

# **Crestwood Village Co-op, Inc.**

**92 FAIRWAY LANE, WHITING, NEW JERSEY 08759**

**MAINTENANCE DEPT.  
(732) 350-2202  
(732) 350-2241 FAX**

**TRUSTEES OFFICE  
(732) 350-1818  
(732) 350-1605 FAX**

In order to process your closing in a timely manner, we need the Application for Occupancy and Disclosure Release along with a \$100 check (per person) made payable to Crestwood Village Co-op, Inc. when you submit the contract, along with your Commission Statement. We would then process the Disclosure Release, set up an interview with the Board of Trustees and if accepted, then set the closing date. If you have any further questions, please do not hesitate to call.

In addition to the completed application, all prospective purchasers are encouraged to submit documentation verifying any and all sources of income and assets reported on the application. The Board of Trustees considers a prospective purchaser's financial situation closely when reviewing all applications and supporting documentation is beneficial to the applicant.

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## DISCLOSURE AND AUTHORIZATION RELEASE FORM

Please return this form with a check for \$100.00 (per person) payable to Crestwood Village

Applicants Full Name: \_\_\_\_\_  
Last First Middle Suffix (Sr., Jr.)

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Month Day Year

Current Address: \_\_\_\_\_  
Street Address

\_\_\_\_\_ City State Zip Code County

By signing below, I authorize Crestwood Village Co-op, Inc. and its agents to obtain a Consumer/Investigative Consumer Report on me as part of its investigation process. I understand that this report may include credit report information. I hereby release and discharge Crestwood Village Co-op, Inc, its affiliates and its agents from any liabilities, expenses, losses, damages for this investigative process to include the accuracy or timeliness of information obtained from other sources.

I also acknowledge that Crestwood Village has provided me with a summary of my rights under the federal Fair Credit Reporting Act.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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 identify 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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).
- **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.ftc.gov/credit](http://www.ftc.gov/credit).

**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. Federal enforcers are:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or Initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: <a href="http://www.federalreserveconsumerhelp.gov">www.federalreserveconsumerhelp.gov</a> Email Address: <a href="mailto:ConsumerHelp@FederalReserve.gov">ConsumerHelp@FederalReserve.gov</a>
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture

**APPLICATION FOR PURCHASE/OCCUPANCY FORM  
CRESTWOOD VILLAGE CO-OP, INC.**

**BY SIGNING THIS APPLICATION, EACH PROSPECTIVE PURCHASERS CONSENTS AND ACKNOWLEDGES THAT CRESTWOOD VILLAGE CO-OP, INC. HAS THE RIGHT TO OBTAIN A CREDIT REPORT FOR EACH PROSPECTIVE PURCHASER FROM A CREDIT REPORTING AGENCY ACCEPTABLE TO CRESTWOOD VILLAGE CO-OP, INC., AT THE EXPENSE OF THE PURCHASER(S).**

**Instructions**

**Submit this completed application to the Crestwood Village Co-Op, Inc. Clubhouse located at 92 Fairway Lane, Whiting, New Jersey. Please respond to all questions and fill in all blanks. If a question is not applicable indicate "N/A" on the corresponding blank. If a question is not answered or left blank, this application may be returned, not processed and/or not approved. If this application is not legible or is not completely and accurately filled out, Crestwood Village Co-Op, Inc., and/or its assigned agent will not be liable or responsible for any inaccurate information in the investigation and related report caused by such omissions or illegibility. Each prospective purchaser and/or all prospective occupants of a particular dwelling unit must complete one consolidated Application For Purchase/Occupancy Form.**

**PLEASE NOTE THAT ONLY THREE (3) PERSONS ARE ALLOWED TO OCCUPY A DWELLING UNIT**

**Once the application is deemed complete by Crestwood Village Co-Op, Inc., a credit report may be obtained for each Prospective Purchaser, and an interview with the Prospective Purchaser, and/or the Spouse and/or Domestic Partner of the Prospective Purchaser and/or all Prospective Occupants, with representatives of Crestwood Village Co-Op, Inc. at the Crestwood Village Co-Op, Inc. Clubhouse located at 92 Fairway Lane, Whiting, New Jersey**

Name Of Prospective Purchaser: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

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Name Of Spouse Or Domestic Partner Of Prospective Purchaser: \_\_\_\_\_

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Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

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Name Of Other Prospective Occupant (No. 1): \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Name Of Other Prospective Occupant (No. 2): \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

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Please answer the following questions:

Yes

No

- |  |       |       |
|--|-------|-------|
| 1. Has the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser, or, any Prospective Occupant ever filed for Bankruptcy?   | _____ | _____ |
| 2. Has the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser, or, any Prospective Occupant ever been charged with or convicted of an indictable criminal offense? | _____ | _____ |
| 3. Does the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser, or, any Prospective Occupant have an outstanding civil judgment pending against them?              | _____ | _____ |
| 4. Does the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser, or, any Prospective Occupant currently have an outstanding warrant for their arrest?               | _____ | _____ |
| 5. Does the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser, or, any Prospective Occupant currently have any civil claims pending against them?                 | _____ | _____ |

If any of the above questions are answered "Yes", on a separate piece of paper please explain the applicable circumstances and details.

