



Welcome to Kissimmee Oak Leaf Landings! We thank you for considering our community for your future home. We look forward to having you as resident in our community!

Application Processing:

Application for occupancy is taken on a first come first served basis. Processing your application normally takes between 10-12 days. However, if we received your application incomplete it will delay the processing time. There is a \$35.00 Application Fee (non-refundable) per single applicant 18 years or older or \$45.00 per married couple.

Qualifications:

- Head of household must be 55 years of age and or older
- You must meet income guidelines
- You must pass a criminal history check and must have good creditable landlord references

Kissimmee Oaks Landings is not a subsidized or government assisted program.

One Bedroom \$757 Two Bedroom \$901

Number of people	Annual minimum income	Annual maximum income
01	\$12,000	\$30,540
02	\$14,000	\$34,920

*Kissimmee Oaks Landings income limits based on the 60% AMI. *Unit preference for the two- will be given to households by the numbers of occupants.*

IMPORTANT INFORMATION FOR YOU TO KNOW:

- a) Screening: A report will be obtained through a third-party credit reporting agency which will determine the application accepted or denied. Rental history for the past 3 years will be verified and must indicate the ability to care for the property without damage and pay rent on time. Applicant must be able to establish the necessary utilities with the appropriate utility provider.

- b) Contact Info: Please keep your mailing address and phone number current in order for our office to reach you. If we are unable to reach you at the necessary time, your file will be withdrawn, and you must re-apply.

Questions:

If you have any questions or need assistance completing the application, please call the office at 407-931-2990, TTY 711, we will be glad to answer any questions that you may have.

Angelica Rodriguez
Property Manager



Application Checklist:

- All adult member(s) must complete, sign and date the "Application"
Should you need additional applications please contact the site office
- Application Fee (cashier check or money order- cash is not accepted)
- Copy of driver's license or ID card for all adults in the household
- Copy of social security cards for all members of the household
- Current Social Security Award Letter
- Current Pension/Annuity Statement
- Current Pay Stubs (6 consecutive)
- Any Sources of Income not listed above
- Checking Account Bank Statements for the past 6 months
- Checking/Savings Information
- Certificates of Deposits
- Stocks/Bonds/401 K/IRA'S/Annuity
- Whole/Universal Life Insurance
- Proof of dividend and interest income (Verification form completed by the bank, etc.)
- Savings, IRA, Money Market, CD, etc. Most current bank statements
- Affidavit of Zero Income (if applicable)
- Verification of any asset sales, or other necessary information based on application information

If you own a pet, please bring the following with you:

- Current Vaccination records for each pet
- Current license and proof of rabies inoculation at move in and annually

APPLICATION FOR RESIDENCY
(Please Print Clearly)

COMMUNITY NAME _____ DATE _____

APPLICANT

CO-APPLICANT

Full Name (Last, First, M.I.) _____
Social Security Number _____
Date of Birth _____
Sex and Marital Status _____
Full-Time Student (Yes or No) _____
Gross Anticipated Annual Income _____
Occupation _____
Cars (Color/Make/Lic. #/State/Year) _____

Do you own any pets? [] Yes [] No If yes, how many? _____ Breed _____ Weight _____ Color _____
Are you active military? [] Yes [] No Are you in the military Reserves? [] Yes [] No
Prior Criminal Conviction? [] Yes [] No Driver's License No. _____ State _____
Have you ever been evicted from any leased premises? [] Yes [] No If yes, explain _____
Number of Foster Children / Foster Adults? _____

OTHERS TO RESIDE IN APARTMENT

Table with columns: Full Legal Name, Social Sec #, Relationship To Applicant, Date of Birth, Sex, Marital Status, Income, Occupation, Full-time Student Yes/No

**** APPLICANT INFORMATION ***
(Use Second Page for Co-Applicant(s) Information)

PRESENT ADDRESS

Street _____ Apt. No. _____ Phone _____
City _____ State _____ ZIP _____ Email _____
Rent or Own _____ Dates _____ Monthly Payment _____
Landlord/Lender _____ Street _____
City _____ State _____ ZIP _____ Phone _____

PREVIOUS ADDRESS

Street _____ Apt. Number _____
City _____ State _____ ZIP _____ Phone _____
Rent or Own _____ Dates _____ Monthly Payment _____
Landlord/Lender _____ Street _____
City _____ State _____ ZIP _____ Phone _____

CURRENT EMPLOYER

Name _____ Street _____
City _____ State _____ ZIP _____ Phone _____
Employment Dates _____ Position _____
Supervisor _____ Anticipated Annual Income _____

PREVIOUS EMPLOYER

Name _____ Street _____
City _____ State _____ ZIP _____ Phone _____
Employment Dates _____ Position _____
Supervisor _____ Anticipated Annual Income _____

BANK REFERENCES (List Checking and Savings Accounts)

Table with columns: Bank Name, Location, Type, Account Number, Current Balance

CREDIT REFERENCES / CREDIT CARDS

Table with columns: Account Type, Account Number, Bank Name, Balance Owed, Monthly Payment

OTHER INCOME (Alimony, Family Assistance, Part-time Job, Annuities, IRA Distributions, Social Security & Disability)

Table with columns: Type of Income, Gross Annual Amount, Type of Income, Gross Annual Amount

DO YOU RECEIVE CHILD SUPPORT? Gross Annual Amount \$ _____

DO YOU HAVE COURT ORDERED CHILD SUPPORT NOT BEING RECEIVED? Gross Annual Amount \$ _____

ASSETS AND ASSET INCOME (Savings, IRA, CD, Bonds, Equity in Properties, Etc.)

