

APPLICATION PACKET
CENTRAL APARTMENTS
574 3rd STREET, SAN FRANCISCO, CA 94107

APPLICATION CHECKLIST

The application process *usually* takes three (3) business days. To be considered for an available unit with Central Apartments the following steps must be completed:

- 1) **Completed Application to Rent Form:** Each Applicant over 18 years of age who will be residing in the unit must complete, in its entirety, and sign the Central Apartments' "Application to Rent" form.
- 2) **Read and Signed Rental Policy Agreement:** Each Applicant over 18 years of age who will be residing in the unit must read and sign the Central Apartments' "Rental Policy Agreement."
- 3) **Provide Credit Check/Processing Fee:** Each Applicant over 18 years of age who will be residing in the unit must provide a \$40.00 credit check/processing fee. Payment methods for this fee may be provided as a check or money order made payable to Central Apartments and may not be included in the Holding Deposit funds.
- 4) **Provide Holding Deposit:** A Holding Deposit in the amount of \$750.00 is to be provided and will be applied toward the first (1st) month's rent upon approval of the completed application package. Payment methods for the Holding Deposit may be provided as a check or money order made payable to Central Apartments and may not be included in the Credit Check/Processing Fee funds.
- 5) **Initial Unit Confirmation:** EACH applicant over 18 years of age who will be residing in the unit must personally view the unit prior to submitting an application for said unit. Central Apartments does not rent units "sight unseen." By initialing below, Applicant is confirming that they have personally viewed the unit.

I have **PERSONALLY** viewed the unit. Initialed: _____ Dated: _____

APPLICANT HEREBY ACKNOWLEDGES HAVING READ THE FORGOING INFORMATION AND HEREBY MAKES AN APPLICATION FOR A UNIT AT CENTRAL APARTMENTS AND AGREES TO THE ALL TERMS AND CONDITIONS HEREIN:	
Print Name _____	Contact Telephone Number _____
Signature _____	Date _____



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RENTAL POLICY AGREEMENT

APPLICATION TO RENT FORM

The Central Apartments "Application to Rent" form is required from EACH applicant over 18 years of age who will be residing in the unit, must be completed in its entirety, be signed by the Applicant, and be submitted with a \$40.00 application fee. Incomplete application(s) will *not* be processed, nor will the Applicant be considered for an available unit. The unit will remain on the market until all have been provided.

PERSONALLY VIEW THE UNIT

Central Apartments does not rent units "sight unseen" and requires EACH applicant over 18 years of age who will be residing in the unit to personally view the unit prior to applying for any unit. Applicants who have not viewed the unit prior to applying will not be considered for the unit by Central Apartments until they have personally viewed the unit.

RENTAL POLICY AGREEMENT

Central Apartments' "Rental Policy Agreement" is required to be read and signed by EACH applicant over 18 years of age who will be residing in the unit. By signing the "Rental Policy Agreement," the Applicant is acknowledging having read the Rental Policy Agreement in its entirety and is agreeing to abide by Central Apartments' rental policies, procedures, and the terms set forth herein.

HOLDING DEPOSIT

A Holding Deposit equal to \$750.00 is required and due with the completed "Application Checklist", "Rental Policy Agreement" form and completed "Application to Rent" form after personally viewing the unit. This deposit will be applied toward the first (1st) month's rent upon approval of the entire application package. Payment methods for the holding deposit may be check or money order made payable to Central Apartments and may not be included in the Credit Check/Processing Fee.

FIRST-COME, FIRST-QUALIFIED

Applicant understands that Central Apartments processes all applications on a first-come, first-qualified basis, and does so without haste. If Central Apartments is unable to verify any of the information contained on the "Application to Rent" within three (3) business days, Applicant understands that the unit *may be* placed back on the market.

