



Manufactured Homes
1455 90th Avenue – Office
Vero Beach, FL 32966
(772) 567-4358 Fax (772)770-2527
E-mail lakewoodvillage@treehousecommunities.com
Web: www.lakewoodvillagevb.com

APPLICATION FOR RESIDENCE

LAST NAME: _____ LAKEWOOD LOT # _____

Dear Prospective Resident,

Thank you so much for your interest in our community. Lakewood Village prides itself on the quality of our community, our professional staff, our wonderful volunteers, and the quality of our residents. Without all these components, Lakewood Village would be nothing like it is today. In order to maintain the lifestyle to which we have all become accustomed, it is vitally important that our residents be screened prior to allowing residency. We offer our residents a special kind of lifestyle, which we believe to be one of the finest in Indian River County. It is our goal to maintain our community, as well as to keep it affordable. Therefore, it is necessary for us to ascertain whether our prospective residents will be able to stay current with their rental/lot maintenance payments and are willing to obey the rules and regulations of our community. All applicants are treated equally, and all applications are processed in the same manner, irrespective of race, age, gender, handicap, religious or sexual orientation.

Please review the current rules and regulations of the community, they are a very important part of your occupancy here, and they are enforced for the benefit of all our residents.

IMPORTANT

Give no more than a “good intent” deposit to hold your home prior to approval. If you purchase a home and are not approved for residency, you may find that you own a home that you must either sell or move from the community. You may not live in a home in Lakewood Village without first being approved for residency.

Three rules of importance are:

1. **The principal resident of the home must be the legal “owner of record” of the home.** (See exceptions on sub-leasing section of the Rules and Regulations.
2. **There is a five-person maximum per household.**
3. There is a limit of two (2) household pets, each being no taller than 16 inches to the withers, and **they must be approved/registered with the office prior to residing in your home.** We must have a picture of the pet and current shot records on file.



The attached Application for Residency is a very comprehensive application which must be filled out in its entirety.

YOU WILL BE ASKED TO SUPPLY US WITH:

- Proof of Employment for the past two years (unless you have been retired during that time).
- A copy of your paycheck stub or your Social Security Benefits Statement. *
- Your tax returns for the past two years. *
- A copy of your Driver's License.
- A copy of your Social Security card or your I.N.S. "Green Card".
- A \$50.00 (**Per adult**) Application fee which must be paid by cash or money order.

*We may be able to process your application before you supply these items.

Please keep in mind that **ALL** residents must meet the minimum criteria. If you are approved for residency, any additional person who may live with you will need to fill out an application and be approved also. Failure to register and make application to and be accepted into the community prior to moving in is grounds for eviction.

THE MINIMUM REQUIREMENTS FOR RESIDENCY IN THE PARK ARE AS FOLLOWS:

CREDIT:

1. Only RESIDENT(S) income will be considered for Income Evaluation. PLEASE COMPLETE THE INCOME WORKSHEET INCLUDED.
2. You must have reasonably good credit
 - a. No utility collections
 - b. No prior evictions
3. If you are NOT relying on retirement, disability, or social security, you must have a responsible employment history.

CRIMINAL:

1. No Drug Trafficking conviction **EVER**
2. No Child Molestation convictions **EVER**
3. No Felony convictions **EVER**
4. No multiple drug related or DUI convictions in the past (five) 5 years.
5. No Domestic Violence convictions in the past five (5) years.
6. No theft, burglary, criminal trespass, bad checks, disorderly conduct, or other misdemeanor convictions in the past seven (7) years.
7. No Habitual offenders of traffic violations.

The following is the procedure followed in approving all applications for residency:

1. Return this form signed and dated, along with your completed application and the application fee (\$50.00 per adult). At that time, we will make a copy of your Driver's License and Social Security or I.N.S. Green Card.
2. General Manager will verify credit history, residency, employment, and criminal history. After receiving the above information, you will either be approved or denied residency. If you are denied, you will receive a letter of denial explaining the reason for the denial and who to contact to dispute any discrepancies in your credit or criminal file. If you are approved, you will go on to step 3.



3. If you are approved or marginal, you will be asked to come in for a meeting with the General Manager. The decision of the General Manager is final; he/she will take into consideration any extenuating circumstances regarding your credit, employment history and any other matters that may be relevant. At that time, you will receive notice of his/her decision.
4. After being approved, but prior to purchasing a home, please verify that all rent, utilities, taxes, etc. are paid current on the home. It is in your best interest to get a forwarding address for the seller.
5. Upon acceptance, there will be an orientation meeting scheduled with you. **YOU MAY NOT MOVE INTO THE HOME UNTIL YOU HAVE ATTENDED THE ORIENTATION MEETING.** At the orientation meeting you will receive your parking stickers, pool passes, etc.

Your application will receive our utmost attention as soon as we receive all signed documents. And again, thank you for your consideration of Lakewood Village as your future home.

