Intent to Lease

This document serves as an intent to lease for the property <u>706 S Lake Claire Cir Oviedo, FL 32765</u> at or around This document does not constitute a formal agreement to lease nor does it confer any rights to the property. A deposit of <u>\$500</u> is required upon signing.			
This document signifies an intent for all applicants listed below to participate in a screening process. Upon signing applicants will furnish the following for all parties on the lease within two calendar days			
 An application through Zillow which includes the background\credit check. Fees to be paid by the applicant. 			
 A signed and completed rental application. Digital copies preferred. Last two paystubs. 			
 Last two months of bank statements (account numbers may be redacted). A photo of a non-expired drivers license or state issued ID. A copy of a 3 bureau credit report. 			
The landlord will complete verification of the provided information above within two full business days once all documents are received from all parties. Additional information may be requested.			
TENANCY will be denied if any information is misrepresented throughout the application. If misrepresentations are found after the Rental Agreement is signed, your Rental Agreement will be terminated. This is to advise that I the undersigned hereby authorize the Landlord or any 3 rd party used by the landlord, to obtain a consumer credit report, to conduct a criminal record search, an eviction search and to make any other inquiries or contact any appropriate parties (i.e. employers, references) as deemed necessary in determining eligibility for tenancy and assessing credit worthiness. LANDLORD			
reserves the right to terminate this agreement and deny tenancy at their sole discretion and will refund			

the \$500 deposit.

Upon successful completion of the screening a lease will be furnished in a timely manner which is to be signed within **two calendar days**. Due upon move in will be the first months rent, last months rent, and a security deposit (equal to the sum of one month's rent). The \$500 deposit will be credited toward the security deposit required at move in.

Date:		
Print	Sign	Guarantor\Applicant?

FCRA Summary of Rights

A Summary of Your Rights - Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRA's are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. \$\int_1681-1681u\$, by visiting www.ftc.gov. The FCRA gives you specific rights as outline below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take
 action against you such as denying an application for credit, insurance, or employment must tell you, and give you the
 name, address, and phone number or the CRA that provided the consumer report.
- You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA's to which it has provided the data of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in the future reports. If an item is deleted or a dispute statement is filed you may ask that anyone who has recently received your report be notified of the change.
- Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- You can dispute inaccurate items and the source of the information. If you tell anyone such as a creditor who reports to
 the CRA that you dispute an item, they may not then report the information to a CRA without including a notice of your
 dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it
 is, in fact, an error.
- Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than
 seven years old; ten for bankruptcies.
- Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA

 usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- Your consent is required for reports that are provided to employers, or reports that contain medical information. A
 CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA
 may not report medical information about you to creditors, insurers, or employers without your permission.
- You may choose to exclude your name from CRA lists for the unsolicited credit and insurance offers. Creditors and
 insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include
 a toll free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off
 the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the
 lists indefinitely.
- You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you
 may sue them in state or federal court.

FOR QUESTIONS OR CONCERNS PLEASE CONTACT:

Federal Trade Commission - Consumer Response Center - FCRA Washington, D.C. 20580 202-326-3761