



## Application Submitted For: The Madison

Date Submitted: Fri, May 28, 2021 03:43 PM MDT IP Address:74.207.34.12

Thank you for your rental application for The Madison. An email notification has been sent to people you are applying with, and any guarantors, providing them a log in to submit the personal information we require from them. This notification allows them to link directly to the application for their completion and signature.

Basic Information			
Application ID	16952940	Gender :	M
Name :	Andrew Khac Vo	Applicant Type :	Primary
Email :	vohi01@luther.edu		
Birth Date :		11/03/1999	
Mobile :	(563) 424-6517		

Preferences			
Lead Source	Apartment Finder	Desired Move-in Date	08/09/2021
Desired Lease Length :	Annual		

Unit Info	
Property	The Madison
Floor Plan	3x3

Additional Info
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Current Address:	
Address	700 College Drive, SPO 2664 DECORAH, IOWA 52101 United States
Residence Type	Apartment
Owned/Rented:	Rented
Phone Number:	(563) 424-6517

Previous Address:	
Address:	1902 Nguyen Ngoc Vu ST Hanoi, Vietnam Hanoi HANOI CITY Vietnam
Residence Type:	Attached Family Home
Owned/Rented:	
Phone Number:	(563) 424-6517

General Questions :		
Have you ever been evicted?	No	
Have you ever defaulted on a lease?	No	
Have you ever been convicted of a felony that involved an offense against property, persons, government officials, or that	No	

involved firearms, illegal drugs, or sex or sex crimes?			
Have you ever had any public record suits, liens, judgments or reposessions?	No		
Have you ever filed for bankruptcy protection?	No		
Do you have renter's insurance?	No		
<b>Interests</b>			
	<b>Scholastic:</b>	School Attending:	Iowa State University
Major:	Computer Science		
When I move in, I will be a:	Grad Student		
	<b>General:</b>	Date of Birth:	11/03/1999
Gender:	Male		
What gender of roommate(s) do you want to live with? Select both male and female for Co- ed.:	Male		
Do you have any preferred roommates? If so, please list	No		

their first and last name.:			
	<b>Personality:</b>	I would describe my cleanliness as:	Neat
I would describe my personality as:	Outgoing		
I smoke:	No		
I drink:	Yes		
I study:	Often		
I usually go to bed:	Late (after midnight)		
I usually wake up:	Average (8am to 10am)		
Do you have any preferred roommates? If so, please list their first and last name(s).:	No		
Were you referred by anyone? If so, who referred you?:	No		
	<b>Amenities:</b>	I will have (Please refer to pet policy):	Neither
I prefer living with roommates who have (Please refer to pet policy):	Neither		
What bedroom	C		

do you prefer to live in, if available?:	
What floor would you prefer to live in, if available?:	2
Do you have a pet allergy?:	No

;

Financial	
Income Details	
Current Employer	
Address	United States
Income:	0.00

People
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Name	Living In Apartment?	Birth Date	Email	Relationship
Andrew Khac Vo	Yes	11/03/1999	vohi01@luther.edu	
Alexander Banuelos	No	12/08/1999	banual01@luther.edu	Guarantor

Options & Fees
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Pets
Total Number Of Pets: 0

Contacts
Emergency Contact

Name:	Alexander Banuelos	Relation:	Friend
Phone:	(312) 536-1277		
Address:	1736 N. Harding Ave. CHICAGO, ILLINOIS 60647 United States		

Digital Signature	
Full Name	Andrew Vo
IP Address	74.207.34.12

By submitting this application, I acknowledge and authorize a criminal background screening will be run for all primary applications and a credit screening will be run for all guarantor applications.

Please retain for your records.  
[Terms and Conditions.](#)





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**Entrata, Inc .**

You can find the ProspectPortal™ Terms & Conditions [here](#).

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## RENTAL CRITERIA

In order to reside in our Community we require that each applicant must be 18 years of age and meet certain rental criteria. Before you complete our Rental Application, we suggest that you review these requirements to determine whether you meet them. Please note that the term “Applicant” provided below applies to all Residents to be identified on the Lease and the person or persons to be responsible for paying rent. Please note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by the property prior to these requirements going into effect. Our ability to verify whether these requirements have been met is limited to the information we receive from the various screening and credit reporting services used.

All prospective residents may be required to provide proof of the following standards to include, but not limited to:

### **OCCUPANCY:**

The property is designed as purpose-built student housing with shared living spaces rented on a “per bed” basis. Accordingly, the property’s default occupancy policy is one (1) person per bedroom. However, the property is, of course, open to family households with children. For family occupants, all household members age eighteen (18) or older must: (A) complete an application and applicable screening, and (B) sign the lease as a Resident. For family households with children under the age of eighteen (18), at least two (2) people will be permitted to occupy a single bedroom. If a family household with children under the age of eighteen (18) requires additional occupancy, additional occupants may be allowed on a case-by-case basis based on factors including, but not limited to, the size of the bedroom(s) and unit, age of the children, configuration of the unit, any physical limitations of the housing, and local occupancy codes. This policy for family occupants applies to any family household with a child under the age of eighteen (18) who is domiciled with (i) at least one parent, legal guardian, or another person having legal custody of the child under the age of eighteen, or (ii) the designee of such parent or other person having such custody, with written permission of such parent or other person. If the child occupant reaches eighteen (18) years of age during the term of the lease, the lease will be allowed to complete its term, but renewal will only be offered in compliance with the occupancy policy as stated. Child occupants who are under twenty-four (24) months at the time the lease is signed will not be counted under the occupancy policy for purposes of maximum occupancy but will be counted for subsequent leases if they reach the age of twenty-four (24) months during the term of the lease.

The Landlord has the right to lease any empty bedroom(s) within a unit to any qualifying applicant.

### **CREDIT:**

A credit check will be processed on all self-qualifying applicants (if applicable). A social security number is required. Self-qualifying applicants must have a credit score of 500 or above. A credit score below 500 or an applicant without credit history will require a prepayment of two (2) months market rent in advance.

### **INCOME:**

Total monthly income must be at least three (3) times the sum of the highest installment rate. If income requirements are not met, management may require the applicant to have a guarantor. Financial aid, grants or student loans are not qualifying sources of income.

### **EMPLOYMENT:**

Prospective residents must have (1) verifiable employment in this country, or (2) verifiable source of income. If applicant is self-employed or receives money from non-employment sources, the applicant must provide (1) a photocopy of a tax return from the previous year, or (2) provide a financial statement from a CPA verifying employment and income, or (3) photocopies of the three most current bank statements.

### **STUDENT STATUS:**

The property may require all residents to have student status. To qualify, you must be enrolled in a degree program, either full or part time. You will be asked to verify student status by showing a current student I.D. card or other satisfactory proof of student status.

### **IDENTIFICATION:**

#### **CITIZENS:**

All applicants must have a government-issued photo I.D. A social security number is required.

#### **NON-CITIZENS:**

In addition to meeting the above criteria, applicants who are citizens of another country must provide (1) a passport; (2) the INS document that entitles the applicant to be in the United States and (3) proof of employment in this country or an I-20 verifying student status and proof of enrollment\*. Landlord or its manager may ask to make a photocopy of any of the applicant’s INS documents, international passport and visa.

\*If you cannot provide proof of enrollment at the time your application is submitted, your approval may be conditioned upon submitting proof of enrollment as soon as it becomes available.



**CRIMINAL HISTORY:** A criminal history check will be done on all applicants over the age of 18. Under no circumstances can a waiver be granted to any new applicant who has a felony conviction, a sex offense conviction, or whose name appears on a sex offender registry maintained by law enforcement officials. Misdemeanors against a person will be reviewed and approved at the sole discretion of management.

Please remember that this requirement does not constitute a guarantee or representation that residents or occupants currently residing at the property have not been convicted of a felony or are subject to deferred adjudication involving use or possession of an illegal substance; there may be residents and occupants that have resided at the property prior to this requirement going into effect; additionally, our ability to verify this information is limited to the information made available to us by the screening and credit reporting system.

**RENTAL HISTORY:** Previous payment history will be reviewed, and negative rental history will not be accepted. Negative rental history is described as, but not limited to, any damages owed, rental related debt as described above, delinquent rental payments, and/or evictions filed within the past (12) months.

**GUARANTOR QUALIFYING PROCEDURES:**

**INCOME:** The guarantor's gross monthly income must total at least three (3) times the sum of the highest installment rate. Guarantor must have (1) verifiable employment in this country, or (2) verifiable source of income. If guarantor is self-employed or receives money from non-employment sources, the guarantor must provide (1) a photocopy of a tax return from the previous year, or (2) provide a financial statement from a CPA verifying employment and income, or (2) photocopies of the three most current bank statements.