APPLICANT "BACK-OUTS"

Applicant understands that once the "Application to Rent" and "Rental Policy Agreement" are signed by Applicant, and the Holding Deposit and Credit Check/Processing Fee are received by Central Apartments, the premises will be taken off the rental market and reserved for the Applicant and other potential applicants will be turned away. Should the Applicant "back-out" by rescinding their application after the application process has been started - resulting in a vacancy - Applicant agrees that Central Apartments may deduct a portion or all of the submitted Holding Deposit toward any "lost rental damages."

"Lost rental damages" are equal to the monthly rental rate, any advertising and/or marketing costs, and utilities until other resident(s) may be found, qualified, and a Tenancy Agreement executed. Applicant agrees that the daily rental rate will be calculated at 1/30th of the current monthly rental rate and any calculation of "lost rental damages" begins with the date the completed "Application to Rent" began processing by Central Apartments. Therefore, Applicant should not submit an application unless they are certain that they want the unit.

APPLICANT DENIAL

If an application is declined for any reason, the Applicant will be notified as soon as possible by telephone and by written notice. The Credit Check/Processing Fee and Holding Deposit will be refunded in full within ten (10) business days from the date of deposit via regular mail to the current address listed on the application. When multiple applicants apply together, individual information is kept confidential for privacy purposes and is not shared with any other applicants in the group.



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CREDIT CHECK/PROCESSING FEE AND REFERENCE VERIFICATION

Please be advised that Central Apartments will obtain a credit report for EACH applicant over 18 years of age who will be residing in the unit. By signing the "Application to Rent" form and "Rental Policy Agreement," Applicant authorizes Central Apartments and/or their Staff, Agents, and/or any third-party vendors to obtain Applicant's credit report(s), to contact Applicant's present and previous employer(s), bank(s), personal reference(s) and contact Applicant's present and previous landlord(s).

Generally, during normal business hours, the credit report is obtained within one (1) hour after processing has begun. The lengthiest part of the application process is reference verification, so, if Applicant knows that one or more of their references may be difficult to contact, please let Central Apartments know in advance or perhaps provide alternate contact information.

Additionally, if there is anything derogatory in the Applicant's credit history or if Applicant's employer, present, and/or previous landlord(s) would not recommend the Applicant as a resident, then please provide a detailed explanation with the completed application package.

Central Apartments requires a payment of \$40.00 per Applicant, which is to be used to screen Applicant with respect to credit history and other background information and to offset a portion of the costs associated with the processing of the Applicant's application. The amount charged is itemized as follows:

- Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports = \$15.00
- Cost to obtain, process, and verify screening information (may include staff time and/or other soft costs) = \$25.00
- Central Apartments per Applicant processing fee = \$40.00

Applicant should note that Central Apartments participates in a national credit reporting service and information about the Applicant's tenancy may, from time to time, be reported.

Applicant agrees to reimburse Central Apartments for any and all bank charges, or any fees incurred due to the payment on a check or money order being intentionally stopped or returned due to insufficient funds.

QUALIFICATION STANDARDS

Central Apartments focuses on three (3) areas of the completed Application Package during the qualification process - Credit History, Rental History and the Ability to Pay Rent.

To qualify for the Available Unit with Central Apartments, Applicant must have a minimum of:

- Two (2) years established credit history in good standing
- Two (2) years verifiable references from present and/or previous landlord(s)
- Two- and one-half times (2.5X's) the monthly rental rate in verifiable gross income which has been stable for at least six (6) months or longer.

Proof of Employment may be established by providing the last two (2) consecutive pay stubs when an employment reference or HR department does not verify employment or salary earnings.

Proof of Income may be established by providing a copy of the offer letter of employment from the Applicant's new company or by providing bank statements with balances equivalent to or greater than the gross income requirements listed above.



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BANKRUPTCY, EVICTIONS, JUDGMENTS AND THE LIKE

Bankruptcy - If the bankruptcy has been discharged or has occurred at least seven (7) years ago and all current obligations have been paid in a timely manner, and all other criteria are met Applicant may be approved. If the bankruptcy has taken place within the last seven (7) years and the Applicant is the sole Applicant, the Applicant will not qualify for a unit with Central Apartments.

