



**Cobble Creek Apartments**

140 Cobble Creek Drive  
Grayling, MI 49738  
P: 989-348-3150 F: 989-400-4763

Dear Applicant,

I am sorry we were not here to meet you, please take an application for Cobble Creek Apartments.

In order to be considered for occupancy, all information must be completely filled out on the application. If it does not apply please put N/A. Your name will be placed on our waiting list as soon as the application is received.

When we have an apartment coming available, we will contact you to begin the verification process. At that time we will need a \$15.00 per adult applicant for a processing fee (check or money order). Your application will not be processed without the fee.

Please call our office at (989) 348-3150 if you have any questions.

Thank you

Cobble Creek Apartments

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For Office Use Only	Date Rec'd	Time Rec'd	Initials
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## Preliminary Rental Application Rural Development Financed Properties

Please note that this is a preliminary application and gives no lease or rent rights.

Community Cobble Creek Office Phone ( 989) 348-3150 Date \_\_\_\_\_

Unit Size                    1        2        3                    Unit Type: Apartment

Would you or a member of your household benefit from the design features of a barrier free unit? **Yes** or **No**

Applicant: \_\_\_\_\_ Email \_\_\_\_\_ Phone (    ) \_\_\_\_\_

Co-Applicant: \_\_\_\_\_ Email \_\_\_\_\_ Phone (    ) \_\_\_\_\_

Current Marital Status:  Unmarried  Married  Widowed  Separated  Divorced

Do you have any pets:  No  Yes. If yes, please list type of pet: \_\_\_\_\_

How were you referred to our community? \_\_\_\_\_

### Applicant's History

*If you have resided at additional addresses within the past five (5) years, please attach Previous Address Information on a separate sheet.*

Applicant:	Co-Applicant
<p><b>Current Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Current Landlord: _____                              Address: _____                              Phone _____</p>	<p><b>Current Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Current Landlord: _____                              Address: _____                              Phone _____</p>
<p><b>Previous Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Previous Landlord: _____                              Address: _____                              Phone _____</p>	<p><b>Previous Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Previous Landlord: _____                              Address: _____                              Phone _____</p>
<p><b>Previous Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Previous Landlord: _____                              Address: _____                              Phone _____</p>	<p><b>Previous Address:</b> _____            Date: From _____ Rent: \$ _____                      To: _____            Reason for Moving: _____            Previous Landlord: _____                              Address: _____                              Phone _____</p>

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Please list all persons that will occupy the residence.

<u>Name</u> (First, Middle Initial, Last)	<u>Maiden Name</u> (If Applicable)	<u>Date of Birth</u>	<u>Relationship of Head</u> <u>Of Household</u>	<u>Social Security</u> <u>Number</u>
1.			Head of Household	
2.				
3.				
4.				
5.				
6.				

<b>Employment</b>	
<u>Applicant</u>	<u>Co-Applicant</u>
Employer: _____	Employer: _____
Address: _____	Address: _____
Phone: _____	Phone: _____
Length of Employment: _____	Length of Employment: _____
Position Held: _____	Position Held: _____
Salary/Wage: _____ Per: _____	Salary/Wage: _____ Per: _____
Supervisor: _____	Supervisor: _____
Status: _____ Full-Time: _____ Part-Time: _____	Status: _____ Full-Time: _____ Part-Time: _____
List average hours per week worked: _____	List average hours per week worked: _____

Total household income from all other sources (i.e. social security pension, child support, Section 8 Certificate, etc):

Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
 Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
 Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Do you or any member of your household engage in current illegal use or illegal distribution of a controlled substance or have you previously been convicted of the same?  Yes  No

If you answered "yes" to the above question, have you successfully completed a controlled substance abuse program or are you presently enrolled in such a program?  Yes  No

If "yes", please explain: \_\_\_\_\_

Have you or any member of your household ever been convicted of a crime, felony, misdemeanor?  Yes  No