**CREDIT:** A credit check will be processed on all guarantors. A social security number is required. The guarantor must have a credit score of 500 or above. A credit score below 500 or a guarantor without credit history will require a prepayment of two (2) months market rent in advance.

**BANKRUPTCY:** Bankruptcy may result in a non-approval.

**RENTAL HISTORY:** Previous payment history will be reviewed, and negative rental history will not be accepted. Negative rental history is described as, but not limited to, any damages owed, rental related debt as described above, delinquent rental payments, and/or evictions filed within the past (12) months.

**CHECK WRITING CODE:** The guarantor must have a check writing verification of "accepted".

**RESIDENCY:** The guarantor must reside in the United States and a social security number is required.

**ALTERNATIVE:** The property may provide an avenue for applicant to provide an alternative (or substitute) for a guarantor via a third-party vendor. If so, applicant may satisfy the guarantor requirement upon completion and approval of the necessary paperwork, and applicant's continued compliance of all requirements of the property and the vendor.

**Landlord supports the Fair Housing Act as amended, prohibiting discrimination in housing based on race, color, religion, sex, national origin, handicap or familial status.**

**I HAVE READ AND UNDERSTAND THE RENTAL POLICIES OF THIS COMPANY.**

Applicant Signature

Date



Date

## Agreement to Conduct an Electronic Transaction

The parties to this Electronic Document Delivery agreement ("Electronic Agreement") are the applicant/resident ("you") and Resident Verify, LLC. ("Resident Verify"), and (collectively "us" or "we"). The parties agree to the following:

1. Electronic delivery. Resident Verify will electronically deliver to you requested information related to your application for residency or disclosure pursuant to any laws, acts, regulations or statutes with regards to consumer reporting and/or dispute communication. Resident Verify will electronically deliver a copy of your consumer report and/or dispute communication until either party modifies or cancels this Electronic Agreement. You will receive a copy of your consumer report and/or dispute communication electronically in lieu of receiving hard copies through the U.S. Mail.
2. Paper copy. You may obtain a hard copy of your consumer report and/or dispute communication at any time and at no cost by contacting Resident Verify and requesting a paper copy. This can be accomplished in the following ways: by phone (866)- 698-0661, by email [consumerrequests@entrata.com](mailto:consumerrequests@entrata.com), or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043.
3. Termination. You may terminate this Electronic Agreement by contacting Resident Verify through any of the following ways: by phone at (866)-698-0661, by email at [consumerrequests@entrata.com](mailto:consumerrequests@entrata.com), or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043. After Resident Verify processes the termination we will provide only hard copies of the consumer report and/or dispute communication to you, in paper form via the U.S. Mail at the address you provide us. If this Electronic Agreement is terminated it has no legal effect on the enforceability of any other contracts we have executed with you.
4. Notification. You must immediately give Resident Verify notification if you change or delete the email address we use to deliver you the consumer report and/or dispute communication. Because email is the agreed upon medium used to deliver the requested documents, it is crucial that you give Resident Verify prompt notice of any changes.
5. Legal effect. Electronic documents have the same legal effect as hard copies. You are responsible to obtain access to your consumer report and/or dispute communication, and to open and read them. If you cannot open or access your documents please contact us to resolve this. By initialing this policy document you agree that you have a functioning and operating email account to receive emails from Resident Verify.
6. Amendments. Resident Verify may make amendments to the terms and conditions of this Electronic Agreement. We will provide you commercially reasonable notice of the amendments. If you do not agree to these new terms and conditions you can terminate this Electronic Agreement by the methods mentioned in section 3 of this Agreement.
7. Delivery and access errors. Errors in delivering and accessing your electronic documents may occur. We are not liable for anything that may arise from problems in accessing or retrieving your documents that may occur from problems associated with your telecommunications provider, or for any equipment malfunctions that are outside of our control.
8. Acceptance. If you accept the terms and conditions in this Electronic Agreement you will initial the policy document on the Summary page of the application. By initially the policy document, you acknowledge that you have read and understand this Electronic Agreement. This Electronic Agreement becomes effective when we receive your acceptance.

