E-MAIL midportplace1@comcast.net

SALE / LEASE APPLICATION PACKAGE

- To guarantee compliance with the Federal Fair Housing Acts, a separate application is required
 for each applicant over the age of eighteen (excluding dependent children) who will reside at
 the property.
- Family size must be in compliance with the available HUD guidelines, state and local codes. As an example, St Lucie County does not allow more than 2 unrelated people in any one dwelling unit.
- The Association Office must be immediately notified, and an INTENT TO SELL / LEASE FORM must be completed when a unit owner decides to sell / lease a unit.
- All of the following completed and signed forms must be submitted to the Association Office before an orientation may be scheduled.
 - Intent to Sell / Lease form by the owner
 - > A ratified sale contract or lease
 - Background Investigation Request Form
 - > Valid driver's license or picture ID for each applicant
 - > Valid registration for each approved vehicle
 - > Non-refundable \$100 application fee (no personal checks)
 - Non-refundable \$25 background check for each resident 18 years or older (no personal checks).
- Pending the results of the background check, the Board of Directors has the right to approve/deny occupancy.
- OCCUPANY OF THE UNIT IS NOT PERMITTED WITHOUT WRIITEN APPROVAL FROM THE BOARD OF DIRECTORS.
- THE CURRENT UNIT OWNER MUST PROVIDE A COPY OF THE CONDOMINIUM DOCUMENTS TO THE BUYER. CONDO DOCUMENTS CAN BE FOUND ON OUR WEBSITE AT WWW.MIDPORTPLACE1.COM
- APPLICATIONS MAY BE EMAILED TO <u>MIDPORTPLACE1@COMCAST.NET</u> OR BY REGULAR MAIL. APPLICATIONS MUST BE COMPLETED IN FULL OR THEY WILL BE DENIED AND RETURNED.

E-MAIL midportplace1@comcast.net

ACKNOWLEDGEMENT AND AGREEMENT

The unde	ersigned submits this	application for approval of the Board to acquire title or to lease
unit	located at	Royal Green Circle, Port St Lucie, FL 34952 and states that
the abov	e information is true	and correct (any intentional misrepresentation may be a basis for
automati	ic disapproval). The u	ndersigned acknowledges that he/she has familiarized
himself/h	nerself with the Decla	aration of Condominium and exhibits of Midport Place I
Condomi	inium Association and	d the other governing documents of the Association. Applicant(s)
further a	gree to provide any a	additional information that may be reasonably requested by the
Board. A	pplicant(s) understan	d that he/she is required to pay a non-refundable application fee
of \$100.0	00 which is attached.	The Associations decision to approve will be based on criminal
backgrou	ind check for which a	non-refundable application fee of \$50.00 for each adult applicant
is attache	ed. Upon approval of	this application, the Board will cause a Certificate of Approval to
be issued	to the prospective b	ouyer/tenant.

Applicant(s) agree to provide a copy of the sales contract or a copy of the lease (whichever is applicable) to be attached to this application.

Applicant(s) acknowledge that they have read the most current Rules and Regulations of Midport Place I and agree to abide by these published rules and regulations.

The undersigned owner(s) recognize that the Association shall be entitled to injunctive relief to prevent a violation of the provisions of this application of the Association's governing documents. In addition, the undersigned recognizes that the damages that the Association will sustain because of the violation will be difficult to ascertain. Therefore, the undersigned expressly agree to the imposition of liquidated damages in the event of a violation in the approved amount per day for each day of the violation. This in not to be construed as a penalty, but rather, is necessary because of the difficulty in measuring the exact number of damages that the Association and its members will sustain as a result of our violating the provisions herein, or the provisions of the governing documents. The Association may recover both the liquidated damages as well as the injunctive relief to stop further violations.

If this application is NOT legible or is not completely and accurately filled out, Midport Place I Condominium Association will not be liable or responsible for any inaccurate information in the investigation and related report (to the Association) caused by such omissions or illegibility.

By signing, the applicant recognizes that the Association or its agent may investigate the information supplied by the applicant and a full disclosure of pertinent facts may be made to the Association. The investigation may be made of the applicant's character, general

reputation, personal characteristics, credit standing, police arrest record and mode of living applicable.			
Signature of App	plicant 1		
Signature of App	olicant 2		

MIDPORT PLACE I CONDOMINIUM ASSOCIATION 1509 SE ROYAL GREEN CIRCLE PORT ST. LUCIE, FLORIDA 34952 Telephone 772 337-4482

Midportplace1@comcast.net

UNIFORM ADDENDUM TO LEASE

	, Port St. Lucie, FL 34952 (the "Unit")	
(addres	ss)	
	NIFORM ADDENDUM TO LEASE is made and entered this day of I between the following parties:	, 20
A.	The record title Owners of the Unit, whose name(s) and address are: Name(s):	
	Address:	
	hereafter referred to as "Owner"; and	
В.	The proposed Lessees/Tenants of the Unit, whose name(s) and current residential address are: Name(s):	nl
	Address:	
	hereafter called "Tenant."	
	NOTE: "Owner" and "Tenant" are sometimes collectively referred to as the "Part	es".
	RECITALS: The parties state and affirm as follows:	