Eviction - The **ONLY** eviction that will be permitted by Central Apartments is eviction by "Owner Move-In" – for all other evictions, Applicant will not qualify for a unit with Central Apartments.

Judgments - If Applicant has any judgment(s) that appear on their credit report, Applicant will be declined.

FIRST MONTH'S RENT

When the tenancy begins on a day other than the first (1st) of the month, a full month's rent will be due and payable at the time the tenancy agreement is signed and the second (2nd) month will be a pro-rated amount. Payment for the first (1st) month's rent must be paid by **CERTIFIED FUNDS ONLY** without exception. Certified fund methods of payment include cashier's check, money order, or electronic funds transfer (EFT) made payable to Central Apartments and must be paid and received within three (3) business days of approval of the Applicant's application.

SECURITY DEPOSIT

Central Apartments standard security deposit is equal to one (1X) time the monthly rental rate which will be due upon execution of the Tenancy Agreement and must be paid in full by **CERTIFIED FUNDS ONLY** without exception. Certified fund methods of payment include cashier's check, money order, or electronic funds transfer (EFT) made payable to Central Apartments and must be paid and received within three (3) business days of approval of the Applicant's application. Please note that at no time may the security deposit be used as last month's rent.

ACCEPTANCE OF CENTRAL APARTMENTS APPLICATION/VERBAL APPROVAL/LEASE SIGNING

Should Central Apartments approve Applicant based upon information received and verified and offer unit to Applicant, Applicant agrees to execute the Tenancy Agreement and all incorporated addenda for the unit **within three (3) business days** of verbal approval and agrees to pay the first (1st) month's rent and security deposit (minus the Holding Deposit already paid).

Applicant agrees that when signing in person, ALL parties to the Tenancy Agreement will be present together at one specified time during normal business hours which are Monday through Friday 10:00 a.m. to 2:00 p.m. to sign the Tenancy Agreement. Applicant understands that Central Apartments will not facilitate any Tenancy Agreement signing via fax, mail, or overnight service, however, Central Apartments offers and prefers electronic signing via Adobe Sign.

Applicant understands that if Applicant does not execute Central Apartments Tenancy Agreement **within three (3) business days** of verbal approval, Central Apartments may put the unit back on the market and deduct from the Holding Deposit "lost rental damages" incurred by Central Apartments as a result of holding the subject unit off market.

Any inconsistency between the terms of the Rental Policy Agreement and the Tenancy Agreement signed by the parties, please note that the terms of Tenancy Agreement will control.

REASONABLE ACCOMODATION AND/OR 'OFFER'

A reasonable accommodation or 'Offer' is a request by an Applicant to change and/or modify an existing policy, procedure or provided term or condition in the Listing Information, Application Packet, and/or Tenancy Agreement and any such request must be provided to Central Apartments **in writing and submitted with the completed application packet to be considered.**

When a request is received, Central Apartments will review the reasonable accommodation and/or 'Offer' and enter into the interactive process of negotiating with the Applicant. Only after said negotiations have been completed will the Application begin to be processed. ANY 'Offers' requested after verbal approval of the application may be declined.



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LEGAL ACTION

Note that a binding rental agreement will be subject to Central Apartments acceptance of Applicant's application packet, and subject to Central Apartments and Applicant entering into Tenancy Agreement. However, this Rental Policy Agreement will be binding upon execution by Central Apartments and Applicant. If any legal action or proceeding is brought by either party to enforce any part of this Rental Policy Agreement, the prevailing party will recover, in addition to all other relief, reasonable attorneys' fees, staff fees, and any, and all costs.



We do Business in Accordance with the Fair Housing Act. (The Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988).