I AGREE to conduct this transaction by electronic means. I understand that by initialing the policy document I am conducting an electronic transaction and agree to use and receive communications through electronic means. I agree to enter into this Electronic Agreement electronically via the use of the Internet, and to be notified regarding this Electronic Agreement and application electronically through the email address I have provided. I may refuse to conduct other electronic transactions.

05/28/21 15:43 PM

Andrew K Va

Primary-ID:11928026

IP 74.207.34.12





## **Consumer Authorization**

In connection with my application as a tenant, I hereby authorize the above named Property and its designated agents and representatives, Resident Verify, LLC, 4205 Chapel Ridge Rd, Lehi, UT 84043, to conduct a background investigation to obtain information relating to my character, work habits, performance and to verify the accuracy of the information which I have provided on my rental application or lease.

I understand the scope of the investigation may include, but will not be limited to the following: Character References, Hard Inquiry to pull Consumer Credit History (in compliance with the Fair Credit Reporting Act), Criminal Records, Civil Court Records, Current and Past Residence Verifications, Social Security Trace, Driving Records and additional services.

I understand that I must provide my date of birth to adequately complete said screening and acknowledge that my date of birth will not affect any residency decisions.

I authorize, without reservation, any law enforcement agency, business, individual, school, employer, information service bureau or public agency to release any and all information, verbal or written, pertaining to me.

I acknowledge that an electronic, facsimile or photographic copy shall be as valid as the original. This release is valid for federal, state and county agencies.

**State of Washington applicants or tenants only:** You have the right to receive a complete and accurate disclosure of the nature and scope of any investigative consumer report as well as a written summary of rights of your rights and remedies under Washington law.

### **Notice to City of Seattle applicants only:**

The tenant screening investigation includes a criminal background screening, limited to sex offender registry information only. All applicants will be screened for registry information. Housing Provider considers the entire application and considers prior convictions reportable under the Fair Credit Reporting Act and rules of Washington, limited to those appearing on a local, state, or national registry only. Consideration will be given to the following factors relating to the conviction(s) that requires registry on a local, state, or national sex offender registry:

- (1) The nature and severity of the conviction;
- (2) The number and types of convictions;

- (3) The time that has elapsed since the date of conviction;
- (4) Age of the individual at the time of convictions;
- (5) Evidence of good tenant history before and/or after the conviction occurred; and
- (6) Any supplemental information related to the individual's rehabilitation, good conduct, and additional facts or explanations provided by the individual.

**New York and Maine applicants or tenants only:** You have the right to inspect and receive a copy of any investigative consumer report requested by the Company by contacting the consumer reporting agency identified above directly.

**Summary of Rights Under California Code 1786.22**

This is a summary of your rights under California Code 1786.22. If you have questions or would like to request a copy of your consumer report, please contact Resident Verify by writing to the address 4205 Chapel Ridge Road, Lehi UT 84043 or by calling 866-698-0661. We will supply files and information that you have a right to inspect during normal business hours and on reasonable notice.

You have the right to request a copy of your consumer report as well as a summary of all information contained in your file, as required under the California Civil code. The requested information will be provided by telephone, if you have made a written request, with Proper Identification for telephone disclosure, and the toll charge, if any, for the telephone call if prepaid or charged directly to you.

All files the agency maintains on you will be made available for your visual inspection, as follows:



In person, if you appear in person and furnish proper identification, for copies to be sent to a specified address. However, agencies complying for a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the Agency.

A summary of all information contained in your file and required to be provided to you under the California Civil code will be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid or charged directly to you.

"Proper identification" includes documents such as valid driver's license, social security number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.

The Agency will provide trained personnel to explain any information furnished to you pursuant to § 1786.10

The Agency will provide a written explanation of any coded information in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

One other person of your choice may accompany you when you come to inspect your file. This person must furnish reasonable identification. The Agency may require you to furnish a written statement granting permission to the Agency to discuss your file in your companion presence.

**Disclosure to Consumers under Vermont Code 2480b**  
**(Applicable to consumers for whom a consumer credit report**  
**was requested)**

(1) Under Vermont law, you are allowed to receive one free copy of your credit report every 12 months from each credit reporting agency. If you would like to obtain your free credit report from Resident Verify, LLC, you should contact us by [writing to the following address: 4205 Chapel Ridge Rd, Lehi, UT 84043 or [calling the following number: (866) 698-0661 or both].

