

Coldwell Banker Elite (hereinafter referred to as CBE) does business in accordance with the Fair Housing Act and does not discriminate on the basis of Race, Color, Sex, Religion, National Origin, Disability, Familial Status, Elderliness or any other Protected Basis.

CBE is the managing agent for many separate owners; therefore, policies at each property may vary depending on the particular owner's preference.

CBE will not rent to an applicant under the age of 18, unless otherwise specified by Fair Housing Laws. Guarantors must be 21 years of age or older.

Please visit www.coldwellbankerelite.com/fredericksburg-va-property-management-coldwell-banker-elite/ to apply and pay your application fee online.

<u>GUIDEL</u>	INES USED TO QUALIFY RESID	<u>DENTS AND GUARANTORS OF OUI</u>	RENTAL HOMES
Income	You must have verifiable income	that is at least 3 times the amount of ren	t in gross income.
Employment	You must be presently employed	with job history that includes at least 2 y	ears of stable income.
Rental	payment and no more than 1 insu	nave been fulfilled. You must have had no ufficient funds recordation in the past 6-r property. Your rental references reflectin	month period. You must
Credit	or collections within the last 12 m denied. A minimum score of 550	judgements, bankruptcies, foreclosures onths. Applicant(s) with a credit history is required. However, each Property Ow st have no federal tax liens. Total past d d student loan debt.	reflecting evictions will be vner may establish their
Convictions	Certain felony convictions agains	t you or other proposed occupants may	disqualify you.
Application	applicant) and Application Depos The number of occupants in your	te this application package and pay a no it in separate certified funds (Cashier's o rental dwelling may not exceed two per nily dwelling unit to more than three (3) t	check or money order). sons per bedroom. CBE
Insurance	prior to move-in for the entire leas receives all pertinent insurance up	nce policy for a minimum of \$100,000.00 se term. CBE must be listed as an intere pdates. All pets must be insured as well. a certificate of insurance retained in our f	sted party to ensure CBE This coverage will remain
Any fa	alse information on the application	on AUTOMATICALLY DISQUALIFIES	the applicant(s).
Signature	Date	Signature	 Date
Signature	Date		

Initial Initial Initial



Dear Applicant/s:

Please fill out the application completely and submit the required documentation and certified funds. Processing of Application/s includes Credit Check, Employment, and Background and Landlord Verifications. Processing a Rental Application may take up to five business days depending on the property owner's location and the application requirements & information received for processing. All Rental Application information must be complete and verifiable. Incomplete forms will prevent processing. Sometimes approval of Homeowners or Condo Associations, Property Owners, or unavoidable circumstances may cause processing to take longer. While CBE will make reasonable efforts to verify the information provided and will attempt to contact the applicant if there is a delay in verification, incomplete or unverifiable information may result in declining a Rental Application. Upon completion of processing the applicant will be notified immediately that the Rental Application has been approved or declined. Please also submit a copy of your client's valid DMV Issued Driver's License or DMV Issued ID Card with the application(s).

Rental Applications from other applicants are accepted until a Rental Application is approved. CBE cannot quarantee that any home viewed will still be available by the time the Rental Application is processed. Because of the fiduciary relationship CBE has with Property Owners, if more than one Rental Application is submitted before approval can be achieved, then the first qualified applicant will be approved for placement. Remaining qualified applicants may consider other properties available from CBE's rental list without paying an additional application fee within 30 days.

FAIR HOUSING GUIDELINES

Fair Housing Policy

Coldwell Banker Elite is absolutely committed to compliance with fair housing laws. Fair housing laws do not require equal Treatment of all persons. Instead, they require that persons may not be discriminated against because of race, color, religion, national origin, sex, elderliness, familial status or disability. Under federal fair housing laws, it is legal and permissible for rental housing owners to treat persons differently for reasons other than those listed above reasons including, but not limited to, rental history, credit history, criminal history, employment history, and income. Local fair housing ordinances may include additional classes not protected under federal law, but may not eliminate or change federally protected classes.

Persons Per Bedroom

As per guidance from the United States Department of Housing and Urban Development ("HUD"), maximum occupancy is two persons per bedroom. Persons under two (2) years of age are not included in the count. CBE prohibits the rental of a single-family dwelling unit to more than three (3) unrelated adults. However, some city and county municipalities and/or Homeowners Associations prohibit more than two (2) unrelated adults to reside in a single family dwelling unit, in which case CBE will follow the prevailing community guideline. Applicants must qualify for the amount of rent as outlined in the Income Requirements section.

