

DISCLOSURE AND AUTHORIZATION FOR CONSUMER REPORT AND CRIMINAL BACKGROUND CHECK

Property Address: 149 S. Wisconsin Ave, Unit A-D, Gaylord, Michigan 49735

Landlord/Management Company: Catt's Realty Company

DISCLOSURE

In connection with your application for rental housing, Catt's Realty Company ("Landlord") may obtain one or more consumer reports on you from a consumer reporting agency. A "consumer report" may include, but is not limited to, a criminal background check, credit history, eviction history, rental history verification, and employment verification.

This disclosure is being provided to you pursuant to the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. ("FCRA").

AUTHORIZATION

By signing below, I authorize Catt's Realty Company and/or its agents and representatives to obtain a consumer report and/or criminal background check on me from one or more consumer reporting agencies for the purpose of evaluating my application for rental housing at the above-referenced property.

I understand that this authorization, and the information obtained pursuant to it, will be used solely for the purpose of evaluating my rental application.

RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

You have the following rights under the FCRA:

- Before any adverse action is taken (such as denial of your application) based in whole or in part on information in a consumer report, you will be provided with a copy of the report and a written summary of your rights under the FCRA.
- After adverse action is taken, you will be provided with a notice that includes: (a) the name, address, and telephone number of the consumer reporting agency that provided the report; (b) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the specific reasons for the adverse action; and (c) notice of your right to obtain a free copy of the report from the consumer reporting agency within 60 days and to dispute the accuracy or completeness of any information in the report.
- A criminal record does not automatically disqualify an applicant. Each application will be evaluated individually, considering the nature, severity, and recency of any criminal conduct and its relationship to the safety of the property and its residents. Arrest records that did not result in a conviction will not be used as a basis for denial.

APPLICANT ACKNOWLEDGMENT AND CONSENT

I acknowledge that I have read and understand this Disclosure and Authorization. I consent to the procurement of a consumer report and/or criminal background check as described above.

Applicant Name (Print): _____

Applicant Signature: _____

Date: _____

Co-Applicant Name (Print): _____

Co-Applicant Signature: _____

Date: _____

This form must be completed and signed by each adult applicant (age 18 or older) as a separate document. A signature is not required for a dependent who is age 18 and still attending high school.

For Landlord Use Only

Consumer Reporting Agency Used: _____

Date Report Ordered: _____

Date Report Received: _____

Adverse Action Taken: ☐ Yes ☐ No

If Yes – Pre-Adverse Action Notice Sent:

If Yes – Adverse Action Notice Sent:
