

Charles and Sue Eckstine
P.O. Box 339, Greencastle, PA 17225
717-597-2607 (office) 717-597-9571 (fax)
eckrentals@gmail.com

Dear Prospective Resident(s):

Thank you for wanting to live in our community. **Please have everyone 18 years of age or older fill out a separate application.** Everyone, 18 years of age or older, living in the home needs to be approved in order to live in the home. We will check each applicant's credit report, (a social security number is needed for this), employment history, previous and present landlords, court records, and any other necessary information. **Along with the completed application, please send a copy of a photo ID (ex. Driver's license) and most recent pay stub(s) for a 30-day period for each applicant.**

We will be looking for **satisfactory references from your current and past landlords, a satisfactory credit report from a credit bureau, stable employment history, and monthly net (take home pay) income of 3 times (3x) the rental amount.** If no or insufficient landlord references are available, then satisfactory personal references (such as teachers, coaches, or ministers) may be acceptable. On the credit report, we are reviewing payment history for credit cards, bank loans, student loans, etc., and that the applicant does not have collections, bankruptcies, tax liens, etc. In regard to **required income**, an example would be, if someone looks at a home that rents for \$600.00 per month, the paystub will need to show a net monthly income of \$1800.00 or weekly net income of \$450.00. If there is only one person applying, then that one person needs to have income of at least \$450.00 net income per week. If there is other income such as child support or disability, this can go towards the needed \$1800.00 requirement, but proof of this income needs to be included. If there are two adults with income, then we look at the joint monthly net income to reach the required \$1800.00 per month or \$450.00 per week. A weakness in any of these areas may cause us to disapprove the application.

In order to expedite the application, **please respond to every question.** If the answer is "no" or does not apply please write "no" or n/a in the space provided. Leaving questions blank will slow the process. An applicant convicted of a criminal offense will be considered on a case-by-case basis. Answering "no" to the question, "Ever been convicted of a criminal offense?" and the background check shows a conviction, the application may be immediately rejected for misrepresentation. If you have any questions when completing the application(s), please contact one of our staff using the above contact info.

When the application(s) has (have) been completed, please attach a **money order** (no personal checks accepted) for \$25.00 per application and mail to the above address. You may fax or e-mail your application to us at 717-597-9571 or eckrentals@gmail.com. However, you need to **also mail the application and money order to us at the above address or put in the community mailbox.** We will start the process, but **we cannot give you the results until we have received the original application and money order.** Please allow **one week** for us to check the application. We will contact you when the process has been completed.

There are rules and regulations for the community. Before completing the application(s), please read these rules and regulations to ensure that you can live by these expectations. A copy is in this packet.

Rental of home: NO pets allowed except for a service animal with proper documentation. This includes but is not limited to dogs, cats, aquariums, and caged animals such as birds, reptiles, hamsters, etc.

Security Deposit and First Month Rent: if approved, these will need to be paid at the time of signing the rental agreement. Being able to pay the rent in full prior to moving in, shows that the applicant is financially responsible and that is helpful in being approved.

Return:

1. Completed application from each person 18 yr. and older residing in unit
2. \$25.00 application fee per applicant (no personal checks accepted)
3. Copy of photo id of each applicant
4. Copies of proof of income for one month

Sincerely,
Charles Eckstine

Midway Community
CONSUMER FINANCIAL INFORMATION PRIVACY NOTICE
and
FAIR CREDIT REPORTING ACT NOTICE

What this Privacy Policy Covers

This Privacy Policy covers treatment of nonpublic personally identifiable information that we collect when you, the “customer” or “consumer,” applies to rent a home space from us. This policy also covers our treatment of any nonpublic personally identifiable information that our business partners share with us.

This policy does not apply to the practices of non-affiliates of the community.

Protection and Confidentiality of Nonpublic Personal Information

We are providing this notice as required by the Federal Financial Privacy Law and the Fair Credit Reporting Act.

We limit access to nonpublic customer information about you to our employees who need to know that information for us to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic personal information means personal financial information about you that we collect in connection with providing you with a financial product or service that is not made publicly available.