"Unrelated adults" are those persons who are not related to each other by blood or marriage or legal adoption.

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REQUIREMENTS NEEDED TO PROCESS YOUR APPLICATION

	A <u>Rental Application</u> is required for each adult, eighteen years of age or older, intending to occupy the Premises. A clear and readable photo identification issued by a State Department of Motor Vehicles must be presented with each Rental Application. Each Rental Application must be filled out completely and signed by the applicant. If the applicant is applying to rent a home governed by a Condominium or Homeowners Association, the applicant may be required to submit a separate Rental Application and/or fee to the Association for processing and approval.
	Applicant must list each state in which residency has been established, including states where the applicant has attended school or received training, worked, or served in the armed forces for previous 36 month period.
	The full name of all intended occupants, to include occupants under the age of 18 must be listed on the Rental Application. Applicant must list every other name or AKA (Also Known As) that has been used for obtaining or attempting to obtain housing, or credit, or for any other business purpose.
	Applicants must provide documentation of U.S. citizenship or immigration status. Applicants must provide their <u>Social Security Number (SSN)</u> or <u>Individual Taxpayer Identification Number (ITIN)</u> . Rental Applications from applicants who are not U.S. citizens and who do not have the legal right to be in the U.S. will be declined. Rental Applications from applicants who are legally in the U.S. but cannot prove that they have the legal right to be in the U.S. through the entire lease term will be declined.
	Application Fee is NON-REFUNDABLE and per applicant. \$50 per adult application fee must be in certified funds. No checks or cash will be accepted. The application fee must be made payable to CBE.
	Application Deposit must be a separate payment in certified funds made payable to 'CBE and/or <u>applicant's name</u> .' No cash or checks will be accepted. This money must be in the amount of one month's rent. The application deposit will convert to the Security Deposit and be deposited within five days upon lease execution. In Owner/Landlord's sole discretion, a higher security deposit, and/or additional pre-paid rent, may be required in lieu of acceptable credit or landlord history. If the application is approved and the applicant fails to sign the lease within 48 hours of receipt of the Lease, and/or rent the dwelling unit, the Landlord shall be entitled to retain that part of the Application Deposit equal to Landlords actual damages (lost rent for days the home was taken off the market) and expenses as provided in Section 55-248.6:1 of the Virginia Residential Landlord Tenant Act ("VRLTA")
□ 3 : Re	Income Requirement is based upon the individual applicant, with the exception of married couples, to earn three times the monthly rent amount. Each lease holder, with the exception of married couples, must earn three times one half of the monthly Rent. Reliable documentation and telephone numbers, including work fax numbers, for all income sources must be provided. Employment and income will be verified on all applicants. Self-employed applicants will be required to produce the two most recent years of personal tax returns. Non-employed applicants must provide proof of income and/or financial ability. Official v. 2/21/2020 Initial Initial Initial Initial



documentation for sources of income must be provided if such income is being used for qualification for the applicant. Applicant must provide Military Orders & LES or payroll check stubs covering a minimum of the last three pay periods as additional documentation to assist in verifying current employment and income. All applicants must fill out the top portion of the Employment Verification Form and sign. If an Applicant has more than one employer, separate Employment Verification Forms must be filled out for each employer. Applicants, including all others who are applying to rent the Premises as one household unit, must have a combined and verifiable gross income of at least three times the monthly rent.