If "yes", please explain: \_\_\_\_\_

Have you ever received an eviction notice from your current or prior landlord?  Yes  No

If "yes", please explain: \_\_\_\_\_

Have you ever had a Landlord / Tenant Judgment / Order or Settlement Agreement entered against you by any court with regard to your previous residency?  Yes  No

If "yes", please explain: \_\_\_\_\_

Do you, or anyone in your household, or guests, smoke or intend to smoke?  Yes  No

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Provide asset information below:

Type of Assets	Name of Bank, Stock or Bond	Account Number	Balance/ Current Value	Rate of Interest	Dividend	Real Estate
1.						
2.						
3.						
4.						
5.						

Have you disposed of any assets in the last two years? **Yes** or **No**

If "yes", please list asset and value received: \_\_\_\_\_

Do you own a car? \_\_\_\_\_ Model/Year \_\_\_\_\_ License # \_\_\_\_\_

Do you own a second car? \_\_\_\_\_ Model/Year \_\_\_\_\_ License # \_\_\_\_\_

Are you a student? **Yes** or **No** If yes:  Part-time student  Full-time student

Are any members of your household full-time students? **Yes** or **No**

Have you or any member of your household lived in subsidized housing? **Yes** or **No**

If "yes", when and where? \_\_\_\_\_

Have you ever committed fraud in a subsidized housing program or been requested to repay money for knowingly misrepresenting information for such housing programs? **Yes** or **No**

If "yes", please explain: \_\_\_\_\_

**ADJUSTMENTS FOR INCOME:**

Some applicants may qualify for a medical adjustment or other income adjustment. Do you qualify for any of the following:

Are you disabled or over the age of 62 years?  Yes  No.  
 If yes, do you have medical expenses that are not covered by insurance?  Yes  No

Do you pay childcare expenses that allow you to work or attend school?  Yes  No

Do you pay expenses for care of an individual with disabilities that allow you to work?  Yes  No

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## RACE AND ETHNIC DATA REPORTING Rural Development Financed Properties

The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government, acting through the Rural Housing Service that the Federal laws prohibiting discrimination against tenant applications on the basis of race, color, national origin, religion, sex, familial status, age, and disability are complied with. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the owner is required to note the race, ethnicity, and sex of individual applicants on the basis of visual observation or surname.

<b><u>APPLICANT</u></b>	<b><u>CO-APPLICANT</u></b>
<p><b><u>ETHNICITY:</u></b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><b><u>RACE (Mark one or more):</u></b></p> <p><input type="checkbox"/> (1) American Indian/Alaska Native</p> <p><input type="checkbox"/> (2) Asian</p> <p><input type="checkbox"/> (3) Black or African American</p> <p><input type="checkbox"/> (4) Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> (5) White</p> <p><b><u>GENDER:</u></b></p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p>	<p><b><u>ETHNICITY:</u></b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><b><u>RACE (Mark one or more):</u></b></p> <p><input type="checkbox"/> (1) American Indian/Alaska Native</p> <p><input type="checkbox"/> (2) Asian</p> <p><input type="checkbox"/> (3) Black or African American</p> <p><input type="checkbox"/> (4) Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> (5) White</p> <p><b><u>GENDER:</u></b></p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p>

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## DISCLOSURE UNDER FAIR HOUSING REPORTING ACT AND AUTHORIZATION

KMG Prestige, Inc., Affinity Property Management, LLC. and/or Cobble Creek Apartments is requesting a copy of your Consumer Report or Credit Report to assist it in its consideration for:

- Employment purposes, or  
 Housing at Cobble Creek Apartments

We are required as part of our screening process to secure a Consumer Report on you to assist us in our determination. Under the Fair Credit Reporting Act, 15 U.S.C.A. 1681 et seq. we must first seek your written consent to obtain your consumer or credit report. The information obtained will not be used in violation of any applicable Federal or State law.

Pursuant to the Fair Credit Reporting Act, 15 U.S.C.A. 1681a the following definitions are provided to you:

“Consumer” means an individual.