Your signature below verifies that you have read the above information and that you authorize Lakewood Village Management, LLC to check your credit, employment, residency, and criminal background history. A copy of the Rules and Regulations has also been furnished. That copy must be returned with the application, you will receive your permanent copy at your orientation meeting.

All pages of this application and the Rules and Regulations **must** be initialed by **all** applicants in order to show that you have read and understand the information on each page.

Applicant's Signature and Date

Co-Applicant's Signature and Date

Email: _____



Site Rental Application

It is the policy of management to offer equal housing opportunities to all qualified applicants. We encourage and support an affirmative advertising and marketing program in which there are no barriers based on race, color, national origin, religion, sex, familial status, handicapped status, marital status or age to obtain housing. This policy is the law and is consistent with our philosophy, objectives and practices. If you believe that you are being discriminated against, you may contact 302 Knights Run Ave, Ste. 1108, Tampa, FL 33602.

Community Name: LAKWOOD VILLAGE - MHC	Community Phone Number: (772) 567-4358
Sales Person/Community Manager: Tamra Lewis	Desired Site/Address:

Application Type
 Residency Only (FSBO)
 Residency Only (Cash CONR)
 Occupancy Only (Roommate)
 Individual Application
 Joint Application, Applicants initials

General

Applicant Name: (including middle name)	Co-Applicant Name: (including middle name)
Social Security No:	Social Security No:
Driver's License No:	Driver's License No:
DOB: Are You Over 18? <input type="checkbox"/> Yes <input type="checkbox"/> No	DOB: Are You Over 18? <input type="checkbox"/> Yes <input type="checkbox"/> No
Number of Dependents:	Number of Dependents:
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated
Current Address:	Current Address:
Current City, State & Zip:	Current City, State & Zip:
How long at current address? Current Phone No:	How long at current address? Current Phone No:
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live w/Family <input type="checkbox"/> Other	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live w/Family <input type="checkbox"/> Other
Former Address: (mandatory if less than 3 years at current address):	Former Address: (mandatory if less than 3 years at current address):
Former City, State & Zip:	Former City, State & Zip:
<input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Lived w/Family <input type="checkbox"/> Other	<input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Lived w/Family <input type="checkbox"/> Other
Current Landlord Name/Mortgage Holder:	Current Landlord Name/Mortgage Holder:
Current Landlord/Mortgage Holder Phone No:	Current Landlord/Mortgage Holder Phone No:
Current Landlord/Mortgage Monthly Payment Amount:	Current Landlord/Mortgage Monthly Payment Amount:

Housing

Employment

Current Employer	Employer Phone Number:
Current Employer Address:	
Current Supervisor:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Current Position Held:	
Number of Years Employed at Current Job:	Monthly Gross Income:
Former Employer (mandatory if less than 3 years with present employer):	
Former Position Held:	
Former Number of Years Employed:	Monthly Gross Income

Current Employer	Employer Phone Number:
Current Employer Address:	
Current Supervisor:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Current Position Held:	
Number of Years Employed at Current Job:	Monthly Gross Income:
Former Employer (mandatory if less than 3 years with present employer):	
Former Position Held:	
Former Number of Years Employed:	Monthly Gross Income

Financial

Additional Monthly Income Amount*:	Source:
Bank Name (1):	
Bank Address (2):	
<input type="checkbox"/> Savings Account <input type="checkbox"/> Checking Account	
Bank Name (2):	
Bank Address (2):	
<input type="checkbox"/> Savings Account <input type="checkbox"/> Checking Account	
Credit Card (1)Name:	
Credit Card (1) Current Balance:	Credit Card (1) Monthly Payment:
Credit Card (2)Name:	
Credit Card (2) Current Balance:	Credit Card (2) Monthly Payment:
Credit Card (3)Name:	
Credit Card (3) Current Balance:	Credit Card (3) Monthly Payment:
Alimony Monthly Obligation (1):	Alimony Monthly Obligation (2):
Child Support Monthly Obligation (1):	Child Support Monthly Obligation (2)
Child Support Monthly Obligation (3):	Child Support Monthly Obligation (4)

Additional Monthly Income Amount*:	Source:
Bank Name (1):	
Bank Address (2):	
<input type="checkbox"/> Savings Account <input type="checkbox"/> Checking Account	
Bank Name (2):	
Bank Address (2):	
<input type="checkbox"/> Savings Account <input type="checkbox"/> Checking Account	
Credit Card (1)Name:	
Credit Card (1) Current Balance:	Credit Card (1) Monthly Payment:
Credit Card (2)Name:	
Credit Card (2) Current Balance:	Credit Card (2) Monthly Payment:
Credit Card (3)Name:	
Credit Card (3) Current Balance:	Credit Card (3) Monthly Payment:
Alimony Monthly Obligation (1):	Alimony Monthly Obligation (2):
Child Support Monthly Obligation (1):	Child Support Monthly Obligation (2)
Child Support Monthly Obligation (3):	Child Support Monthly Obligation (4)

* Income from alimony, child support maintenance, and public support payments need not be revealed if you do not wish to have them considered as a basis for paying this obligation.