 □ Credit history. A credit report from a national credit reporting agency will be obtained on all applicants. A history of bankruptcy is cause for rejection of a Rental Application unless the bankruptcy has been fully discharged and the applicant has established satisfactory credit history for at least one full year after discharge. Also, additional security deposit may be required. All Bankruptcies must be final and discharge paperwork must be provided. Re-establishment of good credit history must exist since the Bankruptcy. If a short sale or foreclosure situation are present on credit report, this must be the only default on the credit report. If an open mortgage is found on the credit history, applicant must qualify to cover three times the monthly mortgage payment total plus three times the monthly Rent. It is prohibited for CBE to provide a copy of any credit report to any person(s). □ Co-Signers. Coldwell Banker Elite does not permit co-signers. □ Guarantors. A few homes within our portfolio will permit a guarantor on the Lease for full times students, who will reside in that home. A guarantor must complete a Rental Application packet, pay the application fee, and be qualified in order to be a guarantor. □ Criminal history. A criminal history report from a national background reporting agency will be obtained on all applicants. □ Pets are permitted only on certain properties at the sole discretion and approval of the Property Owner. Properties that allow pets have a strict two (2) pet maximum and is at the sole discretion and approval of the Property Owner. Only small to medium sized, non-violent, common domesticated animals will be allowed on any property that permits animals. Farm animals, snakes, other reptiles, exotic animals, ferrets, and any large or aggressive animal will not be permitted. Akita, Chow, Pit Bull a.k.a. Staffordshire Terrier, American Bull Terrier, Presa Canario, Rottweiler, Sharpei, Wolf Hybrid, and mixed breeds incl	Applicants must fill out the top portion of the <u>Landlord Verification Form</u> and sign. Residency must be verified for a minimum of the last three years with no interruptions. Rental history references must reflect timely payment, appropriate notice of intent to vacate, no complaints regarding disturbances or illegal activities, no history of violence or threats and/or intimidation of others, no insufficient funds, no damage to previous rental units, and no failure to leave the premises clean and without damage at the time of lease termination.
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Property Management

Applic	vant	Date	CBE/Landlord/Agent	Date
Applic	cant	Date	Applicant	Date
Coldw	-		t(s) has received and reviewed and unde nt selection requirements. And hereby; a	
prope	-	ation, pay	ility determining whether or not to lease a ment history and occupancy history for a ew methods.	
and reemplothe cr	elease & consent to Coldwell Banke byees, to obtain and verify my credit edit agency and to Coldwell Banker rty. Applicant further agrees to inde	r Elite thre informati Elite and emnify an	ough its designated agent, broker, Landlo on, criminal information, and/or eviction in its, owners, Landlord, credit worthiness in d hold harmless, Coldwell Banker Elite fro	ord, and its nformation, to n renting a om any and all
APPL	Ç	plicant(s)	hereby understand the application scree	ning process,
			Agreement has been signed the Security Dep by will be placed back on the market to mitiga	
	monies due. A full month's rent, secur any, must be paid in full with certified lease signing and prior to taking poss Agreement within two business days and the Premises will be offered to other	rity deposi funds (offi ession of I after appro hers. The	t, animal fees, transaction fee, and any other cial bank cashier's check or money order) at Premises. In the event the applicant fails to signal, it will be assumed that the applicant has Owner will be entitled to liquidated damages are Lease within 48 hours of receipt of the Lease	sums due, if the time of gn a Lease withdrawn if the approved
П	Lease Signing If approved the applic	ant must s	ign a Lease Agreement within two business o	days and all
	<u>Utilities</u> are connected and effective of by date of occupancy.	on the date	e of lease commencement. Proof of connection	on is required
	aquariums, must be disclosed on the interest must be provided for any and	Rental Ap all animal	icles of any kind, and water-filled furniture, inc plication, and proof of insurance covering Pro s of any kind, vehicles of any kind, and water tificate holder and/or additionally insured on t	operty Owner's -filled
	reside on the premises must be subm	nitted with		·

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Agents, please include your business card to be compensated. Prior to submitting an application package for your client, be sure to make copies of everything submitted to our office for your records. You will need a copy of all items in the below checklist for your brokerage/DTR to receive compensation. There will be a \$25 fee for any requested copies from the CBE PM office.

APPLICATION CHECKLIST

	Signed Fair Housing Guidelines Signed Guidelines used to qualify Residents & Guarantors of Our Rental Homes
	Initialed and Signed Requirements needed to process your Application
	Clear and readable DMV photo identification
	Proof of all sources of income, last 3 most current paystubs and last year's 1040 (tax return), copy of Military orders and LES for military personnel
	Residency Verification Form(s)
	Employment Verifications Form(s)
	Current evidence of all required registrations and inoculations and Color Photo of Pet
	\$50 Application Fee (Per Adult) in Money Order or Cashier's Check made payable to Coldwell Banker Elite. Personal checks & cash are not accepted.
	Separate Money Order or Cashier's Check, made payable to "Coldwell Banker Elite and/or Applicant Name", in the amount of one month's rent for Application Deposit. Personal checks & cash are not accepted.
	APPLICATION WILL NOT BE PROCESSED UNTIL COMPLETED APPLICATION, APPLICATION FEE AND APPLICATION DEPOSIT IN SEPARATE CERTIFIED FUNDS ARE PROVIDED TO APPLICATION PROCESSOR IN PROPERTY MANAGEMENT OFFICE.
Up	Checklist once Application has been approved on approval, I understand it is my responsibility to provide the following at time of lease signing: Additional Security Deposit (if applicable) - Certified Funds Only
	□ Pet Fee/Deposit (if applicable) - Certified Funds Only
∩r	n Move in Day:
Oi	☐ FULL Month's Rent - Certified Funds Only
	□ Proof of Insurance
	□ Proof of Utility connection
	☐ Tenant handbook signature page
	☐ Tenant information sheets

