apartment desired (circle one):      One Bedroom      Two Bedroom
- Move-in date desired: \_\_\_\_\_
- Reason for seeking an apartment from us: \_\_\_\_\_
- Background and other checks may take up to a week to complete. Do not contact us and do not ask employees at the Ligonier Liquor Store for updates or any other information. We will contact you as quickly as possible.

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If you and/or any other co-applicants are uncomfortable with any of these terms or questions then feel free to find an apartment elsewhere.

Applicant Signature \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_



**RENTAL APPLICATION & CONSENT TO PERFORM BACKGROUND CHECK  
CRAWFORDSVILLE CCB, INC.**

<b>Applicant Name – Last, First, Middle</b>		<b>Date of Birth</b>	<b>Social Security Number</b>	<b>Driver's License #</b>	
<b>Current Address</b>			<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Home Phone</b>	<b>Cell Phone</b>	<b>Reason for Moving?</b>			
<b>Landlord / Management Company</b>		<b>Phone</b>	<b>Rent Amount</b>	<b>How Long?</b>	
<b>Previous Address</b>			<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Landlord / Management Company</b>		<b>Phone</b>	<b>Rent Amount</b>	<b>How Long?</b>	
<b>MONTHLY INCOME (Employment, Housing Assistance, and other sources)</b>					
<b>Employer Name</b>		<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Employer Phone</b>	<b>Contact / Supervisor's Name</b>	<b>How Long?</b>	<b>Years in Field?</b>	<b>Gross Monthly Income</b>	
<b>Previous Employer Name</b>		<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Employer Phone</b>	<b>Contact / Supervisor's Name</b>	<b>How Long?</b>	<b>Reason for Leaving</b>		
<b>OTHER INCOME SOURCES (Housing Assistance, Alimony, Child Support, Education Assistance, Etc)</b>					
<b>Source</b>		<b>Amount Per Month</b>	<b>Contact Person</b>	<b>Contact Phone</b>	
<b>BANK REFERENCE (indicate bank and services used)</b>					
<b>Name of Institution</b>		<b>Account Number</b>	<b>Account Type</b>	<b>Balance</b>	<b>Phone Number</b>

Excluding minor traffic violations, Have you been convicted of any crime in the last ____ years? <b>Yes / No (circle one)</b>		Have you ever been evicted? <b>Yes / No</b>	
If yes, list all convictions in the last ____ years.			
Explanation:			
Explanation:			
Explanation:			
<b>MOTOR VEHICLE(s)</b>			
License Plate #		Make	Year
<b>List all occupants of unit other than applicant</b>		<b>Relationship</b>	<b>Age</b>

Management will grant equal opportunity to all persons regardless of race, creed, religion, gender, sexual orientation, national origin, familial status, marital status, status with regard to public assistance and/or disability.

**DISCLOSURE**

By signing below, you acknowledge and understand that in connection with your application for residential tenancy at \_\_\_\_\_, we may now, or at any time you are leasing from [LANDLORD/Crawfordsville CCB, Inc.], obtain a "consumer report" and/or an "investigative consumer report" on you from TRAK-1 TECHNOLOGY, a consumer reporting agency, or from any third party, in strict compliance with both state and federal law. A consumer report is any communication of information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used for purposes of serving as a factor in establishing your current and/or continuing eligibility for residential purposes. An investigative consumer report is obtained through personal interviews with individuals who may have knowledge of your character, general reputation, personal characteristics or mode of living. The consumer reports or investigative consumer reports may contain public record information which may be records, previous employment history, workers compensation claims history, social security traces, military records, professional licensure records, eviction records, drug testing, government records, and others. You further understand that these reports may include reasons for your evictions at other residential complexes, if applicable. You also acknowledge and understand that information from various federal, state, local and other agencies which contain information about your past activities will be requested. You are hereby notified that you have the right to make a timely request for a copy of the scope and nature of the above investigative background report and/or a complete copy of your consumer report contained in [LANDLORD/Crawfordsville CCB, Inc] files on you at the time of your request by providing proper identification and the payment of any legally permissible fees. You are further notified that, in the event you are denied tenancy, you will be provided the name address and telephone number of the consumer reporting agency and a description in writing of your rights under the Fair Credit Reporting Act. Correspondence to TRAK-1 TECHNOLOGY shall be directed to: Trak-1 Technology; Consumer Disputes; P.O. Box 52028; Tulsa, Oklahoma, 74152; 918-779-7000.