(2) Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances:

(A) in response to a court order;

(B) for direct mail offers of credit;

(C) if you have given ongoing permission and you have an existing relationship



with the person requesting a copy of your credit report;

(D) where the request for a credit report is related to an education loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;

(E) where the request for a credit report is by the Office of Child Support Services when investigating a child support case;

(F) where the request for a credit report is related to a credit transaction entered into prior to January 1, 1993; and

(G) where the request for a credit report is by the Vermont State Tax Department and is used for the purpose of collecting or investigating delinquent taxes.

(3) If you believe a law regulating consumer credit reporting has been violated, you may file a complaint with the Vermont Attorney General's Consumer Assistance Program, 104 Morrill Hall, University of Vermont, Burlington, Vermont 05405.

You have a right to place a "security freeze" on your credit report pursuant to 9 V.S.A. § 2480h at no charge if you are a victim of identity theft. All other Vermont consumers will pay a fee to the credit reporting agency of up to \$10.00 to place the freeze on their credit report. The security freeze will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail.

The security freeze is designed to help prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your credit report, within ten business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

(1) The unique personal identification number or password provided by the credit reporting agency.

(2) Proper identification to verify your identity.

(3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A credit reporting agency may charge a fee of up to \$5.00 to a consumer who is not a victim of identity theft to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties, or period of time after the freeze is in place. For a victim of identity theft, there is no charge when the victim submits a copy of a police report, investigative report, or complaint filed with a law enforcement agency about unlawful use of the victim's personal information by another person.

A credit reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze will not apply to "preauthorized approvals of credit." If you want to stop receiving preauthorized approvals of credit, you should call (866) 698-0661.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account, provided you have previously given your consent to this use of your credit reports. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or a user of your credit report."

(d) The information required to be disclosed by this section shall be disclosed in writing. The information required to be disclosed pursuant to subsection (c) of this section shall be disclosed on one side of a separate document, with text no smaller than that prescribed by the Federal Trade Commission for the notice required under 15 U.S.C. § 1681q. The information required to be disclosed pursuant to subsection (c) of this section may accurately reflect changes in numerical items that change over time (such as the phone number or address of Vermont State agencies), and remain in compliance.







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I understand the scope of the investigation may include, but will not be limited to the following: Character References, Hard Inquiry to pull Consumer Credit History (in compliance with the Fair Credit Reporting Act), Joint Score of Applicants, Criminal Records, Civil Court Records, Current and Past Residence Verifications, Social Security Trace, Driving Records and additional services.

I understand that I must provide my date of birth to adequately complete said screening and acknowledge that my date of birth will not affect any residency decisions.

I authorize, without reservation, any law enforcement agency, business, individual, school, employer, information service bureau or public agency to release any and all information, verbal or written, pertaining to me.

I acknowledge that an electronic, facsimile or photographic copy shall be as valid as the original. This release is valid for federal, state and county agencies.

#### **Notice to City of Berkeley applicants only:**

The tenant screening investigation will include a criminal background screening that is limited to only the Sex Offender Registry operated by the State of California Department of Justice. Your signature below will serve as your written consent to this search.

#### **Notice to City of Oakland applicants only:**

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**Precise ID users:**

If the property you are applying for uses the Precise ID product, you authorize your wireless operator to disclose to us your account subscriber, device, and billing information, if available, to support verification of your identity. This information may also be shared by us with other companies to support your transactions and for fraud avoidance purposes. You can find more detail about how we use your data in our [Privacy Policy](#).

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In person, if you appear in person and furnish proper identification, for copies to be sent to a specified address. However, agencies complying for a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the Agency.

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"Proper identification" includes documents such as valid driver's license, social security number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.

The Agency will provide trained personnel to explain any information furnished to you pursuant to § 1786.10

The Agency will provide a written explanation of any coded information in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

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### **( Applicable to consumers for whom a consumer credit report was requested)**

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(2) Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances:

(A) in response to a court order;

(B) for direct mail offers of credit;

(C) if you have given ongoing permission and you have an existing relationship with the person requesting a copy of your credit report;

(D) where the request for a credit report is related to an education loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;

(E) where the request for a credit report is by the Office of Child Support Services when investigating a child support case;

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The security freeze is designed to help prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a

security freeze to take control over who gains access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your credit report, within ten business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the credit reporting agency.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A credit reporting agency may charge a fee of up to \$5.00 to a consumer who is not a victim of identity theft to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties, or period of time after the freeze is in place. For a victim of identity theft, there is no charge when the victim submits a copy of a police report, investigative report, or complaint filed with a law enforcement agency about unlawful use of the victim's personal information by another person.