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VERIFICATION OF EMPLOYMENT/TERMINATION

This will suffice	·		IN 10/ (TION OF LIME		
information rec	ize ueste	d below reg	garding my employme	nt/comp	(Employer) to release the pensation/termination.
Full Name (Pleas	se Prin	t or Type)		Empl	oyer Email Address
Signature		Da	ate	Emp	loyer Phone Number
		<u>OF</u>	FICE USE ONLY – DO	NOT WR	ITE BELOW LINE
to determine the	ly/indiv e eligib	ridual name ility of the fa	mily for housing. Thar	k you for	g. The information requested below will be used ryour cooperation in completing this inquiry and .com / fax: 540-288-1102.
Property Manag	ement	Administrat	or		
Date o	f Emplo	oyment:		ccupatio	n:
	-		nd social security numb e next twelve (12) mon		ding any pay increases, overtime, bonuses, tops,
Ç	Salaried	d Employee		\$	
H	Hourly I	Employee	Rate per hour: \$	Но	urs per week:
A	Α.	Average Ov	ertime hours per week		Rate per OT hour \$:
E	3.	Anticipated	Bonus date:		Amount \$:
Signature		Da	ate	Name	e of Employer

Initial_____ Initial____ Initial_



VERIFICATION OF EMPLOYMENT/TERMINATION

This will authorize _ information request	ted below regarding my emplo	(Employer) to release the byment/compensation/termination.
Full Name (Please Pr	rint or Type)	Employer Email Address
Signature	Date	Employer Phone Number
	OFFICE USE ONLY -	- DO NOT WRITE BELOW LINE
to determine the elig	dividual name above is an applic ibility of the family for housing.	ant for housing. The information requested below will be use Thank you for your cooperation in completing this inquiry an vellbankerelite.com / fax: 540-288-1102.
Property Managemen	nt Administrator	
Date of Emp	ployment:	Occupation:
_	me address and social security r rnings over the next twelve (12)	number above. months including any pay increases, overtime, bonuses, tops
Salari	ied Employee	\$
Hourl	y Employee Rate per hour: \$	Hours per week:
1.Average Ov	vertime hours per week:	Rate per OT hour \$:
В.	Anticipated Bonus date:	Amount \$:
Signature	Date	Name of Employer

Initial_____ Initial____ Initial_



VERIFICATION OF EMPLOYMENT/TERMINATION

		LIVIT EOTIVICIATI/TERVINIA/CITON
This will author information rec	rize quested below regarding my emp	(Employer) to release the ployment/compensation/termination.
Full Name (Plea	se Print or Type)	Employer Email Address
Signature	Date	Employer Phone Number
	OFFICE USE ONLY	/ – DO NOT WRITE BELOW LINE
to determine the	ily/individual name above is an app e eligibility of the family for housing	licant for housing. The information requested below will be used J. Thank you for your cooperation in completing this inquiry and dwellbankerelite.com / fax: 540-288-1102.
Property Manag	ement Administrator	
Date o	f Employment:	Occupation:
	fy name address and social security ss earnings over the next twelve (1)	y number above. 2) months including any pay increases, overtime, bonuses, tops,
	Salaried Employee	\$
ŀ	Hourly Employee Rate per hour:	\$ Hours per week:
1.Averaç	ge Overtime hours per week:	Rate per OT hour \$:
E	B. Anticipated Bonus date:	Amount \$:
Signature	Date	Name of Employer