IT SHALL BE ILLEGAL TO DISCRIMINATE AGAINST ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, SEX, (PHYSICAL OR MENTAL) DISABILITY, FAMILIAL STATUS (HAVING ONE OR MORE CHILDREN), OR NATIONAL ORIGIN

- In the sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the appraisal of housing
- In the provision of real estate brokerage services
- Blockbusting is illegal

Anyone who feels he or she has been discriminated against should send a complaint to:
U.S. Department of Housing and Urban Development
Assistant Secretary of Fair Housing and Equal Opportunity
Washington, D.C. 20410

APPLICANT HEREBY ACKNOWLEDGES HAVING READ THE FORGOING INFORMATION AND
HEREBY MAKES AN APPLICATION FOR UNIT AND AGREES TO THE ALL TERMS AND
CONDITIONS HEREIN:

Print Name

Contact Telephone Number

Signature

Date



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APPLICATION TO RENT

INDIVIDUAL APPLICATIONS ARE REQUIRED FROM EACH OCCUPANT 18 YEARS OF AGE OR OLDER. EACH APPLICATION MUST BE COMPLETED IN ITS ENTIRETY AND BE SUBMITTED WITH THE \$40.00 APPLICATION FEE. ANY BLANKS, MAY RESULT IN THE IMMEDIATE NON-PROCESSING OF THE APPLICATION.

CENTRAL APARTMENTS UNIT FOR WHICH THIS APPLICATION IS MADE:

LAST NAME:	FIRST NAME:	MIDDLE NAME:	SOCIAL SECURITY NUMBER:
OTHER NAMES USED IN THE LAST 10 YEARS:			HOME PHONE:
DATE OF BIRTH:	EMAIL:	WORK PHONE:	
DRIVER'S LICENSE NUMBER:	STATE:	EXPIRATION:	CELL PHONE:

PROPOSED OCCUPANTS – (LIST ALL IN ADDITION TO YOURSELF) NAME AND RELATIONSHIP OF EVERY PERSON THAT WILL BE LIVING WITH YOU (INCLUDING NAMES AND AGES OF MINOR CHILDREN)

RENTAL HISTORY INFORMATION

PRESENT ADDRESS:	RENTAL AMOUNT:
CITY/STATE/ZIP:	DATES OF TENANCY:
OWNER/MANAGER:	PHONE:
REASON FOR MOVING:	

PREVIOUS ADDRESS:	RENTAL AMOUNT:
CITY/STATE/ZIP:	DATES OF TENANCY:
OWNER/MANAGER:	PHONE:
REASON FOR MOVING:	

NEXT PREVIOUS ADDRESS:	RENTAL AMOUNT:
CITY/STATE/ZIP:	DATES OF TENANCY:
OWNER/MANAGER:	PHONE:
REASON FOR MOVING:	



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EMPLOYMENT INFORMATION			
PRESENT OCCUPATION OR SOURCE OF INCOME:		HOW LONG WITH THIS EMPLOYER?	
EMPLOYER NAME:	SUPERVISOR NAME:	EMPLOYER PHONE:	
EMPLOYER ADDRESS:	CITY:	STATE:	ZIP:
PREVIOUS OCCUPATION OR SOURCE OF INCOME:		HOW LONG WITH THIS EMPLOYER?	
EMPLOYER NAME:	SUPERVISOR NAME:	EMPLOYER PHONE:	
EMPLOYER ADDRESS:	CITY:	STATE:	ZIP:
FINANCIAL INFORMATION			
CURRENT GROSS INCOME (<i>BEFORE DEDUCTIONS</i>):		LIST ALL OTHER SOURCES OF INCOME:	
\$ _____ per <input type="checkbox"/> week <input type="checkbox"/> month <input type="checkbox"/> year (check one)			
PLEASE LIST ALL FINANCIAL OBLIGATIONS (IF MORE SPACE IS NEEDED, USE REVERSE)			
NAME OF CREDITOR:		PHONE:	
ADDRESS:		MONTHLY PAYMENT AMOUNT:	
NAME OF CREDITOR:		PHONE:	
ADDRESS:		MONTHLY PAYMENT AMOUNT:	
NAME OF CREDITOR:		PHONE:	
ADDRESS:		MONTHLY PAYMENT AMOUNT:	
NAME OF CREDITOR:		PHONE:	
ADDRESS:		MONTHLY PAYMENT AMOUNT:	
ADDITIONAL INFORMATION			
I <input type="checkbox"/> WILL <input type="checkbox"/> WILL NOT HAVE ANY ANIMALS RESIDING IN UNIT? IF YES, HOW MANY AND WHAT TYPE?			
I <input type="checkbox"/> WILL <input type="checkbox"/> WILL NOT HAVE ANY LIQUID FILLED FURNITURE? IF YES, WHAT TYPE?			
I <input type="checkbox"/> AM <input type="checkbox"/> AM NOT A MEMBER OF THE ARMED FORCES (INCLUDING THE NATIONAL GUARD AND RESERVES)			
I <input type="checkbox"/> HAVE <input type="checkbox"/> HAVE NOT BEEN EVICTED OR ASKED TO MOVE? IF YES, WHEN?			
I <input type="checkbox"/> HAVE <input type="checkbox"/> HAVE NOT FILED FOR A BANKRUPTCY? IF YES, WHEN?			
I <input type="checkbox"/> HAVE <input type="checkbox"/> HAVE NOT BEEN CONVICTED OF SELLING, DISTRIBUTING, OR MANUFACTURING ILLEGAL DRUGS?			



