

# Raffone Realty 1399 State St., Suite 6 (rear), New Haven, CT 06511

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**Lease Application - Credit Authorization (Please use separate sheet for each individual and Guarantor)**

**APPLICANTS INFORMATION**

Purpose of Credit Request: **Rental**

PLEASE PRINT CLEARLY!

Full name: \_\_\_\_\_ Phone & area code: \_\_\_\_\_ Email: \_\_\_\_\_  
 Current Address: \_\_\_\_\_ City/Zip: \_\_\_\_\_ [ ]Own [ ]Rent #months: \_\_\_\_\_  
 Soc Sec No: \_\_\_\_\_ Date of birth: \_\_\_\_\_  
 Names & ages of occupants: \_\_\_\_\_ Names of smokers: \_\_\_\_\_

Address of apt being applied for: \_\_\_\_\_ Date you need occupancy: \_\_\_\_\_

DISCLAIMER OF PERMISSIBLE PURPOSE/APPROPRIATE USE. CREDIT REPORTS ARE SOLELY FOR USE OF FILING FOR A RENTAL. IT WILL NEVER BE USED FOR CHECKING YOUR PERSONAL CREDIT. IT MAY BE SHOWN TO APPLICANT'S LANDLORD. IT MAY NEVER BE DUPLICATED & MAY NOT BE SHARED OR SOLD. AUTHORIZATION: I hereby authorize Raffone Realty to obtain a Credit Report & a civil & criminal court reports. I certify that the all information provided is accurate to the best of my knowledge & contains no false information.

**Following must be attached: [x]My credit report: [x] Last 3 Income/Pay Stubs: [x] Last 3 rent receipts: [x] Last 3 cancelled rent checks.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

1-Current Landlord Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 2-Landlords phone: \_\_\_\_\_ Ever late paying rent? \_\_\_\_\_ Time at this address: \_\_\_\_\_  
 3-Previous Landlord Name: \_\_\_\_\_ Time at this address: \_\_\_\_\_  
 4-Prev Landlord phone: \_\_\_\_\_ Ever late paying rent? \_\_\_\_\_ Time at this address: From: \_\_\_\_\_ TO: \_\_\_\_\_  
 5-Source of income or Employer Name: \_\_\_\_\_ Position: \_\_\_\_\_ Time on job: \_\_\_\_\_  
 Mo take home \$ \_\_\_\_\_ Super's Name: \_\_\_\_\_ Phone Incl area code: \_\_\_\_\_  
 6-Source Other income?: \_\_\_\_\_ Amt per month: \_\_\_\_\_  
 7-Name of previous Employer: \_\_\_\_\_  
 Super's Name: \_\_\_\_\_ Phone Incl area code: \_\_\_\_\_  
 8-Checking bal \$ \_\_\_\_\_ ; Saving bal \$ \_\_\_\_\_ Other savings/stocks bal \$ \_\_\_\_\_  
 9 - Relative #1: \_\_\_\_\_ Phone: \_\_\_\_\_ Add: \_\_\_\_\_  
 10-Relative #2: \_\_\_\_\_ Phone: \_\_\_\_\_ Add: \_\_\_\_\_  
 11- Are you now or have you ever been named a party to an eviction action? [ ]No [ ]Yes/explain: \_\_\_\_\_  
 12-Have you/other occupants been diagnosed Lead Poisoned or Elevated Blood level? [ ]No [ ]Yes/Names: \_\_\_\_\_  
 13-Have you ever been arrested (excluding motor vehicle)? [ ]No [ ]Yes/explain: \_\_\_\_\_  
 14-List vehicles you want to park at leased premises or state "None": \_\_\_\_\_  
 15. List pet(s) you desire permission to have or state "None": \_\_\_\_\_ Type: \_\_\_\_\_ Size/lbs: \_\_\_\_\_

Applicant please sign above \_\_\_\_\_ Date \_\_\_\_\_ Day phone: \_\_\_\_\_ Eve Phone: \_\_\_\_\_  
 Email add: \_\_\_\_\_ Cell phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Fill in, attach credit report for ea person over 18 yrs of age. Attach non-refundable \$50 cash application fee per applicant and/or guarantor. Attach Lease Deposit (Money Orders; Credit Card or cash. Personal Checks not acceptable until you are an occupant). If accepted, lease must be signed within 24 hours or Deposit is forfeited. If application is declined, **Deposit is refunded but NOT application fee.** At time of lease signing balance to be paid is due (Money Order, Credit Card or Cash). Applicant agrees: 1)-To release Consumer Credit Report & Public information; 2)-That possession to premises is not guaranteed until Landlord deems apartment ready for occupancy. Any delay, inconvenience, construction delay or guarantee by anyone other than Landlord shall not be responsibility of Landlord. 3)-Tenants accept apt in condition it was in on date 1<sup>st</sup> seen. 4)-Photocopy, fax or email is equivalent to original. 5)-Receipt of a copy of this is acknowledged. **NOTICE.** If you are turned down for credit based wholly/in part on credit report, you may make written request to credit rating agency for a copy of your credit report and disclosure of the nature & substance of all info, except medical, in its files, for purposes of verification & you have a right to dispute info & the credit rating agency shall correct any misinformation contained upon receiving satisfactory presentation of any proof of error. Such request for disclosure must be made less than 30 days after notification of an adverse action by creditor. There is no fee for this request. *To correct information contained in the report, contact: Experian, P.O. Box 949, Allen, TX 75013, Phone 1-888-397-3742.* Other credit rating agencies: TransUnion 1-800-796-6623, Equifax 1-800-685-1111. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for ten years. If info that you believe to be incorrect is not removed from your file by credit agency after their investigation of your presentation of proof, you have a right to enter a statement/100 words in your file, explaining your dispute. agency in writing that you dispute the accuracy of information in your file, the credit rating agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by fifteen business days. The credit rating agency shall provide you with a toll-free telephone number to use in resolving the dispute. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency. If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you. You have a right to receive a record of all inquiries relating to a credit transaction initiated in twelve months preceding your request which resulted in the provision of a credit report. You may request in writing that the information contained in your file not be provided to a third party for marketing purposes. If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file. If you are turned down for credit based wholly or in part on a credit report, you may make a written request to the credit rating agency for disclosure of the nature and substance of all information, except medical information, in its files, for purposes of verification and the credit rating agency shall correct any misinformation contained upon receiving satisfactory presentation of proof of error. Such request for disclosure must be made not more than thirty (30) days after notification of an adverse action by the creditor. There is no fee for this request. **To correct information contained in the report, contact: Trans Union: 1-800-888-4213 or Equifax: 1-800-685-1111** If information that you believe to be incorrect is not removed from the file by the credit rating agency after their investigation of your presentation of proof of error, you have the right to enter a statement of one hundred words or less in your file, explaining why you dispute the accuracy of your record file. Raffone Realty is not the credit rating agency. Any request to correct information must go directly to the credit rating agency that provided the report. You have a right to obtain a copy of your credit file from a credit rating agency. There is no fee, however, if you have been turned down for credit, employment, insurance or a rental dwelling because of information in your credit report within the preceding sixty days. The credit rating agency must provide someone to help you interpret the information in your credit file.