Table with columns: Type of Asset, Value of Asset, Annual Income Derived from Asset

RESIDENT DESIGNATED CONTACT INFORMATION (not living with you)

Name _____ Relationship _____ Phone _____
Street _____ City _____ State _____ ZIP _____

*** CO- APPLICANT INFORMATION ***



(Please Print Clearly)

PRESENT ADDRESS

Street _____ Apt. No. _____ Phone _____
City _____ State _____ ZIP _____ Email _____
Rent or Own _____ Dates _____ Monthly Payment _____
Landlord/Lender _____ Street _____
City _____ State _____ ZIP _____ Phone _____

PREVIOUS ADDRESS

Street _____ Apt. Number _____
City _____ State _____ ZIP _____ Phone _____
Rent or Own _____ Dates _____ Monthly Payment _____
Landlord/Lender _____ Street _____
City _____ State _____ ZIP _____ Phone _____

CURRENT EMPLOYER

Name _____ Street _____
City _____ State _____ ZIP _____ Phone _____
Employment Dates _____ Position _____
Supervisor _____ Anticipated Annual Income _____

PREVIOUS EMPLOYER

Name _____ Street _____
City _____ State _____ ZIP _____ Phone _____
Employment Dates _____ Position _____
Supervisor _____ Anticipated Annual Income _____

BANK REFERENCES (List Checking and Savings Accounts)

Bank Name	Location	Type	Account Number	Current Balance

CREDIT REFERENCES / CREDIT CARDS

Account Type	Account Number	Bank Name	Balance Owed	Monthly Payment
1. _____				
2. _____				

OTHER INCOME (Alimony, Family Assistance, Part-time Job, Annuities, IRA Distributions, Social Security & Disability)

Type of Income	Gross Annual Amount	Type of Income	Gross Annual Amount

DO YOU RECEIVE CHILD SUPPORT? Gross Annual Amount \$ _____

DO YOU HAVE COURT ORDERED CHILD SUPPORT NOT BEING RECEIVED? Gross Annual Amount \$ _____

ASSETS AND ASSET INCOME (Savings, IRA, CD, Bonds, Equity in Properties, Etc.)

Type of Asset	Value of Asset	Annual Income Derived from Asset

RESIDENT DESIGNATED CONTACT INFORMATION (not living with you)

Name _____ Relationship _____ Phone _____
Street _____ City _____ State _____ ZIP _____

Applicant and Co-Applicant represent that all information contained herein is true and complete and authorizes the verification of same through the credit bureau and/or other appropriate means. Applicant understands that the information given herein may constitute grounds for rejection of this application.

This application is for information only and does not obligate landlord to execute a lease or deliver possession to the proposed resident. If this application is approved, the prospective resident shall pay a holding fee of \$ _____ to reserve a unit until a lease is signed and tenancy commenced. Holding fees are non-refundable in the event of cancellation by applicant after application approval. Applicant agrees that the retention of such holding fee by landlord as liquidated damages is a reasonable estimate and settlement of actual damages that would be suffered by landlord if applicant cancels after a unit has been reserved. (Upon execution of a lease, the holding fee will be applied to the security deposit requirement.)

I, the undersigned applicant, have read and agreed to all provisions of this application and represent the information to be true. I understand that if I give any false information, my lease could be terminated at any time by the landlord. Applicant has submitted the sum of \$ _____ which is a non-refundable payment for a credit check and processing charge of this application. Such sum is not a rental payment or security deposit. This amount will be retained by Management to cover the cost of processing application as furnished by the applicant; any false information will constitute grounds for rejection of application. I/we, the undersigned, authorize and instruct the apartment community and/or Leland Enterprises, Inc. to obtain such credit reports and tenant screening reports as deemed necessary or prudent, and authorize and instruct any and all credit reporting agencies and tenant screening services to provide such reports to the apartment community and/or Leland Enterprises, Inc. I/we acknowledge we received a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act".

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false presentations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the lease agreement.

Management Representative _____ Date _____ Applicant _____ Date _____
Co-Applicant _____ Date _____

THE LEASE AGREEMENT WILL NOT BECOME EFFECTIVE UNTIL THIS APPLICATION IS APPROVED BY MANAGEMENT.

TITLE VIII of the CIVIL RIGHTS ACT of 1966 makes discrimination based on race, color, religion, sex, familial status, or national origin illegal in connection with the rental of most housing. The Federal agency which administers compliance with this law concerning this company: Department of Housing and Urban Development.

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this company: Equal Credit Opportunity, Federal Trade Commission, Washington, D.C. 20580.



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>