



## **RENTAL APPLICATION GUIDELINES**

- **FAIR HOUSING** - Truckee Meadows Property Management strictly abides by the Federal Fair Housing Act, Nevada Fair Housing Law and principles of equal opportunity. We open our doors to all, regardless of race, color, religion, national origin, ancestry, sex, marital status, source of income, physical or mental disability, familial status, sexual orientation, or gender identity/expression.
- **IF YOU WISH TO SEE ONE OF OUR PROPERTIES** – For security reasons, we always require either a credit card on file, or a fully-completed rental application, before we will schedule a property showing. Most of our properties now have controlled access lockboxes on them (while vacant), which will allow you to set up a showing via your smart phone. Just **call our Rental Hot Line at 775-476-4344**, and follow the prompts.
- **AGENCY DISCLOSURE** - You acknowledge you have received the attached “Duties Owed by a Nevada Real Estate Licensee” form, and you further acknowledge your understanding that our company represents the owner/s of the rental property.
- **CONFIDENTIALITY** - Your privacy is important to us. Please read our Privacy Policy on our website: [www.tmpmrentals.com](http://www.tmpmrentals.com)
- **APPLICANTS** - Each proposed occupant **18 years of age or older** must complete a **separate** rental application. For your identity protection, **we require ALL applications and supporting documents to be submitted electronically** – either via email ([judy@tmpmrentals.com](mailto:judy@tmpmrentals.com)), or fax (775-344-4495). Our application processing fee is **\$45 per application, and must be paid before we will begin review of your application**. This fee is non-refundable, and **must be paid via PayPal only**. (We will send you a PayPal invoice, once you’ve submitted a COMPLETE application package. You do not need a PayPal account to pay the invoice.) If there is more than one applicant (CO-TENANTS), your application scores will be blended to arrive at a decision (see attached). All blanks must be filled in. If something doesn’t apply to you, please enter “N/A” in the space provided.
- **FIRST COME, FIRST SERVED** - We process rental applications on a first-come, first-served basis. In other words, if we accept your application/s for processing, that means it will either be approved or declined. ***You are not in competition with any other applicant.*** Your application/s either meet/s our qualifying criteria, or not. And, our qualifying criteria is attached, so you’ll know exactly how we will evaluate your application/s.
  - ***YOUR APPLICATION WILL NOT BE ACCEPTED FOR PROCESSING, UNLESS ALL REQUIRED INFORMATION IS PROVIDED, INCLUDING APPLICATIONS FROM ALL CO-TENANTS. THE ADDITIONAL DOCUMENTS REQUIRED (PHOTO ID, PROOF OF INCOME, PHOTO/S OF PET/S) CAN BE emailed to [Judy@TMPMrentals.com](mailto:judy@TMPMrentals.com), or sent via txt to 775-224-4508, or faxed to 775-344-4495. Application fees (see above) must be paid before we will accept your application/s for processing.***
- **CREDIT CRITERIA** - Truckee Meadows Property Management will attempt to obtain a consumer credit report for each applicant. This report must be generated by **Truckee Meadows Property Management**, and not the applicant. In addition to a credit report, we may also run a fraud search, eviction search, bad check search, national criminal database scan, and driver’s license verification. We also may contact current and previous landlords, employers, and/or references provided by you. **If you currently owe for unpaid utilities, or owe money to a former landlord, or have been evicted from a rental within the last five (5) years, your application will be denied.**
- **INCOME VERIFICATION** - **Proof of Income: Please provide us with copies of your last 2 paycheck stubs or a letter on company letterhead from your employer to verify income – this can be emailed to [Judy@TMPMrentals.com](mailto:Judy@TMPMrentals.com), or sent via txt to 775-224-4508, or faxed to 775-344-4495.** If you are self-employed, please provide a copy of **last year’s income tax return and your last 3 months bank statements**. Other income such as retirement, SIIIS, child support, etc. must have reliable documentation if you wish us to consider it. **If your combined income (for all applicants) is less than three (3) times the monthly rent, you will be required to pay a minimum of 2x the advertised security deposit on the property.**