Categories of Nonpublic Personal Information We May Collect

When appropriate in conducting business, we may collect nonpublic information about customers from a variety of sources:

- Information the customer has provided on applications or other forms
- Information about the customer's transactions with us, our affiliates or others
- Information we may obtain from consumer credit reporting agencies
- Information from third parties such as employment verification and property insurance coverage.

Information Sharing and Disclosure

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. For example, governmental agencies such as postmaster, assessor’s office, sewer/water service departments, school district, Children & Youth agencies, etc. These agencies/companies usually only request confirmation of residents’ names/addresses/phone numbers. (Any resident who wants to use us as a reference, please contact us and give permission for payment history to be released.)

Resident phone number/contact info may be given to our contractor(s) to schedule needed maintenance and/or repair for your rental unit or home-site.

When the term of the lease ends, and the leaseholders vacate the unit, if there is any balance due and unpaid, management may turn over information to a collection agency for collection.

Please sign top of application as acknowledgement of receiving a copy of this Privacy Policy and Fair Credit Reporting Notice.

Thank you



Rental Application Information Form

I acknowledge receiving a copy of the Privacy Policy and Fair Credit Reporting Notice

Signature

Date

I AUTHORIZE you to make whatever inquiries necessary, including but not limited to landlords, employers, credit report, public records, and criminal history, in connection with my application. ALL information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining a rental unit or lot and any willful misrepresentation on this application could result in eviction and/or criminal action.

Once information below is completed, please enclose application fee (money order) made payable to Charles Eckstine with completed form and RETURN to manager or MAIL to Charles Eckstine, P.O. Box 339 Greencastle, PA 17225.

Applicant's Signature

Location/Address of Rental : _____

Name _____ age _____ Social Security # _____
(print) first middle last (include former name or alias)

Birth date: _____ Married Single Divorced **Other adults to live in home _____

Present address _____
(street) (city) (state) (zip)

Phone: _____ If needed, may we text you at this number?..... Yes No
(Area code) #

Email Address: _____ If needed, may we email you? Yes No

Landlord's Name or Mortgage/Bank Name _____ phone & ext # _____

How long lived there? _____ Reason for leaving: _____

Previous Landlord or Bank _____ phone & ext # _____
(List previous 5 years' landlord names/addresses – additional space on back of application)

Address of rental _____ How long lived there? _____
(street) (date moved in and out)
(city) (state) (zip code)

Present employer _____ phone _____
area code and extension #

Address: _____ How long employed? _____
(date started)

Supervisor's name _____ type of work _____

Previous employer(s) _____ How long employed? _____
List previous 5 yrs. employment history or schooling (use back if necessary) (date started/date left)

Supervisor's name _____ employer's phone _____

Other sources of income _____ phone # _____
area code and extension #

If self employed, list 2 business references on back with their phone number. Check line if:

- ___ You have ever declared bankruptcy
- ___ A company in which you have had ownership has ever declared bankruptcy
- ___ You have any pending lawsuits against you or your company

Credit References: Do you have Checking/Savings Accts? Yes No Type of Account: _____

Name of Bank/Financial Institution: _____ Date opened _____

Net monthly income amount (bring home pay for one month): \$_____ Hourly pay rate \$_____

Do you have the security deposit and first month's rent payment on hand- that you could pay today? Yes No

Current rent/mortgage amount paid monthly: \$_____

If approved, by what date would you like to take possession of the unit? _____

OTHER FAMILY MEMBERS UNDER 18 YRS. OF AGE TO BE LIVING IN HOME: Total number of people to be living in the home full time #_____

Name	Relationship	Date of Birth	Full or Part time (part time: week-ends, holidays, summer)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ONLY THESE PERSONS WILL BE AUTHORIZED TO LIVE IN HOME OR APARTMENT

If children are school age, please write grade, school attending, teachers' or principal's name, and school's phone number,

School Age Child: Grade: _____ Name of School _____
Teacher/Principal Name: _____ School Phone Number: _____

School Age Child: Grade: _____ Name of School _____
Teacher/Principal Name: _____ School Phone Number: _____
(If additional school age children please write information below or on additional paper)