Occupants

Occupant Name (1):	Occupant DOB (1):	Occupant Name (4):	Occupant DOB (4):
Occupant Name (2):	Occupant DOB (2):	Occupant Name (5):	Occupant DOB (5):
Occupant Name (3):	Occupant DOB (3):	Occupant Name (6):	Occupant DOB (6):
Has Applicant ever been convicted of or plead guilty to a misdemeanor involving criminal sexual conduct? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has Co-Applicant ever been convicted of or plead guilty to a misdemeanor involving criminal sexual conduct? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has Applicant had any judgments, repossessions, garnishments, or legal proceedings filed against you in the last seven (7) years? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has Co-Applicant had any judgments, repossessions, garnishments, or legal proceedings filed against you in the last seven (7) years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has Applicant filed bankruptcy in the last seven (7) years? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has Co-Applicant filed bankruptcy in the last seven (7) years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has Applicant applied for a credit under different name? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has Co-Applicant applied for a credit under different name? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has Applicant ever been convicted or plead guilty of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No		Has Co-Applicant ever been convicted or plead guilty of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Contacts

Emergency Contact Name (1):	Address:	Phone No.	Relationship:
Emergency Contact Name (2):	Address:	Phone No.	Relationship:
Emergency Contact Name (3):	Address:	Phone No.	Relationship:
How many vehicles will be brought into the Community?		Photographs must be received if home is being relocated <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Pets/Vehicles

Make / Model / Year	Vehicle License No. (1):	Vehicle Color (1):
Make / Model / Year	Vehicle License No. (2):	Vehicle Color (2):
Do you have a pet? <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Cat <input type="checkbox"/> Dog
Pet Breed / Pet Name / Pet Color		Pet Breed / Pet Name / Pet Color

Resale Inspection: Complete Incomplete (must be completed before paperwork can be finalized)

For your personal safety, a Fire Extinguisher, Smoke Detectors & Carbon Monoxide Detectors are required in all homes. Do you have them? Yes No

Management is to see proof Manufactured Home Ownership. Please confirm: Yes No

I (We) hereby warrant to the truth of this Application in its entirety. All prospective Residents must complete a rental application, be approved for residency, pay the security deposit and complete all required paperwork prior to occupying the leased premises. Management reserves the right to reject a prospective Resident for any reason not prohibited by law. If any false or misleading information or a statement is provided to management on the rental application or during the application process, management reserves the right to reject the prospective Resident and, if the application is approved and a tenancy has commenced prior to management's discovery of the false or misleading information or statement, management reserves the right to immediately terminate the tenancy. I (We) authorize the management to perform a credit investigation and background check to verify the above information, pertaining to my credit, financial and criminal history and responsibilities. I (We) further attest that I am (we are) 18 years of age or older.

Applicant	Date
Applicant	Date

Date _____

Lot# _____

INCOME EVALUATION

NAME: _____

INCOME SOURCES: (use monthly figures)

Gross Pay - Applicant _____
 Gross Pay - Other _____
 Gross Pay - 2nd Job _____
 Child Support _____
 Soc Sec/SSI/Disability _____
 Other Income _____

TOTAL HOUSEHOLD INCOME PER MONTH _____

ANTICIPATED EXPENSES (use monthly figures)

Site Rent/Maint Fee _____
 House Payment _____
 Home Insurance _____
 Auto Loan (s) _____
 Auto Insurance _____
 Child Support _____
 Health Insurance _____
 Medical Expenses _____
 Food/Groceries _____
 Telephone _____
 Electricity _____
 Water/Sewer _____
 Heating Gas/Oil _____
 T.V. Service _____
 Gasoline for Auto _____
 Installment Loans _____
 Credit Cards _____
 Other Expenses _____

TOTAL EXPENSES PER MONTH _____

AMOUNT OF AVAILABLE INCOME _____



LANDLORD REFERENCE

Request From: _____ Date: _____
Applicant Current Landlord

Applicant Info:

Name: _____

Address: _____

How long has tenant(s) rented from you? From _____ to _____.

What type of rental? _____ Home _____ MH _____ Apartment

Amount of rent paid monthly _____.

Has tenant ever paid rent late? _____. How many times? _____.

Have you had problems with bad checks? _____. How many? _____.

Have you had conduct problems with tenants? _____.

Explain: _____

Would you rent to them again? _____.

Additional comments: _____

Landlord's Signature

Name of Complex

Address



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 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to 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 gets 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 a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the

consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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:
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<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 Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission (877) 382-4357</p>