**THE FAIR CREDIT REPORTING ACT GIVES YOU SPECIFIC RIGHTS IN DEALING WITH CONSUMER REPORTING AGENCIES. YOU WILL BE GIVEN A SUMMARY OF THESE RIGHTS TOGETHER WITH THIS DOCUMENT.**

**AUTHORIZATION**

By signing below, you hereby authorize, without reservation, TRAK-1 TECHNOLOGY or any third party contacted by this organization to furnish the above-mentioned and requested information. You further authorize ongoing procurement of the above-mentioned information, reports and records at any time during your residential tenancy or in the course of considering you for residential tenancy. You also agree that a fax or photocopy of this authorization with your signature is accepted as having the same authority as the original. You further authorize and request without reservation, any present or former employer, landlord, school, police department, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish Crawfordsville CCB, Inc with any and all background information in their possession regarding you, so that your residential tenancy qualifications may be evaluated and/or reassessed.

**ACKNOWLEDGEMENT OF RECEIPT OF SUMMARY OF RIGHTS**

By signing below, you certify: (1) that you have read and fully understand this disclosure and authorization: (2) that all of the information you are providing is true, complete, correct and accurate; and (3) that you acknowledge that you have received the attached summary of your rights under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.). The following is information required in order for (LANDLORD/Crawfordsville CCB, Inc.) to obtain a complete consumer report.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Applicant (Print Name) \_\_\_\_\_

Applicant Signature \_\_\_\_\_

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) 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](http://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](http://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

2705 East 21<sup>st</sup> Street – Tulsa, Oklahoma 74114 – Ph. (918) 779-7000 – [www.trak-1.com](http://www.trak-1.com)

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](http://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](http://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](http://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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
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



**AUTHORIZATION FOR LANDLORD / CRAWFORDSVILLE CCB, INC.  
TO ACCESS CONSUMER REPORTS**

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PRINT FULL LEGAL NAME (First, Full Middle Name, Last Name)

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STREET ADDRESS

---

CITY STATE ZIP

---

SOCIAL SECURITY NUMBER / / Date of Birth

---

DRIVER'S LICENSE NUMBER ISSUING STATE

---

OTHER OR FORMER NAMES (aka, maiden names, married names, surnames etc.)

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CONSUMER'S SIGNATURE / / DATE



Check this box if you are a Minnesota, Oklahoma, or California applicant, and you would like to receive a copy of your consumer report, if one is obtained. For California applicants only: a copy of your report will be sent to you by the above-referenced landlord/residential company within three business days beginning on the date of receipt by the landlord/residential company. For Minnesota applicants only: the consumer reporting agency shall furnish a copy of your consumer report within twenty-four hours of providing it to the above-referenced landlord/residential company. For Oklahoma applicants only: the consumer reporting agency shall furnish a copy of your consumer report.

### **NOTICE TO CALIFORNIA APPLICANTS ONLY**

Pursuant to § 1786.22 of the California Civil Code, you may view the file maintained on you by Trak-1 Technology during normal business hours. You may also obtain a copy of this file, either in person or by mail, by submitting proper identification and paying the costs of duplication services. You may also receive a summary of the file by telephone upon production of adequate identification. Trak-1 is required to have trained personnel available to explain your file to you and any coded information contained therein. You may appear in person alone, or with another person of your choice, provided that this additional person furnishes proper identification.

#### **CALIFORNIA CIVIL CODE § 1786.22**

§ 1786.22. (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.

(b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:

(1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.

(2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.

(3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

(c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.

(d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.

(e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.

(f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification.

An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.



Chief of Police  
Bryan K. Shearer

**Ligonier City Police Department**  
301 S.Cavin Street  
Ligonier, Indiana 46767  
Phone (260)894-4111 Fax (260-894-3999)

Detective/Sgt.  
Gary J. Cox

CRIMINAL BACKGROUND REQUEST FORM

Requested by: \_\_\_\_\_  
*Agencies/Organizations/Person*

Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_ Fax#: \_\_\_\_\_

Criminal Background Check for:

Name \_\_\_\_\_  
*First Middle Last*

(If married please include a maiden name if applicable) \_\_\_\_\_

Current Address: \_\_\_\_\_  
*Street City State Zip*

Previous Address: \_\_\_\_\_  
*Street City State Zip*

Previous Address: \_\_\_\_\_  
*Street City State Zip*

Date of Birth: \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Drivers License Number/State Issue \_\_\_\_\_  
&/or

Identification Number /State Issue \_\_\_\_\_

Height: \_\_\_\_\_ Weight: \_\_\_\_\_ Hair: \_\_\_\_\_ Eyes:  
\_\_\_\_\_

Sex: \_\_\_\_\_ Race: \_\_\_\_\_

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I, \_\_\_\_\_ authorize Ligonier City Police to release my  
(Name- please print)

Criminal History Record to \_\_\_\_\_  
(Agency, Organization, Person)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)