- **IDENTIFICATION** - *Photo identification is required.* Please provide us with a copy of your **driver's license, or government-issued photo ID.** This can be **emailed to [Judy@tmprentals.com](mailto:Judy@tmprentals.com), or sent via txt to 775-224-4508, or faxed to 775-344-4495.**
- **NUMBER OF OCCUPANTS** - The maximum number of occupants allowed in our rental properties is **3 persons per bedroom.** Example: 1-bedroom unit will accept 3 occupants, 2-bedroom unit will accept 6 occupants, etc.
- **SMOKING POLICY** - All of our rental properties are non-smoking properties. No smoking of tobacco, herbal, or other products is permitted inside any of our rental homes.
- **PETS** - Most of our properties will consider pets, on approval by owner, on a case-by-case basis. The final decision as to whether to approve your pet(s) is always the property owner's. Your security deposit will be increased by \$500 (refundable) for each approved pet. **We require a photo of all pets! This can be emailed to [Judy@tmprentals.com](mailto:Judy@tmprentals.com), or sent via txt to 775-224-4508, or faxed to 775-344-4495.**
- **RENT PRORATION** - All rents are prorated to become due on the first (1<sup>st</sup>) day of each month. Leases that commence after the 15<sup>th</sup> day of the month will require the full payment of both the first month's rent and the pro-rated second month's rent at the time of move-in, in addition to the security deposit.
- **CRIMINAL HISTORY** – We abide by principles of equal opportunity, and welcome all responsible renters into our homes. If you have been convicted of a felony within the last 10 years involving drug manufacture or sales, or a violent crime (such as murder, rape, arson), your application to rent will be denied. You will have the right to appeal any decision we make in this regard, by providing additional information within 14 days of the day your application is denied. However, we will not hold a rental property for you, pending appeal. If we reconsider and approve your application, it will be 1<sup>st</sup> in line for our next available rental property.
- **FALSE INFORMATION** - If any information provided on your application proves to be false or misleading, your application will be denied. If you have already entered into a rental agreement on the property when we discover that you've provided false information, you will be subject to immediate eviction from the premises.
- **HOW AND WHEN DO WE DECIDE?** - We process rental applications on a **first-come, first-served basis.** **(IMPORTANT: Until we have complete applications for all proposed residents aged 18 or older, plus all required back-up documents (ID, proof of income, photo of pet/s, plus the application processing fee), your application/s will not be considered first in line for processing.)** It usually takes no more than a day or two to process rental applications, once we have all required documents. Please see the attached for a copy of the rating system we use to score your application. Your application/s will be approved or denied, and we will notify you of the outcome. **You will never be in competition with another applicant for one of our rental homes.**
- **ONCE YOUR APPLICATION IS APPROVED** - In order to secure your position as the approved tenant for the home, **you must sign a lease agreement and pay the security deposit within three (3) days** of the day we notify you that your application/s has/have been approved. If the home is vacant at the time you apply to rent, you will be **required to take possession of the property within fourteen (14) days** of lease signing. Should you fail to comply with these deadlines, the property will be offered to other qualified applicants.
- **Thank you for considering renting a home from Truckee Meadows Property Management.** If you have any questions about completing your application, please call our office at 775-224-4508 or email [Judy@TMPMrentals.com](mailto:Judy@TMPMrentals.com).



Phone: 775-224-4508

Email: [judy@TMPMrentals.com](mailto:judy@TMPMrentals.com)

Mail: PO Box 50673, Sparks NV 89435

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Truckee Meadows Property Management

[www.TruckeeMeadowsPropertyManagement.com](http://www.TruckeeMeadowsPropertyManagement.com)

\* Rental Application Guidelines

PROPERTY: \_\_\_\_\_

RECEIVED: \_\_\_\_\_

# _____	of	# _____		
Applicant Email:		Applicant Phone:		
<b>RENTAL APPLICATION VERIFICATION</b>				
(To be completed by Property Manager)				
<i>This is how we will score your rental application. Please ask us, if you have questions about our process.</i>				
Name of Applicant:				
<b>RATING CATEGORY</b>				
Length in Field of Employment	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	0-12 mos.	12-24 mos.	24-36 mos.	36+ mos.
Rent to Income Ratio (income combined for all tenants)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	40% or more	39-33%	28-32%	27%
Credit (F.I.C.O.) Score	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	< 650	650-699	700-749	750
Debt to income ratio (new rent plus loan payments - combined for all tenants)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	>55%	55%	50%	45%
Payment History	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	Serious delinquencies or Utils/LL Owing	2-3 Past Due Accounts	1 Past Due Account	All current or BK, Forcl. w/ new credit, no lates
NSF Checks	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	>2 NSF	2 NSF only	1 NSF only	None
Length of Residency (Average last 5 yrs.)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	12 mos. or less	12-18 mos.	18-24 mos.	24+ mos.
Late Rent or Mortgage (last 12 months)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	3	2	1	0
Felony (Drugs, Violent Crime - 10 years)	<b>Yes/No</b>		Application denied.	
Income less than 3X rent?	<b>Yes/No</b>		2x security deposit, if otherwise approved.	
Eviction or \$ owing for utilities or to LL?	<b>Yes/No</b>		Application declined. No appeal.	
<b>18+, no pets</b>	Approved w/minimum security deposit, equal to one month's rent.			
<b>18+, with pet(s)</b>	Conditional approval, subject to owner's approval of pet/s. (Security deposit increases by \$500 with each approved pet.)			
<b>15 to 18</b>	Approved w/double security deposit or qualified co-signer. (If there are also pets, subject to owner's approval with additional increase of \$500 deposit per pet.)			
<b>Less than 15</b>	Application declined. (No co-signers or increased deposit will be considered.)			
<b>Notified Applicant:</b>				
<b>FCRA Letter:</b>				