“Consumer Report” means any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer’s eligibility for a) credit or insurance to be used primarily for personal, family, or household purposes; b) employment purposes; or c) any other purpose authorized in the act.

“Investigative Consumer Report” means a consumer report or portion thereof in which information on a consumer’s character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the consumer reported on or with others with whom he is acquainted or who may have knowledge concerning any such items of information.

“Employment Purposes” means a report for the purpose of evaluating a consumer for employment, promotion, reassignment or retention as an employee.

“Adverse Action” means (i) a denial of employment or any other decision for employment purposes that adversely affects any current or prospective employee; (ii) a denial or cancellation of, an increase in any charge for, or any other adverse or unfavorable change in the terms of credit or any license or other reasons described in section 168b(a)(3)(D) of the Act; or (iii) an action or determination that is made in connection with an application that was made by, or a transaction that was initiated by, any consumer, or in connection with a review of an account under the act and adverse to the interests of the consumer.

In accordance with the company policy we must obtain your consent in writing authorizing us to obtain a “Consumer Report” and/or Investigative Report on you for **employment** purposes. Upon receipt of your written authorization, we will obtain the written report. If we consider any information in that report which directly and adversely affects you in our employment related decision, you will be provided with a copy of the Consumer Report and a summary of your rights under the FCRA before a decision is final. Alternatively, you may contact the Federal Trade Commission about your rights under the Fair Credit Reporting Act.

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If we are obtaining a "Credit Report" with respect to your application for **housing**, and should your application be rejected due to information contained on your credit report you will be provided with the name and address of the local credit bureau where within sixty (60) days of rejection, you can obtain a free copy of your credit report, dispute it's accuracy, and provide a consumer statement describing your position if you dispute the credit report. Pursuant to the Fair Debt Credit Reporting Act you will have the right to put into your report a statement explaining your position on the item under dispute. For further information, contact your State or Local consumer protection agency or your State Attorney General's office.

**I have read the foregoing information referred to as a Fair Credit Reporting Disclosure and now hereby authorize KMG Prestige, Inc., Affinity Property Management, LLC., and/or Cobble Creek Apartments to obtain a Consumer Report, Credit Report or Investigative Report on me from a consumer reporting agency or company for:**

- Employment purposes
- Housing purposes
- Both

**I understand that KMG Prestige, Inc., Affinity Property Management, LLC., and/or the Apartment Community referenced above will rely upon the information contained in the report. I further understand that I have rights to dispute any adverse decision which may be made against me by I understand that KMG Prestige, Inc., Affinity Property Management, LLC., and/or the Apartment Community as set forth in the disclosure that I may seek additional advice or assistance from my local consumer protection agency or Attorney General's office.**

**I acknowledge that I have received a copy of this document for my records.**

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

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## AUTHORIZATION FOR CRIMINAL HISTORY CHECK

**NOTICE TO APPLICANTS:** The information requested below is for the sole purpose of conducting a background investigation, which includes, among other things, a criminal conviction check. The existence of a prior criminal conviction will not necessarily make you ineligible for housing with KMG Prestige. It is KMG Prestige's policy to evaluate any adverse information obtained in the background investigation based on a range of factors including, but not limited to rental history. Information regarding age, sex and race will not be a factor in any housing decision.