Initial_____ Initial____ Initial_



VERIFICATION OF RESIDENCY

To:		Regarding:	oplicant's Name)	
Phone:		Of:		
Fax:				
		(Applicant's Ad	dress)	
	hereby authorize _arding my residency. I agree to			
release of the informa		'	,	,
Applicant's Signature			Date	
below and return as qui Move-in Date: Lease Term: From Total Occupants in Ho Amount of Monthly Re What was the number What was the number	nt of yours has applied for residence ickly as possible. THANK YOU! Move-out Date: To Number of usehold: Is/Was re of Late Payments in the last: 6 moof Returned Checks in the last: 6 inder eviction for any reason?	Adults: nt paid on time: onths months	_ Number of Childre □ Yes □ No _12 months12 months	en: 24 months 24 months
Does this resident hav If yes, have you had a	e been given to vacate? Yes Ne e any pets? Yes No If ye ny problems or damages:	es, type: (ie: ca	at, dog, etc.) How m	nany:
•	e any complaints received in refer			0
	s date? Yes No If yes, Am			
			hone #:	
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VERIFICATION OF RESIDENCY

To:		Regarding:	oplicant's Name)	
Phone:		Of:		
Fax:				
		(Applicant's Ad	dress)	
l,	hereby authorize		to release	the information
requested below reg release of the inform	arding my residency. I agree to	hold all parties h	armless from any lia	ability in the
Applicant's Signature			Date	
below and return as que Move-in Date:	OFFICE USE ONLY – DO ent of yours has applied for residen lickly as possible. THANK YOU!Move-out Date:	cy with our compa	nny. Please complete	
Lease Term: From	ToNumber of	f Adulte:	Number of Childre	n:
Amount of Monthly Re	ent: \$ Is/Was re	ent paid on time:	_ Number of Children	II
What was the number	of Late Payments in the last: 6 m	onths	_12 months	24 months
What was the number	of Returned Checks in the last: 6	months	12 months	24 months
Was/Is this resident u	nder eviction for any reason?	Yes □ No	If yes, please expla	in:
Does this resident have	e been given to vacate? Yes No If yeany pets? Yes No If yeany problems or damages:			
During Residency wei	re any complaints received in refe)
	is date? Yes No If yes, An			
Print Name:		ı elep	phone #:	
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VERIFICATION OF RESIDENCY

To:	Regarding:(Applicant's Name)
Phone:	Of:
Fax:	(Applicant's Address)
I,hereby authorize requested below regarding my residency. I agree to release of the information.	
Applicant's Signature	Date
A former/current resident of yours has applied for residence below and return as quickly as possible. THANK YOU! Move-in Date:Move-out Date: Lease Term: From To Total Occupants in Household:Number of Amount of Monthly Rent: \$ Is/Was rewind the second of the secon	f Adults: Number of Children:ent paid on time: □ Yes □ No nonths 12 months 24 months months 12 months 24 months
Was/Has proper notice been given to vacate? Yes Noes this resident have any pets? ☐ Yes ☐ No If yes, have you had any problems or damages:	es, type: (ie: cat, dog, etc.) How many:
Any money owed at this date? Yes No If yes, An Signature: Print Name:	Date Telephone #:
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Instructions for Presenting a Rental Application

Fo

For Al	Il Applications
	All monies must be in certified funds (money order, cashier's check, certified bank check). Personal checks and/or cash will NOT be accepted.
	Application fee is \$50.00 per adult (age 18 or older).
	All funds must be separate (application deposit, application fee, rent) and payable to 'Coldwell Banker Elite and/or applicants Name'
	A copy of the original application and proof of funds should be sent to the Property Management office by fax: (540)288-1102, or email: creditcheck@coldwellbankerelite.com , for expedited processing. However, original copy of application and certified funds must be sent to the Property Management office (4840 Southpoint Dr., Fredericksburg, VA 22407).
	Copy of DMV issues license/ID Card.
	Agents' business card must be attached to the application.
For Pi	roperty Managed Properties
	Residency and Employment verification forms must be complete for each applicant.
	Present latest 3 paystubs/ pay statements with application. If self-employed, provide personal tax filings for last 2 years.
	Copy of LES and military orders.
Once	the application has been submitted
	All applications are processed in the order in which they are received, provided that the application is complete. (Applications that are sent without funds, or a copy of the funds, will not be processed).
	Processing may take up to 48 business hours for non-property managed properties.
	Property Managed Properties take a bit longer while waiting on the Employment and Residency verification forms to come back.
	If the application is for a home that is not a property managed property, a credit summary will be returned to the Agent who presented the application for processing.
	The credit report itself will not be given to any Agent or client under any circumstance.
Helpfu	ul Tips for Processing
	Ensure that the application is complete and signed by all applicants.
	Submit the processing fee and application deposit.
	Ensure that Verification of Residency and Employment are complete, with contact information (phone & fax) for reaching the applicant's employer(s)

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