



Hickory Management Services

a special services real estate company

935 John St. Kalamazoo, MI 49001 P. 269-342-1488 F. 269-385-2089 www.hickorymanagement.com

CO-SIGNER APPLICATION

Applicants must submit a valid driver's license, and their two most recent paystubs with this application.

Name of person you are co-signing for: _____ Relationship: _____

Property they applied for: _____

PLEASE FILL OUT THE FOLLOWING APPLICATION WITH YOUR INFORMATION:

Name: _____ Social Security #: _____

Phone Number: _____ Date of Birth: _____

Email Address: _____

Current Address: _____ Former Address (if less than 10 years at current):

Job Information:

Company Name	City	State
Job Position	Supervisor's Name	Start Date
Monthly Income	Hours Worked Per Week	

Where do you Bank? _____
Name Branch City State

Additional Comments: _____

I understand that this application will be submitted to Hickory Management for application approval and to HMS Credit Services Company for verification of my credit history. I have filled out ALL of the above application and did not leave any sections blank. By signing this application, I also acknowledge that I have read and understand by rights under the Fair Credit Reporting Act and have received a pre-adverse action notice displayed on the back of this application.

Signature of Co-signer: _____ Date: _____



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APPLICANT AUTHORIZATION FORM

FOR THE CO-SIGNER: (Please fill out all the information in the box below.)

Name: _____	Birth Date: ____/____/____
Street Address: _____	
City: _____	State: _____ Zip Code: _____
Social Security Number : _____	Phone Number : (____) _____ - _____

In accordance with the FEDERAL FAIR CREDIT REPORTING ACT, (Public Law 91-508), as amended by the Consumer Credit Reform Act of 1996 (Title II, Subtitle D, Chapter I of Public Law 104-208), permits the procurement of consumer report for employment purposes or for qualifying you for housing. The Act provides that a clear and conspicuous disclosure shall be made in writing to the applicant before the report is procured, that a consumer report may be obtained for the purposes of qualifying you for housing or employment and the applicant shall authorize the procurement of the report in writing. The information from the report will not be used in violation of any applicable federal or state equal employment or fair housing law or regulation. I acknowledge the receipt of the above disclosure and pre-adverse action notice and authorize HMS Credit in cooperation with TransUnion to obtain a consumer report on me for employment purposes or for the purpose of qualifying me for housing. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age: because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Signature: _____ Printed Name: _____ Date: ____/____/____

Dear Applicant(s):

Thank you for applying for housing with Hickory Management. We will process your application within 24-48 hours of receiving the completed application and application fee. If you have any question during the processing of your application, feel free to call our office and speak with one of our leasing agents.

Sincerely,	E-Mail:	Leasing@HickoryManagement.com
Hickory Management	Phone:	(269) 342-1488
	Fax:	(269) 385-2089

Adverse Action Notice: In the case that your application is denied in compliance with Section 615 of the Fair Credit Reporting Act, you have the right to request a free copy of the consumer report within sixty days and the right to dispute the accuracy or completeness of any information in the consumer report. To obtain a free copy of the consumer report please contact any of the credit reporting agencies listed below. Criminal and Civil records are obtained by local county records or National criminal database based in whole or in part on information provided by the consumer credit reporting agency. You are entitled to have your questions answered, dispute any information on your credit report, and receive a free copy of your credit report within sixty days on adverse action. You may dispute the matter directly with the credit reporting agency by writing or calling the agency. This notice can be given verbally or written, over the phone or in person. The below referenced agencies did not make the adverse decision and is (are) not able to explain why the decision was made.

Experian – www.experian.com
 NCAC, P.O. Box 9556, Allen, TX 75013
 1-888-211-0728

Equifax – www.equifax.com
 P.O. Box 740256, Atlanta, GA 30374
 1-888-202-4025

TransUnion – www.transunion.com
 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022
 1-800-916-8800