**DUTIES OWED BY A NEVADA REAL ESTATE LICENSEE**

*This form does not constitute a contract for services nor an agreement to pay compensation.*

In Nevada, a real estate licensee is required to provide a form setting forth the duties owed by the licensee to:

- a) Each party for whom the licensee is acting as an agent in the real estate transaction, and
- b) Each unrepresented party to the real estate transaction, if any.

**Licensee:** The licensee in the real estate transaction is Judith E. (Judy) Cook  
 whose license number is 15980. The licensee is acting for [client's name(s)] \_\_\_\_\_  
The Property Owner/Landlord who is/are the  Seller/Landlord;  Buyer/Tenant.  
**Broker:** The broker is Judith E. (Judy) Cook, whose company is Truckee Meadows Prop Mgt.  
**Are there additional licensees involved in this transaction?**  Yes  No **If yes, Supplemental form 525A is required.**

**Licensee's Duties Owed to All Parties:**

A Nevada real estate licensee shall:

1. Not deal with any party to a real estate transaction in a manner which is deceitful, fraudulent or dishonest.
2. Exercise reasonable skill and care with respect to all parties to the real estate transaction.
3. Disclose to each party to the real estate transaction as soon as practicable:
  - a. Any material and relevant facts, data or information which licensee knows, or with reasonable care and diligence the licensee should know, about the property.
  - b. Each source from which licensee will receive compensation.
4. Abide by all other duties, responsibilities and obligations required of the licensee in law or regulations.

**Licensee's Duties Owed to the Client:**

A Nevada real estate licensee shall:

1. Exercise reasonable skill and care to carry out the terms of the brokerage agreement and the licensee's duties in the brokerage agreement;
2. Not disclose, except to the licensee's broker, confidential information relating to a client for 1 year after the revocation or termination of the brokerage agreement, unless licensee is required to do so by court order or the client gives written permission;
3. Seek a sale, purchase, option, rental or lease of real property at the price and terms stated in the brokerage agreement or at a price acceptable to the client;
4. Present all offers made to, or by the client as soon as practicable, unless the client chooses to waive the duty of the licensee to present all offers and signs a waiver of the duty on a form prescribed by the Division;
5. Disclose to the client material facts of which the licensee has knowledge concerning the real estate transaction;
6. Advise the client to obtain advice from an expert relating to matters which are beyond the expertise of the licensee; and
7. Account to the client for all money and property the licensee receives in which the client may have an interest.

**Duties Owed By a broker who assigns different licensees affiliated with the brokerage to separate parties.**

Each licensee shall not disclose, except to the real estate broker, confidential information relating to client.

**Licensee Acting for Both Parties:**

The Licensee

~~MAY~~ **OR** ~~MAY NOT~~ [\_\_\_\_\_/\_\_\_\_\_] ]

in the future act for two or more parties who have interests adverse to each other. In acting for these parties, the licensee has a conflict of interest. Before a licensee may act for two or more parties, the licensee must give you a "Consent to Act" form to sign.

**I/We acknowledge receipt of a copy of this list of licensee duties, and have read and understand this disclosure.**

Seller/Landlord: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Seller/Landlord: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

**OR**  
Buyer/Tenant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Buyer/Tenant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

## 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 (CRA's). There are many types of CRA's, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

**You may have additional rights under Maine's FCRA, Me. Rev Stat. Ann. 10, Sec 1311 et seq.**

- **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 CRA (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 contain 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, as of September 2005 all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty CRA's. See [www.consumerfinance.gov/learnmore](http://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 score 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](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **CRA's 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 CRA may continue to report information it has verified as accurate.
- **CRA's may not report outdated negative information.** In most cases, a CRA 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 CRA 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 CRA 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](http://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 1-888-567-8688.