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6. If the Prospective Purchaser, the Spouse or Domestic Partner of the Prospective Purchaser or any Prospective Occupant plans on having a pet at the dwelling unit situate in Crestwood Village Co-Op, Inc. please indicate the following:

Type of Proposed Pet: \_\_\_\_\_ Name of Pet: \_\_\_\_\_ Age of Pet: \_\_\_\_\_

**(Please Note That Only One Pet Is Permitted In Each Dwelling Unit)**

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7. Please provide the following information about the residential history of the Prospective Purchaser for the last five years:

Please provide the following information about the present residence of the Prospective Purchaser:

Present Address of Prospective Purchaser: \_\_\_\_\_ Phone No.: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Indicate Own or Rent \_\_\_\_\_ Monthly Rent/Mortgage Payment \$ \_\_\_\_\_

Number of Years at Present Address: \_\_\_\_\_

Present Landlord's Name, (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone #: \_\_\_\_\_

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Previous Address of Prospective Purchaser: \_\_\_\_\_  
\_\_\_\_\_

Own or Rent \_\_\_\_\_ Monthly Rent/Mortgage Payment \$ \_\_\_\_\_

Number of Years at Present Address: \_\_\_\_\_

Present Landlord's Name, (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone #: \_\_\_\_\_

If further space is necessary please submit information on additional paper

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8. Please provide the following information about the employment history of the Prospective Purchaser, and, Spouse or Domestic Partner of Prospective Purchaser, and, all Prospective Occupants for the last tens years:

Employer of Prospective Purchaser: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone No.: \_\_\_\_\_

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Position: \_\_\_\_\_

Annual Income \$ \_\_\_\_\_

If further space is necessary please submit information on additional paper

Employer of Spouse or Domestic Partner of Prospective Purchaser: \_\_\_\_\_

Address: \_\_\_\_\_

Phone No.: \_\_\_\_\_

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Position: \_\_\_\_\_

Annual Income \$ \_\_\_\_\_

If further space is necessary please submit information on additional paper

Employer of Prospective Occupant (No. 1): \_\_\_\_\_

Address: \_\_\_\_\_

Phone No.: \_\_\_\_\_

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Position: \_\_\_\_\_

Annual Income \$ \_\_\_\_\_

If further space is necessary please submit information on additional paper

Employer of Prospective Occupant (No. 2): \_\_\_\_\_

Address: \_\_\_\_\_

Phone No.: \_\_\_\_\_

Length of Employment: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Position: \_\_\_\_\_

Annual Income \$ \_\_\_\_\_

If further space is necessary please submit information on additional paper

9. Current Sources of Income:

Social Security \$ \_\_\_\_\_/month

Disability \$ \_\_\_\_\_/month

Pension \$ \_\_\_\_\_/month

Unemployment \$ \_\_\_\_\_/month

Alimony \$ \_\_\_\_\_/month

Other ( \_\_\_\_\_ ) \$ \_\_\_\_\_/month



**AUTHORIZATION AND CERTIFICATION FOR APPLICATION FOR PURCHASE/OCCUPANCY FORM**

By signing this Application For Purchase/Occupancy Form I/we recognize that Crestwood Village Co-Op, Inc. and/or its agents or representatives may investigate the information supplied by me/us and I/we hereby authorize all persons to give full disclosure of pertinent facts to Crestwood Village Co-Op, Inc., and/or its assigned agents or representatives. I/we hereby consent to an investigation being made of me/us relative to my/our character, general disposition, personal characteristics and mode of living as applicable. I/we hereby understand that it is the intent of Crestwood Village Co-Op, Inc. to evaluate my/our character and financial standing for the purpose of purchasing and/or occupying a dwelling unit situate in and subject to a Proprietary Lease and the governing documents of Crestwood Village Co-Op, Inc.

I/we hereby further authorize Crestwood Village Co-Op, Inc., and/or its assigned agents or representatives to contact present and previous landlords, credit agencies, mortgage companies, banks, employers, references, or other persons to evaluate my/our character, financial standing and suitability to purchase and/or occupy a dwelling unit situate in the Crestwood Village Co-Op, Inc. community.

I/we hereby certify and agree that if I/we are authorized to purchase and/or occupy any dwelling unit in Crestwood Village Co-Op, Inc. I/we shall be subject to the terms and conditions of the Crestwood Village Co-Op, Inc. Amended Certificate of Incorporation, Bylaws, applicable Proprietary Lease, and, Rules and Regulations.

I/we hereby certify that all of the statements made in the above Application For Purchase/Occupancy Form are true and accurate to the best of my/our knowledge and if they are ultimately determined to be willfully false I/we may be subject to punishment, including but not limited to voiding my/our Membership Certificate issued by and Proprietary Lease with Crestwood Village Co-Op Two, Inc. and/or otherwise revoke the right to occupy any dwelling unit subject to same.

Prospective Purchaser

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Spouse Or Domestic Partner Of Prospective Purchaser

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Prospective Occupant (No. 1)

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Prospective Occupant (No. 2)

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_