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VEHICLE INFORMATION

TYPE OF VEHICLE:	MAKE/MODEL:
YEAR:	LICENSE NUMBER:

PERSONAL REFERENCE INFORMATION

PERSONAL REFERENCE:	PHONE:
ADDRESS:	LENGTH OF ACQUAINTANCE+ RELATIONSHIP TO APPLICANT
PERSONAL REFERENCE:	PHONE:
ADDRESS:	LENGTH OF ACQUAINTANCE+ RELATIONSHIP TO APPLICANT:

EMERGENCY INFORMATION

IN CASE OF EMERGENCY NOTIFY:	PHONE:
ADDRESS:	RELATIONSHIP TO APPLICANT:

APPLICANT AUTHORIZATION FOR THE RELEASE OF INFORMATION: I DECLARE THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT AND HEREBY SPECIFICALLY AURTHORIZES AND DIRECTS ANY AND ALL PERSONS OR ENTITES NAMED BY APPLICANT HEREIN TO RECEIVE, PROVIDE, AND EXCHANGE WITH CENTRAL APARTMENTS, ITS PRINCIPALS, AGENTS AND EMPLOYEES, AND AUTHORIZED AGENTS ANY INFORMATION PERTAINING TO MY CREDIT AND PAYMENT HISTORY, THE OPINIONS AND RECOMMENDATIONS OF MY PERSONAL AND EMPLOYMENT REFERENCES, MY RENTAL HISTORY AND AGREE TO FURNISH ADDITIONAL CREDIT REFERENCES UPON REQUEST. I CONSENT TO ALLOW CENTRAL APARTMENTS TO DISCLOSE TENANCY INFORMATION TO PREVIOUS OR SUBSEQUENT OWNER/AGENTS. I HEREBY WAIVE ANY RIGHT OF ACTION NOW OR HEREAFTER ACCRUING AGAINST ANY PERSON OR ENTITY AS A CONSEQUENCE OF THE RELEASE OR EXCHANGE OF SUCH CONFIDENTIAL INFORMATION. BY MY SIGNATURE BELOW, I AUTHORIZE THE INVESTIGATION AND RELEASE OF ANY AND ALL INFORMATION PERTAINING TO THE STATEMENTS AND REPRESENTATIONS CONTAINED HEREIN TO CENTRAL APARTMENTS, IT PRINCIPALS AND/OR THE OWNER(S) OF ANY PROPERTY WHICH I AM APPLYING TO OCCUPY. I ACKNOWLEDGE RECEIVING THE EXPLANATION AND RECEIPT OF APPLICATION FEE USES IN THE RENTAL POLICY AGREEMENT.

DATE:	SIGNED:
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- In advertising the sale or rental of housing
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- In the provision of real estate brokerage services
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 Assistant Secretary of Fair Housing and Equal Opportunity
 Washington, D.C. 20410