1. Owner wishes to lease the Unit to Tenant, and Tenant wishes to lease the Unit from Owner, pursuant to the terms and conditions of the Lease agreement between the parties, the terms and conditions of this Uniform Addendum to Lease, and in conformity with all of the requirements of the Declaration of Midport Place 1, A Condominium, as amended ("the "Declaration"), the Articles of Incorporation, By-Laws, and the Rules and Regulations, each as amended, (sometimes collectively referred to as the "Governing Documents") of Midport Place 1 (the "Association"), and the parties seek the Association's written consent to the proposed Lease by Tenant.

- **2**. Article 16.7 of the Declaration, provides in part as follows: "All rentals must be by leases which shall be on forms approved by the Association, and shall provide that the Association shall have the right to terminate the lease upon default by the tenant in observing any of the provisions of this Declaration, the Articles of Incorporation and By-Laws of the Association, applicable rules and regulations or other applicable provisions of any agreement, document or instrument governing the Condominium or administered by the Association."
- **3.** GUARANTEE OF LEASE. A sponsor's Guaranty is required as a condition of this lease. The guaranty constitutes an essential inducement for the approval of this lease by MIDPORT PLACE 1 CONDOMINIUM ASSOCIATION, INC. ("ASSOCIATION") and the Association reserves the right not to approve, or to cancel this lease, in the event such guaranty is not fully executed, notarized, and returned to the Association within ten (10) days from the date of this lease. The Tenant and Guarantor(s) agree that for all intent and purpose, St. Lucie County, Florida will be treated as the venue of the notary execution. The execution of the continuing guaranty constitutes additional assurance to the Association of the performance of the covenants of this lease and shall not be construed as a release of Tenant's responsibilities and obligations hereunder. This lease is executed in St. Lucie County, Florida, and shall be governed and construed by the laws of the State of Florida. All actions to enforce this lease or to construe its provisions, including actions for return of the deposit made by the Tenant shall be brought in St. Lucie County, Florida, and in no other venue or jurisdiction.

NOW THEREFORE, the parties, for themselves, their heirs, successors and permitted assigns, with intent to be legally bound, agree as follows:

- **4**. The foregoing Recitals are true and correct and are expressly incorporated herein.
- **5.** This Uniform Addendum to Lease, when fully executed by all parties, shall be attached to and become a part of the Lease agreement between the parties. The terms of this Uniform Addendum to Lease shall prevail and control over any conflicting provision contained in the Lease agreement.
- **6.** No lease of a Unit may be made for a period of less than six (6) months and the proposed tenants shall consist of not more than two (2) persons per bedroom.
- **7.** The proposed Tenant shall be required to pay \$500.00 to an escrow account maintained by the Unit Owner on behalf of the Association as a security deposit in accordance with Section 16.7 of the Declaration.
- **8.** If the Owner is delinquent in the payment of an assessment at the time approval of the proposed Lease of a Unit is sought, the Association shall disapprove the proposed Lease, the Lease will not be made, and no occupancy of the Unit by the proposed Tenant shall be permitted.
- **9.** If the Association approves the proposed Lease, and during the Lease term the Owner becomes delinquent in the payment of an assessment, the Association shall have the authority to directly collect the rental payments from the Owner's Tenant in accordance with Section 718.116(11)(a).

Owner agrees, for as long as Owner remains delinquent in the payment of an assessment, that Tenant's payment of Rent under the Lease to the Association shall not constitute nonpayment of Rent under said Lease. The Owner irrevocably appoints the Association, without recourse, as Owner's agent and attorney-in-fact in Owner's place and stead to collect from Tenant each installment of Rent due Owner under said Lease, for as long as Owner remains delinquent in Owner's obligations to pay assessments to the Association. Except for accounting to Owner for each installment of Rent received by the Association from Tenant pursuant to these provisions, Association assumes no responsibility to Owner and/or to Tenant as "landlord" under said Lease and/or under Part II of Chapter 83, Florida Statutes. Owner and Tenant acknowledge and agree that provisions of this paragraph create only a facility of payment of Rent owed under the Lease to Owner to be paid directly by Tenant to the Association to be applied toward the Owner's delinquent obligations to the Association to pay assessments to the Association. Owner and Tenant each covenant and agree that they accept the Association's disclaimer of any responsibility as "landlord" to either party under said Lease and/or Part II of Chapter 83, F.S., and each party agrees to and does hereby indemnify and hold harmless the Association, including attorney's fees at all levels, for any claims arising out of said Lease.