Our policy is "No child under 15 years of age can be left without the supervision of a responsible adult while in the home or in the housing community." If an applicant has a child under 15 years of age:

Name of sitter? _____ age of sitter: : _____ relationship: _____

If child 15 – 17 years of age, please provide a copy of the most recent report card for this child(ren)

Are any of your references related to you? _____(no) ____ (yes) (if yes explain below)

Have you or anyone to be living in your home or apartment:

ever used (in past 10 years) or are using illegal drugs? _____(no) ____ (yes) (if yes explain below)
ever convicted of a criminal offense? _____(no) ____ (yes) (if yes explain below)

If convicted, county/state of conviction: _____

ever been evicted from a rental unit or lot? _____(no) ____ (yes) (if yes explain below)
have any past credit problems? _____(no) ____ (yes) (if yes explain below)
have any lawsuits pending? _____(no) ____ (yes) (if yes explain below)

Number of vehicles: (cars, trucks, boats, campers, motorcycles, etc.) _____

Pets : Yes No (If yes, species/kind) _____

Do you or anyone residing in your home medically require a Service or ESA Animal? Yes No

If yes, please request from us the necessary documentation/form to be completed by your medical provider.

Other information/explanation of above information: (use additional paper if necessary) ** Each person over 18 years of age must fill out separate application forms.

Midway Community General Rules and Regulations

- Rent is due on the first day of each month. If the rent is paid after the first day of the month that it is due, a late fee will be charged. If any past monies are due on the first of the month, any payments are applied to these past due amounts first. If the first falls on a Sunday or holiday, then the rent is due on the next business day. If any portion of the rent is unpaid by the 1st of the month, rent is considered past due.
- Residents will be held directly responsible for any disturbance or damage caused by anyone residing in their household, guests of resident, or any other person under resident's control.
- No child under 15 years of age can be left without the supervision of a responsible adult while in the home or in the housing community. Children of working parents must be adequately supervised at all times by a responsible adult designated by the parents. Such adults' names shall be on file with the management. Children are to stay on their own property unless invited by an adult to their homesite. Children are not to roam through the community or play in the streets or annoy or harass other residents. It is the parents' responsibility to supervise their children, not the community's manager. It is imperative that children are so well supervised that they will not present a disciplinary problem for the management or other residents.
- If applicant(s) approved, prior to signing the lease, proof that residents own home must be provided. A copy of the title or sales contract and homeowner's insurance with a minimum liability coverage of \$100,000.00 with Midway Community listed as "Additional Interest" on policy shall be provided. It is the residents' responsibility to obtain all permits required by the local municipalities.
- Please keep residence clean and neat, put all garbage and trash in plastic bags (no loose trash or paper bags), secure tightly and place into a dumpster. An orderly home-site with shrubbery and grass trimmed is expected, or management will do the same and charge homeowner accordingly. Specifically, the grass should never exceed four inches in length and weeds must be removed at all times.
- Do not store flammable objects, such as paper/bags, newspapers, etc. on the premises.
- If you are producing household medical waste, place used needles in clean, plastic container, (i.e. empty gallon milk or water jug). No hazardous waste of any kind shall be placed for trash collection.
- It is the responsibility of the home-owner to install and maintain working heat tape, smoke detectors and fire extinguishers. The heat tape for the water lines must be plugged into a live receptacle at all times from October 30 to April. From Nov-March, heat in home should be on. If needed, turn down to a minimum of 50 degrees.
- The community owner shall not be liable for any damage or injury which may be sustained by the resident or any other person, as a consequence of the failure, breakage, leakage, or obstruction of the water or sewer lines, or the electrical, gas or oil system; or by reason of the elements, or acts of God; or resulting from the carelessness, negligence or improper conduct on the part of any other resident or the resident or the resident's agents, guests, licensees, invitees, assignees or successors; or attributable to any interference with, interruption or failure of any services to be furnished or supplied by the owner. Residents are urged to obtain the necessary insurance against above contingencies and install a check valve on the inlet side of the home's water line. Independent contractors hired by resident must be licensed and insured.
- Abusive language, loud parties, loud radios or TV, loud mufflers on vehicles, or excessive noise of any kind will not be tolerated. Any boisterous conduct or action which will disturb the peace and quietness of other residents is absolutely prohibited. Please be considerate and respect the rights and property of other residents. Any tampering or destruction of community's or other resident's property could result in eviction.
- Creation of any annoyance, nuisance, indecency, or disorderly conduct on or affecting the common areas or community will not be tolerated. No drinking of alcoholic beverages is permitted outside of the home. The selling, possessing and/or using illegal drugs on the property or in the home is prohibited. The driving of vehicles in the community while under the influence of drugs or alcohol is prohibited. There will be immediate eviction for illegal activities or the creation of any dangerous conditions on the premises.
- The conviction of a felony could result in eviction.
- No vehicle repair or washing is allowed at the homesite. Do not park on the grass. Vehicles larger than a pickup or panel truck is not permitted. There will be no more than two vehicles for each homesite. All vehicles must have current licenses, inspection stickers, and liability insurance. Vehicles in violations may be towed away at vehicle owner's expense. Leaking vehicle fuel tanks will be removed from the premises immediately upon discovery. No motorcycle, mini-bike, dune buggy, snowmobile, go-kart, or recreational vehicle riding is allowed in the community.
- Residents and guests must observe careful driving habits and adhere to our posted speed limits of ten miles per hour while in the community. Only licensed drivers are permitted to operate a motor vehicle while in the community.