<b>Full Name</b> <i>(no nicknames)</i> _____					
<b>Maiden Name(s), Nickname(s), Other Name(s)</b> <i>(please include dates used)</i> _____			<input type="checkbox"/> <b>Male</b>	<input type="checkbox"/> <b>Female</b>	
<b>Social Security Number</b> _____		<b>Date of Birth</b> _____			
<b>Driver's License Number</b> _____		<b>State</b> _____			
<b>Is Your Driver's License Valid?</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No	⇒ <i>Please give details</i>	
<b>All addresses for the last 7 years:</b> <i>(Street / City / County / State / Years From-To)</i>					
In the event you do not remember the exact street address, please include a city, state and the approximate dates of residence.					
	<b>Street Address</b>	<b>City</b>	<b>County</b>	<b>State</b>	<b>Years From-To</b>
1.	_____ /	_____ /	_____ /	_____ /	_____ /
2.	_____ /	_____ /	_____ /	_____ /	_____ /
3.	_____ /	_____ /	_____ /	_____ /	_____ /
4.	_____ /	_____ /	_____ /	_____ /	_____ /
5.	_____ /	_____ /	_____ /	_____ /	_____ /
6.	_____ /	_____ /	_____ /	_____ /	_____ /
<b>List ALL States you have ever resided in:</b>					
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
(attach additional pages if necessary)					

I expressly authorize all personnel, schools, companies, corporations, credit bureaus and law enforcement agencies to supply any and all information concerning my qualifications for employment positions applied for and the information given by me herein. In consideration for being considered for housing, I release KMG Prestige, related entities, as well as any individual or entity providing information, from any and all liability in connection with any inquiries and investigations made, information they give and any decisions made or action taken concerning my employment based on such information. I also do not require a copy of any disclosure of the nature and scope of the investigation. I understand that any offer of apartment rental from KMG Prestige is based upon my successful completion of the background screening. I also understand that I have a right to review all disputed information and to follow up with the law enforcement agency to clear up any discrepancies. This authorization is good for one year from the date of signing.

<b>X</b>		
	Signature	Date





# Rural Housing and Community Programs

## ***Things You Should Know About USDA Rural Rental Housing***

***Don't risk losing your chances for federally assisted housing by providing false, incomplete, or inaccurate information on your application or recertification***

### ***Penalties for Committing Fraud***

You must provide information about your household status and income when you apply for assisted housing in apartments financed by the U.S. Department of Agriculture (USDA). USDA places a high priority on preventing fraud. If you deliberately omit information or give false information to the management company on your application or recertification forms, you may be:

- Evicted from your apartment;
- Required to pay all the extra rental assistance you received based on faulty information;
- Fined;
- Put in prison and/or barred from receiving future assistance.

*Your State and local governments also may have laws that allow them to impose other penalties for fraud in addition to the ones listed here.*

### ***How To Complete Your Application***

When you meet with the landlord to complete your application, you must provide information about:

- **All Household Income.** List all sources of money that you receive. If any other adults will be living with you in the apartment, you must also list all of their income. Sources of money include:
  - Wages, unemployment and disability compensation, welfare payments, alimony, Social Security benefits, pensions, etc.;
  - Any money you receive on behalf of your children, such as child support, children's Social Security, etc.;
  - Income from assets such as interest from a savings account, credit union, certificate of deposit, stock dividends, etc.;
  - Any income you expect to receive, such as a pay raise or bonus.
- **All Household Assets.** List all assets that you have. If any other adults will be living with you, you must also list all of their assets. Assets include:
  - Bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc.;
  - Any business or asset you sold in the last 2 years for less than its full value, such as selling your home to your children.
- **All Household Members.** List the names of all the people, including adults and children, who will actually

live with you in the apartment, whether or not they are related to you.

### ***Ask for Help if You Need It***

If you are having problems understanding any part of the application, let the landlord know and ask for help with any questions you may have. The landlord is trained to help you with the application process.

### ***Before You Sign the Application***

- Make sure that you read the entire application and understand everything it says;
- Check it carefully to ensure that all the questions have been answered completely and accurately;
- Don't sign it unless you are sure that there aren't any errors or missing information.

By signing the application and certification forms, you are stating that they are complete to the best of your knowledge and belief. Signing a form when you know it contains misinformation is considered fraud.

- The management company will verify your information. USDA may conduct computer matches with other Federal, State or private agencies to verify that the income you reported is correct;
- Ask for a copy of your signed application and keep a copy of it for your records.