A credit reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze will not apply to "preauthorized approvals of credit." If you want to stop receiving preauthorized approvals of credit, you should call (866) 698-0661.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account, provided you have previously given your consent to this use of your credit reports. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or a user of your credit report."

(d) The information required to be disclosed by this section shall be disclosed in writing. The information required to be disclosed pursuant to subsection (c) of this section shall be disclosed on one side of a separate document, with text no smaller than that prescribed by the Federal Trade Commission for the notice required under 15 U.S.C. §

1681q. The information required to be disclosed pursuant to subsection (c) of this section may accurately reflect changes in numerical items that change over time (such as the phone number or address of Vermont State agencies), and remain in compliance.

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*Andrew K Vo*

Primary-ID:11928026

IP 74.207.34.12



**Agreement to Conduct an Electronic Transaction**

The parties to this Electronic Document Delivery agreement ("Electronic Agreement") are the applicant/resident ("you") and Resident Verify, LLC. ("Resident Verify"), and (collectively "us" or "we"). The parties agree to the following:

1. Electronic delivery. Resident Verify will electronically deliver to you requested information related to your application for residency or disclosure pursuant to any laws, acts, regulations or statutes with regards to consumer reporting and/or dispute communication. Resident Verify will electronically deliver a copy of your consumer report and/or dispute communication until either party modifies or cancels this Electronic Agreement. You will receive a copy of your consumer report and/or dispute communication electronically in lieu of receiving hard copies through the U.S. Mail.
2. Paper copy. You may obtain a hard copy of your consumer report and/or dispute communication at any time and at no cost by contacting Resident Verify and requesting a paper copy. This can be accomplished in the following ways: by phone (866)- 698-0661, by email [consumerrequests@entrata.com](mailto:consumerrequests@entrata.com), or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043.
3. Termination. You may terminate this Electronic Agreement by contacting Resident Verify through any of the following ways: by phone at (866)-698-0661, by email at [consumerrequests@entrata.com](mailto:consumerrequests@entrata.com), or in writing at 4205 Chapel Ridge Rd, Lehi, Ut 84043. After Resident Verify processes the termination we will provide only hard copies of the consumer report and/or dispute communication to you, in paper form via the U.S. Mail at the address you provide us. If this Electronic Agreement is terminated it has no legal effect on the enforceability of any other contracts we have executed with you.
4. Notification. You must immediately give Resident Verify notification if you change or delete the email address we use to deliver you the consumer report and/or dispute communication. Because email is the agreed upon medium used to deliver the requested documents, it is crucial that you give Resident Verify prompt notice of any changes.
5. Legal effect. Electronic documents have the same legal effect as hard copies. You are responsible to obtain access to your consumer report and/or dispute communication, and to open and read them. If you cannot open or access your documents please contact us to resolve this. By initialing this policy document you agree that you have a functioning and operating email account to receive emails from Resident Verify.
6. Amendments. Resident Verify may make amendments to the terms and conditions of this Electronic Agreement. We will provide you commercially reasonable notice of the amendments. If you do not agree to these new terms and conditions you can terminate this Electronic Agreement by the methods mentioned in section 3 of this Agreement.
7. Delivery and access errors. Errors in delivering and accessing your electronic documents may occur. We are not liable for anything that may arise from problems in accessing or retrieving your documents that may occur from problems associated with your telecommunications provider, or for any equipment malfunctions that are outside of our control.
8. Acceptance. If you accept the terms and conditions in this Electronic Agreement you will initial the policy document on the Summary page of the application. By initially the policy document, you acknowledge that you have read and understand this Electronic Agreement. This Electronic Agreement becomes effective when we receive your acceptance.

I AGREE to conduct this transaction by electronic means. I understand that by initialing the policy document I am conducting an electronic transaction and agree to use and receive communications through electronic means. I agree to enter into this Electronic Agreement electronically via the use of the Internet, and to be notified regarding this Electronic Agreement and application electronically through the email address I have provided. I may refuse to conduct other electronic transactions.

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Andrew K Vo

Primary-ID:11928026

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