- No outside laundry will be done in any home in the community. (You may only launder clothing of the leaseholder(s) and authorized resident(s) residing in your home.) No outside watering permitted. This includes, but is not limited to, watering plants, flowers, shrubbery, washing home, vehicles, lawn furniture, lawn toys, etc.
- Residents must secure management’s written permission to enclose yard or make any enclosure or fence in any area. The landscaping of each homesite is at the discretion of the resident, but must be approved, in writing, by the management. Before planting trees or digging for any reason, contact management for location of sewer, water, or underground electric lines. All shrubbery will become a permanent part of the community and may not be removed upon termination of this contract. Residents will keep their homesite clean, neat, and free from rubbish. Articles left in any common areas may be impounded and discarded as junk.
- Per our insurance company, high-risk items, such as a trampoline, swimming pool, etc. are not permitted.
- No placing of food outside the home with the intent of feeding animals.
- All homes will be subject to plumbing inspections for leaks by management. It is the resident’s responsibility to check for and immediately fix leaks in faucets, toilets, etc.
- Residents will be responsible for their respective sewer blockages. Feminine hygiene products, diapers, wipes of any kind, etc. should be wrapped and disposed of as garbage. Only water and human waste are to go into the toilet or drains. Do NOT put kitty litter, cigarette butts, grease, etc. in the toilet. Any sewer blockage caused by resident will be repaired at the cost to the resident.
- Bows and arrows, BB guns, slingshots, firearms, firecrackers, air rifles, pellet guns, paint guns, fireworks, or other dangerous instruments of any kind are strictly forbidden to be used in the community.
- Homes shall be used for residential purposes only. No business of any kind may be conducted within the community: this includes caring for children when said children are not authorized residents of the community.
- If a resident pays rent with a personal check that is returned by the bank more than one time, future rent payments must be paid with a money order. Also, a service charge of \$25.00 for the bad check will be charged, and the \$25.00 late fee will be added.
- Any local municipality fees that are charged are the responsibility of the resident. Currently these county fees are an annual ambulance and fire board fees.
- The use of all herbicides and pesticides by residents will be restricted to interior use only. Only the management may apply herbicides and pesticides to the exterior portion of a resident’s homesite.
- If it becomes necessary for management to pursue any legal actions, to remove the resident from the community or to assess damages against the resident, then it shall be the resident’s responsibility to pay all court cost and attorney fees, including those incurred by management. If any court declares a particular rule or regulation to be invalid or illegal, all other terms of this agreement will remain in effect and both the management, and the resident will be bound by them.
- Residents will comply with all federal, state, and local laws, regulations, ordinances.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____