### ***Tenant Recertification***

Residents in USDA-financed assisted housing must provide updated information to the management company at least once a year. Ask your landlord when you must recertify your income.

You must **immediately** report:

- Any changes in income of \$100 or more per month;
- Any changes in the number of household members.

For your annual recertification, you must report:

- All income changes, such as increases in pay or benefits, job change or job loss, loss of benefits, etc., for any adult household member;
- Any household member who has moved in or out;
- All assets that you or your adult housemates own, or any assets that were sold in the last 2 years for less than their full value.

## Avoid Fraud, Report Abuse

Prevent fraudulent schemes through these steps:

- Don't pay any money to file your application;
- Don't pay any money to move up on the waiting list;
- Don't pay for anything not covered by your lease;
- Get receipts for any money you do pay;
- Get a written explanation for any money you are required to pay besides rent, such as maintenance charges.

**Report Abuse:** If you know anyone who has falsified an application, or who tries to persuade you to make false statements, report him or her to the manager. If you cannot report to your manager, call your local or state USDA office at 1 (800) 670-6553, or write: USDA, STOP 0782, 1400 Independence Ave., SW, Washington, DC 20250.

### If You Disagree With a Decision

Tenants may file a grievance in writing with the complex owner in response to the owner's actions, or failure to act, that result in a denial, significant reduction, or termination of benefits. Grievances may also be filed when a tenant disputes the owner's notice of proposed adverse action.

### Notice of Adverse Action

The complex owner must notify tenants in writing about any proposed actions that may have adverse consequences, such as denial of occupancy and changes in the occupancy rules or lease. The written notice must give specific reasons for the proposed action, and must also advise tenants of the "right to respond to the notice within 10 calendar days after the date of the notice" and of "the right to a hearing." Housing complexes in areas with a concentration of non-English-speaking people must send notices in English and in the majority non-English language.

### Grievance Process Overview

USDA believes that the best way to resolve grievances is through an informal meeting between tenants and the landlord or owner. Once the owner learns about a tenant grievance, the process should begin with an informal meeting between the two parties. Owners must offer to meet with tenants to discuss the grievance within 10 calendar days of receipt of the complaint. USDA encourages owners and tenants to try to reach a mutually satisfactory resolution to the problem at the meeting.

\_\_\_\_\_  
Resident/Applicant Signature      Date

\_\_\_\_\_  
Resident/Applicant Signature      Date

If the grievance is not resolved, the tenant must request a hearing within 10 days of receipt of the meeting findings. The parties will then select a hearing panel or hearing officer to govern the hearing. All parties are notified of the decision 10 days after the hearing.

## When a Grievance Is Legitimate

The landlord must determine if a grievance is within the established rules for the program. For example, "I want to file a complaint because the manager doesn't speak to me" is not a legitimate complaint. However, "I want to file a complaint because the manager isn't maintaining the property according to USDA guidelines" is a legitimate complaint. Below are examples of cases in which tenants may and may not file a complaint.

A complaint may not be filed with the owner/management if:	A complaint may be filed with the owner/management if:
USDA has authorized a proposed rent change.	There is a modification of the lease, or changes in the rules or rent that are not authorized by USDA.
A tenant believes that he/she has been discriminated against because of race, color, religion, national origin, sex, age, familial status, or disability. Discrimination complaints should be filed with USDA and/or the Department of U.S. Housing and Urban Development (HUD), not with the owner/management.	The owner or management fails to maintain the property in a decent, safe, and sanitary manner.
The complex has formed a tenant's association and all parties have agreed to use the association to settle grievances.	The owner violates a lease provision or occupancy rule.
USDA has required a change in the rules and proper notices have been given.	A tenant is denied admission to the complex.
The tenant is in violation of the lease and the result is termination of tenancy.	
There are disputes between tenants that do not involve the owner/management.	
Tenants are displaced or other adverse effects occur as a result of loan prepayment.	

PA 1998  
December 2008

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*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov)."*