- **You may seek damages from violators.** If a CRA, or, in some cases, a user of consumer reports or a furnisher of information to a CRA 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](http://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 the 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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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 c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency- Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration -Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities & Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

**PLEASE FILL OUT COMPLETELY - NO BLANK SPACES.**

Today's date:	
I hereby make application to rent the property located at (address):	
Beginning on this date:	
At a monthly rental rate of:	
With a security deposit of (if pets, please increase deposit accordingly):	
Length of lease requested:	
\$45 Application Fee	A PayPal invoice will be sent to you for processing fees, once all your documentation has been received.
Applicant Name:	
Birth Date:	
Cell Phone Number:	
Social Security Number:	
Email Address:	
<p><b>NAMES OF ALL PERSONS (including the applicant's name) WHO WILL LIVE IN THE PROPERTY, AND THEIR RELATIONSHIP TO THE APPLICANT.</b></p> <p><i>Note: All occupants aged 18 years or older must complete a separate rental application, and pay the processing fee of</i></p> <p>Please attach separate sheet of paper, if you need more room.</p>	
Do you have any pets? (check one) <b>YES</b> / <b>NO</b>	PLEASE DESCRIBE BELOW (attach a separate page if you need more room.
<b>PET #1 NAME:</b>	<b>PET #2 NAME:</b>
<b>Circle One:</b> Dog   Cat   Other	<b>Circle One:</b> Dog   Cat   Other
<b>Gender:</b>	<b>Gender:</b>
<b>Type &amp; Breed:</b>	<b>Type &amp; Breed:</b>
<b>Age &amp; Weight:</b>	<b>Age &amp; Weight:</b>
<p><b><i>Please attach a photo of your pet(s).</i></b></p>	

***(Please provide at least 5 years of residence history. Attach additional pages, if needed.)***

Present Address:	City/State/Zip:
Dates From/To:	Monthly Rent:
Reason for moving:	
Landlord's Name & Phone Number:	
Landlord's Mailing Address:	
Landlord's Email Address:	

Previous Address:	City/State/Zip:
Dates From/To:	Monthly Rent:
Reason for moving:	
Landlord's Name & Phone Number:	
Landlord's Mailing Address:	
Landlord's Email Address:	

Previous Address:	City/State/Zip:
Dates From/To:	Monthly Rent:
Reason for moving:	
Landlord's Name & Phone Number:	
Landlord's Mailing Address:	
Landlord's Email Address:	

***(Please provide at least 5 years of employment history. Attach additional pages, if needed.)***

Employer Name:	Type of Business:
Your Job Title:	Monthly Gross Pay: <b><i>(Proof required)</i></b>
Dates Employed From/To:	Employer Phone:
Employer Physical Address:	Employer Website:

Previous Employer Name:	Type of Business:
Your Job Title:	Monthly Gross Pay:
Dates Employed From/To:	Employer Phone:
Employer Physical Address:	Employer Website:

Previous Employer Name:	Type of Business:
Your Job Title:	Monthly Gross Pay:
Dates Employed From/To:	Employer Phone:
Employer Physical Address:	Employer Website:
Auto make/model/year:	
Driver's License Number & State:	
Bank Name:	Account Number:
Emergency Contact Name <i>(other than co-tenant)</i> :	
Emergency Contact Phone:	Relationship to Applicant:
Emergency Contact Email:	
Have you ever declared bankruptcy?	When, and in what state?
Have you ever been evicted from tenancy?	Please explain:
Have you ever been convicted of a felony involving drug manufacture or sales, or a violent offense such as rape, murder, or arson?	Please explain:
Have you ever refused to pay rent when due?	Please explain:

***Please attach any additional information you believe will assist us in reviewing your application.***

I hereby warrant all statements above set forth are true to the best of my knowledge. If any statement made above is found to be false, the Landlord shall have the right to immediately terminate any rental agreement entered into in reliance on such information. I hereby authorize verification of all information provided by me, and permit the landlord to obtain my consumer credit report, and to conduct a background check. If I fail to enter into a rental agreement and pay the move-in sums due upon demand, after I am notified my application has been approved, I understand the property may be offered to another qualified applicant. ***When completed, please email this form (along with backup documents) to [judy@tmpmrentals.com](mailto:judy@tmpmrentals.com) or TXT to 775-224-4508, or fax to 775-344-4495. We only accept rental applications electronically. Your application fee must be paid via PayPal, and we will send you an invoice for processing fees, once your application package is complete. You do not need to have a PayPal account in order to pay an invoice.***

Signed:	Date: