

ESSEX AT POINCIANA CONDOMINIUM ASSOCIATION, INC.

C/O CMC MANAGEMENT, INC., 2950 JOG ROAD, GREENACRES, FL 33467

561-641-1016 ~ 561-641-9118 FAX

*(Please check one) Application for PURCHASE or LEASE of 3326 Arcara Way, Unit # _____

Desired date of closing or occupancy _____ Closing Date if purchase: _____

Applicant Name: _____ Phone _____

Co-Applicant Name: _____ Phone _____

650 CREDIT SCORE REQUIRED

BOARD APPROVAL REQUIRED PRIOR TO OCCUPANCY.

THE FOLLOWING ITEMS MUST BE PROVIDED WITH THIS APPLICATION

- APPLICATION FEE: \$100.00 ***NON-REFUNDABLE*** Check or Money Order Made payable to Essex At Poinciana Condominium Assn. Separate \$100.00 application & fee required for unmarried co-applicants over the age of 18.
- PROCESSING FEE: \$150.00 ***NON-REFUNDABLE*** Check or Money Order Made payable to CMC MANAGEMENT.
- SECURITY DEPOSIT: \$300. This security deposit is REFUNDABLE at the end of the term of the lease (or after move-in if sale)providing no damages are made to the common area. Make check payable to Essex at Poinciana Condo Assn.
- Copy of your Driver's License(s)
- Copy of vehicle registration(s)
- Copy of Purchase or lease contract
- Lease Requirement: Owner(s) account must be current and violations corrected
- ABSOLUTELY NO PETS ALLOWED
- ABSOLUTELY NO TRUCKS ALLOWED

Out of state or foreign background checks will incur additional fee. Allow a minimum of 14 days to process the application. The process cannot be rushed. All applications must be filled out Completely or the application will not be processed. Do not fax the application.

Please Note: TITLE COMPANY OR CLOSING ATTORNEY MUST REQUEST AN ESTOPPEL BEFORE CLOSING TO DETERMINE MONIES OWED TO THE ASSOCIATION BY THE OWNER OF THE PROPERTY. IF THIS PROCESS IS NEGLECTED, THE NEW OWNER MAY END UP BEING LIABLE FOR DELINQUENCY.

A Certificate of Approval, which is required to close and prior to moving in, will be provided to the purchaser or renter after the interview.

If purchasing, you must supply the Management Company with a copy of your Warranty Deed and mailing address after closing. Purchaser is also required to inform the management company of any changes in mailing address.

Current owner must provide Governing Documents to purchaser or they may be purchased at www.condocerts.com.



ESSEX AT POINCIANA CONDOMINIUM ASSN., INC.

UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION

Purchase OR Lease OF 3326 ARCARA WAY, UNIT # _____

Date _____ Home Phone _____ / Cell _____ Desired Date of Occupancy _____

Name _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____

Last First MI Jr/Sr Prior

Spouse _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____

Last First MI Jr/Sr Prior

Other _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____

Last First MI Jr/Sr Prior

Occupants _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____

Present Address _____

Street Apt # City State Zip Code

Present Landlord/Mortg _____ Phone (_____) _____

Length of Residence: _____ / _____ TO _____ / _____ Mortg/rent/mo \$ _____ #Pets _____ Type _____ Weight _____

Mo. Yr. Mo. Yr.

Previous Landlord _____ Phone (_____) _____

Length of Residence _____ / _____ TO _____ / _____ Monthly Rent \$ _____

Mo. Yr. Mo. Yr.

Present Employer _____ City & St. _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____

Mo. Yr. Mo. Yr.

Previous Employer _____ City & St. _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____

Mo. Yr. Mo. Yr.

Spouse Present Employer _____ City & St. _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____

Mo. Yr. Mo. Yr.

In Case of Emergency Notify _____ (_____) _____

Name Relationship Address Phone Number

Vehicle #1 _____ #2 _____

Year Make Model Tag # State Year Make Model Tag # State

MILITARY STATUS: ACTIVE? YES _____ NO _____

Have you ever left owing money to an owner or landlord? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

Have you ever been arrested for a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

Have you ever been convicted of a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on back of this sheet.

AUTHORIZATION OF RELEASE OF INFORMATION: Applicant(s) represents that all of the above information and statements on the application for rental are true and complete, and hereby authorizes verification of any and all information relating to residential history (rental or mortgage), employment history, criminal history records, court records, and credit records. This application must be signed before it can be processed by management. **Applicant acknowledges that false or omitted information herein may constitute grounds for rejection of this application, termination of right of occupancy, and/or forfeiture of fees or deposits and may constitute a criminal offense under the laws of this State.** NON-REFUNDABLE APPLICATION FEE – No oral agreements have been made.

Applicant's Signature

Date

Spouse's Signature

Date

TO BE FILLED OUT BY APPLICANT(S)
(Please type information or print clearly)
FOR CMC OFFICE USE ONLY

This is a Purchase **or** **This is a Rental**

Association: _____

If Purchase, projected closing date: _____

If Rental, Lease Term from _____ **to** _____

Address of Unit: _____

Applicant Name: _____

Co-Applicant Name: _____

Billing Address if different from Unit Address: _____

Phone # _____ **Phone #** _____

Email: _____

Email: _____

**This form is to be submitted to the Accounting Department by the Manager after
approval of application.**

NEW RESIDENTS AT THE ESSEX CONDOMINIUM

Welcome

The Board of Directors would like to provide you with a short list of the Rules at the Essex. Please read your condo documents.

1. Each new resident must have an interview with the Board prior to moving in. This can be arranged thru the management company or the President of the Essex Board.
2. A new resident must give a check of \$300 prior to moving in. This amount will be refunded to you after moving in if no damage occurs. Also a check for \$100 must be submitted with your paper work to cover the cost of an investigation.
3. All unit owners must leave an entry key with the Board in the event that it is necessary to enter your unit when something happens that can damage other units and no one is present to allow entry. Your key is kept in a lock key box and only Board Members have a key. Board members are bonded.
4. Each unit owner or resident must provide to the Board the name and telephone number of a contact person in case of an emergency and the unit owner is not available.
5. A unit owner is responsible for all guests and contractors. If damage is done to condominium property the unit will be billed. Contractors must remove unwanted items from the property.
6. Noise before 8:00 AM and after 10 PM is not permitted by residents. Contractors must start work after 8:00 AM and end by 7:00 PM
7. We recycle newspapers, cartons (broken down) and other paper goods in the yellow bins, and plastic, glass, steel and aluminum cans in the blue bins. Recycling bins are found on each floor in the garbage room next to each elevator.

8. Each unit has an assigned parking space. If you need to find your parking space check with a Board Member. There are many extra parking spaces for a second car. No trucks, motor homes, boat or boat trailers may be parked overnight. Handicap Parking is for guests.

9. Pool Rules

- A. Pool is open from DAWN to DUSK
- B. If you use the barbeque grill you must clean the grill after use.
- C. No children or adults in diapers are allowed in the pool. There is a kiddy pool available. Toys and swim aids are in the box near the shower. Please replace these items in the box when finished.
- D. Everyone must shower before entering the pool. Please use a towel on all chairs and lounges.
- E. Children must be accompanied by an adult at all times in the pool and pool area.
- F. No diving or jumping in the pool. Pool is only 6 feet deep.
- G. No shoes on chairs and/or chaise.
- H. Please return pool furniture to original position when you leave pool area.

10. **NO PETS ARE ALLOWED**

The Essex is a friendly family. We welcome you and hope you will partake of the activities with your neighbors.

ESSEX AT POINCIANA CONDOMINIUM ASSOCIATION, INC.
C/o CENTURY MANAGEMENT CONSULTANTS, INC.
2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 PHONE ~ 561-641-9118 FAX
INFO@CMCMANAGEMENT.BIZ

ACKNOWLEDGEMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the separate documents entitled "DISCLOSURE REGARDING BACKGROUND INVESTIGATION AND A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT", and certify that I have read and understand both of these documents. I/we hereby authorize the obtaining of "consumer reports" including but not limited to credit, eviction and criminal backgrounds. To this end, I/we hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer or insurance company to furnish any and all background information requested by Background Screeners of America, 9333 Melvin Ave., Northridge, CA 91324; 866-570-4949; www.backgroundscreenersofamerica.com and/or Employer, Homeowner Association, Condominium Association or Cooperative Association. I further agree that a facsimile (fax), electronic or photographic copy of this Authorization shall be as valid as the original, and will hold harmless CMC Management, their employees, agents and/or affiliates, i.e., HOAs etc., and Background Screeners of America, their employees or agents and other organizations that provide information, from any and all liabilities arising out of the use of such information in connection with Background Screeners of America.

BACKGROUND INFORMATION – to be completed by all applicants 18 years of age or older. Unmarried co-applicants must fill out separate Acknowledgement/background information form.

Last Name: _____ First: _____ Middle: _____

Other Name (Alias) _____

Social Security # _____ Date of Birth _____

Driver's License # _____ State issued: _____

Present Address: _____ City _____

State: _____ Zip Code _____ Phone: _____

*Email: _____

Signature: _____ Date: _____

SPOUSE:

Last Name: _____ First: _____ Middle: _____

Other Name (Alias) _____

Social Security # _____ Date of Birth _____

Driver's License # _____ State issued: _____

Present Address: _____ City _____

State: _____ Zip Code _____ Phone: _____

*Email: _____

Signature: _____ Date: _____

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 the 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).
- **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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
<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 Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357