

Midway Community Falling Waters WV
P.O. Box 339, Greencastle, PA 17225 717-597-2607 (office) 717-597-9571 (fax) eckrentals@gmail.com

Dear Prospective Resident(s) of Midway Community:

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 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. Applicants cannot have a felony conviction on their record if they are to be considered for residency. An applicant with a misdemeanor will be considered on a case-by-case basis. **Along with the completed application, please send a copy of a photo ID (ex. Driver's license) and most recent pay stub(s) for each applicant.**

We will be looking for **satisfactory references from your current and past landlord, a satisfactory credit report from a credit bureau, stable employment history, and minimum monthly income of 3 times (3x) the home-site rent and your home mortgage 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. Regarding **required income**, an example would be, if someone looks at a home that rent for homesite and home mortgage monthly amount of a combined total of \$600.00 per month, the paystub/income will need to show **a net or take home monthly income** of \$1,800.00 or weekly net or take home 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/take home pay 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 income to reach the required \$1800.00 per month or \$450.00 per week. If there is no home financing needed, an applicant(s) would need income for the home-site rent and income to adequately maintain the home in good condition. A weakness in any of these areas may cause us to disapprove the application.

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. If you have any questions when completing the application(s), please contact me.

When the application(s) has (have) been completed, please attach a **money order** (no personal checks accepted) for \$25.00 per application. You may fax or e-mail your application/paperwork to us at 717-597-9571 or eckrentals@gmail.com. However, you need to **also return the application/paperwork and money order to us.** We will start the process but **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 call 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 can be found posted in the community at the mailbox or you can get a copy from the homeowner, sales rep, manager, or by contacting the office, 717-597-2607.

Rental of only the home-site, (applicant will own the mobile home): NO dogs allowed except for a service animal with proper documentation. Inside the home up to 2 (**indoor only**) cats or domesticated type of caged pets: examples, bird, hamster, fish

Security Deposit: if approved, this will need to be paid at the time of signing the lease. Being able to also 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 yrs. 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.

Sincerely,
Charles and Sue Eckstine
Community Owners

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.

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

OTHER FAMILY MEMBERS 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)

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)

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? _____

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

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

ever used or are using illegal drugs? (ten year history) _____(no) _____(yes) (if yes explain below)

ever been engaged in 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 Therapy Animal? Yes No

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

If purchasing the mobile home, and renting only the home-site, please complete the following:

Mobile home: Make, size, year, type of heat _____

Present owner of home: _____ phone # _____

Name of the financial institution where the home will be financed: _____

Names of person(s) to be/are on title: _____

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 5th 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.
- Residents should purchase renter's insurance to protect their personal property. Landlord is not responsible for damage to residents' personal property. Residents also agree to designate Midway Community as a third-party designee on their electric account. Resident(s) is/are responsible to reimburse landlord(s) for any agency fees charged. For example, but not limited to, ambulance or medic fees.
- 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 same and charge owner 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.
- The heat tape for the water lines must be plugged into a live receptacle at all times from October 30 to April 1. From Nov-March, heat in home should be on. If needed, turn down to minimum of 50 degrees.
- It is the responsibility of the tenants to install and maintain working heat tape, smoke detectors and fire extinguishers.
- 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. 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.
- Before purchasing any outside high-risk items, such as a trampoline, swimming pool, etc. please contact us to find out if our insurance company will allow it.
- 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 report 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 tenant.
- 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.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____