



Equal Housing: Hunter's Ridge Apartments does not discriminate on the basis of race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge, source of income, gender identity or housing status.

Application for Residency: An application must be completed and maintained for each person residing in a unit that is 18 years or older.

Step 1. Pre-Qualification Criteria

Rental History: Two (2) years of rental/resident history will be verified on present and previous residency. A positive record of prompt monthly payment, sufficient notice, and no remaining balance due is expected.

Co-Signers: In the event a co-signer is required, he or she must complete an Application and meet Hunter's Ridge Apartments criteria. Co-signers are fully responsible for the Lease Agreement and addendums at the residents' default.

Income Requirements for Leaseholders and Co-Signers: One (1) year of income history will be verified. Applicants may be required to meet an income requirement equal to two times the full market rent. Verification of such can be provided in part with 2-3 recent paycheck stubs. Other sources of income such as child support, Social Security, Disability income, etc. will also require supported documentation. Self-Employed applicants must provide the previous years Certified Tax Return.

Credit History for Leaseholders and Co-Signers: An unsatisfactory credit report can disqualify an applicant from renting in our community. There may be factors on your credit report that make it necessary to decline the application or approve it with a co-signer or a security deposit. An applicant that is declined is encouraged to obtain a copy of the credit report for review and correct any inaccurate information that may be on the report. Applicants are welcome to resubmit an application (subject to fees).

Step 2. Background Check

Once an applicant has passed the pre-qualification criteria a background check will be completed. Hunter's Ridge Apartments considers an applicant's criminal history according to the guidelines of federal, state, and local law. Pursuant to the Cook County Human Rights Ordinance, Hunter's Ridge Apartments does not inquire about, consider, or require disclosure of an applicant's criminal history prior to determining whether the applicant has satisfied all other application criteria for housing. Applicant has the right to provide Hunter's Ridge Apartments with any and all evidence demonstrating inaccuracies within any conviction history of Applicant, or evidence of rehabilitation and/or other mitigating factors. Applicant may produce any evidence that disputes the accuracy or relevance of information related to any criminal conviction(s) of Applicant

700 Section 700.100 Prohibition of Discrimination Article II of the Cook County Human Rights Ordinance ("Ordinance") prohibits unlawful discrimination, as defined in §42-31, against a person because of any of the following: race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military discharge, source of income, gender identity or housing status. Additionally, any written or unwritten housing policy or practice that discriminates against applicants based on their criminal history, as defined in § 42-38(a) of the Ordinance, is a violation of the Ordinance. Any written or unwritten housing policy or practice which discriminates against applicants based on their convictions, as defined in § 42-38(a) of the Ordinance, prior to the completion of an individualized assessment violates the Ordinance. Nothing in this section shall be interpreted as prohibiting a housing provider from denying housing to an applicant based on their criminal conviction history when required by federal or state law.

Cook County Government
Commission on Human Rights
69 W. Washington Street Suite 3040
Chicago, IL 60602
312-603-1100

<https://www.cookcountyil.gov/agency/commission-human-rights-0>

Email: human.rights@cookcountyil.gov



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Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

Lease Application

New Rental Sublet HH Addition (Occupant) Co-Signer for _____

Property: Hunter's Ridge Apartments Bldg# _____ Unit # _____

Important Notice To All Applicants:

Do not complete this application unless you are willing to sign a lease, pay application fee, non-refundable processing fee and other applicable fees, if any. Failure to comply with every one of the following conditions at the time your lease is entered into or at the time of any subsequent renewal thereof automatically voids lease at landlord's option. A False or willfully omitted statement herein will be grounds for cancellation of your lease at the option of your landlord.

Application Conditions:

1. Applicant, on oath, warrants and represents that he is negotiating this transaction in good faith and is a bonafide applicant.
2. Lease must be signed by all occupants 18 years or older.
3. This application shall survive the signing of the lease and shall become a part thereof.
4. No pets are permitted without written approval and payment of fee, if applicable.
5. Applicant agrees to allow landlord to select the location of the type of apartment unit desired for all similarly priced units.
6. Applicant agrees to allow landlord to process all information needed regarding credit, criminal background, landlord and residency verification.

Please Print Clearly and Answer All Questions

1. Applicant(s) Current Information

Primary Applicant Name (First, Middle, Last): _____

Date Of Birth (MM/DD/YYYY): _____ Social Security Number: _____

Home Phone: _____ Cell Phone: _____

E-Mail Address: _____

Driver's License #: _____ State Issued: _____

Passport or State ID (if you do not have a driver's license): _____ Issued By: _____

2. Current Address

Address (Street, City): _____

(State, Zip Code): _____

Landlord Name:	Phone #	Fax #
Rent Amount		
Length of Stay		

3. Previous Address (if less than 3-years at current address)

Address (Street, City): _____

(State, Zip Code): _____

Landlord Name:	Phone #	Fax #
Rent Amount		
Length of Stay		

4. Occupation of Applicant

Name & Address of Firm	Your Supervisor
	Position:
Length of employment:	Annual Income:
Business Phone:	Business Fax:

5. Previous Employment of Applicant (if less than 1 year on present job)

Name & Address of Firm	Your Supervisor
	Position:
Length of employment:	Annual Income:
Business Phone:	Business Fax:

6. Other Income (indicate amount and source)

Source	Amount	Telephone #	Reference
1.	1.	1.	1.
2.	2.	2.	2.

7. Occupants – List the names of all other persons including those under the age of 18, to occupy apartment. Those 18 and over need to complete an application. *(An occupant is any person under the age of 18 who will reside in the apartment for more than a two-week period during a calendar year)*

Name _____ Relationship _____ Date of Birth _____

Name _____ Relationship _____ Date of Birth _____

Name _____ Relationship _____ Date of Birth _____

8. Pets – List pet information: No more than 2 pets per unit.

Type of Pet Cat Dog Name of Pet _____ Weight _____ Age _____

Breed _____ Color _____

Type of Pet Cat Dog Name of Pet _____ Weight _____ Age _____

Breed _____ Color _____

9. IN CASE OF EMERGENCY:

Name _____ Relationship _____

Address _____

Home Phone: _____ Cell Phone: _____

Email: _____

ANSWER THE FOLLOWING

1. Have you (any applicant/occupant) ever been filed for eviction or evicted for Non-Payment of rent or otherwise failure to meet your lease obligations?
Yes _____ No _____ Explain: _____
2. Are you (any applicant/occupant) currently or have you ever been in the Military?
Yes _____ No _____ If Yes, Explain: _____
3. How did you hear about us? _____ Referred by? _____

Agreement

1. It is understood that the applicant(s) cannot take possession of the premises until the application is investigated and is accepted by the Landlord, the first month's rent and all fees are paid and the lease is finally signed by the parties. **In case the references or lease are not acceptable, all monies paid will be forfeited.**
2. The undersigned hereby acknowledge and agree that Landlord may make inquiry of any individuals noted herein.
3. **If applicant cancels after signing the application all monies paid will be forfeited.**
4. All monies must be paid 14 days before scheduled move in date with certified funds (cashiers check, money order).
5. All applicants are required to provide two (2) current payroll stubs.
6. Lease must be signed within 7 days of approval of application.
7. Applicant agrees to provide proof of renter's insurance set by the property prior to move in.
8. I/We have received **Summary of Your Rights Under the Fair Credit Reporting Act**
9. Applicant has read and understands the application criteria and requirements.

I (We) Have Read, Fully Understand and Approved Of This Application.

Applicant _____ Date _____

Occupant (18 years or older) _____ Date _____