- 10. It shall be the responsibility of the Owner to provide Tenant with a copy of the Declaration of Condominium, the Articles of Incorporation, By-laws, and Rules and Regulations of the Association (the "Governing Documents"). Every Lease shall contain or be deemed to contain a provision that the Tenant is subject to the Governing Documents. The Owner and Tenant shall be jointly and severally liable for any costs and expenses, including the Association's reasonable attorney's fees at all levels, whether a lawsuit is filed, arising from any violations of the Governing Documents by the Tenant, his family, guests, and invitees. The Association shall have the right to treat any unpaid costs and expenses arising from violations of the Governing Documents as an assessment against the Unit and shall have all remedies against the Owner and Tenant, jointly and severally, for the collection of delinquent assessments set forth in the Governing Documents. This provision shall survive the termination of the Lease.
- 11. The Owner and proposed Tenant shall be responsible for the completion and submission of all documents, applications, fees, and deposits required by the Association in the screening/approval process. No occupancy of the Unit by the proposed Tenant shall occur until the Association has issued its written approval of the Lease to the Owner. Any occupancy of the Unit by the proposed Tenant prior to Owner's receipt of a written approval of Lease, shall be a violation of the Governing Documents, shall require the proposed Tenant to immediately quit and vacate the Unit and/or shall require the Owner to promptly seek to removal of the unauthorized Tenant from the Unit by legal process.
- **12.** To determine that the proposed Tenants are familiar with the Association's Governing Documents, the Board of Directors, at its option, shall have the right to require a personal orientation meeting with the proposed Tenants prior to occupancy of the Unit by the Tenants. The Board of Directors may designate a committee or any individual(s) or the property manager to conduct such a meeting.

- **13.** The proposed Tenants acknowledge that they have familiarized themselves with the Declaration of Condominium, the Exhibits thereto, the Bylaws, the Articles and the Rules and Regulations of the Association and agree that they will abide by same. Proposed Tenants further agree to provide any additional information that may be reasonably requested by the Board.
- **14.** The Tenant agrees not to use the demised premises or keep anything in the Unit which will interfere with the rights of other residents or the Association or any other residents by unreasonable noises or otherwise; nor shall Tenant commit or permit any nuisance, immoral or illegal act in the Unit, or on the common areas. The Tenant agrees not to use the demised premises to manufacture, purchase, sell, distribute or keep any controlled substances and further acknowledges and agrees that the Association, operating on information and belief that the Tenant has violated this or any other provision of this Addendum, has the authority to take immediate steps to terminate the Lease agreement and sue for eviction under Chapter 83, Fla. Stat., as if the Association were a landlord under Part II of Chapter 83.
- **15.** The Tenant covenants to abide by the Rules and Regulations of the Association, and the terms and provisions of the Declaration, Articles and Bylaws of the Association, and agrees to be bound by the rules and guidelines of the Association and any other rules which may become operative from time to time during said Lease term.
- **16.** The parties hereto specifically acknowledge and agree that the Association is hereby empowered to act as agent and attorney-in-fact for and on behalf of Owner with full power and authority to take such action as may be required to compel compliance by the Tenant and/or Tenant's family, guests, and invitees with the provisions of the Declaration, its Exhibits, the Articles and Bylaws, the Florida Condominium Act and the Rules and Regulations of the Association. The parties further acknowledge and agree that the Association shall have the right, but not the obligation to enforce the Declaration, Bylaws, Rules and Regulations and provisions thereof, having all rights and powers, including but not limited to, proper notice of violation, right of hearing, eviction procedure and legal recourse as deemed appropriate.
- 17. The approval of the proposed Lease agreement issued by the Association is to be expressly conditioned upon the Tenant's observance of the provisions contained in this Addendum. Any breach of the terms hereof shall give the Association the authority to take immediate steps to terminate the Lease agreement and sue for eviction under Chapter 83, Fla. Stat., as if the Association were a landlord under Part II of Chapter 83. The Owner acknowledges that he remains ultimately responsible for the acts of the Tenant and Tenant's family, guests, and invitees. Owner agrees that he remains responsible for any costs incurred by the Association, including reasonable attorneys' fees at all levels, whether a lawsuit is brought or not, in remedying violations of this Addendum and/or violations of the Governing Documents by Tenant, his family, guests, and invitees.

18. If the lease, lease application, or this addendum is not legible or is not completely and accurately filled out, the Association will not be liable or responsible for any inaccurate information in the investigation and related report to the Association caused by such omissions or illegibility.

By signing the application and this addendum, the proposed Tenants recognize that the Association or its agent may investigate the information supplied by the proposed Tenants and a full disclosure of pertinent facts may be made to the Association. The investigation may be made of the proposed Tenant's character, general reputation, personal characteristics, credit standing, police arrest record and mode of living as applicable.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals, this _____ day of ______, 20____. Signed, sealed and delivered in the presence of: Owner: (sign): _____ (print): _____ Witness Owner: (sign): (print): Witness As to Owner(s) Tenant: (sign): _____ (print): _____ Witness Tenant: (sign): (print): _____ Witness As to Tenant(s) MIDPORT PLACE 1 CONDOMINIUM ASSOCIATION, INC. By: _____ Print: _____ Title: _____

E-MAIL midportplace1@comcast.net

INTENT TO SELL / LEASE FORM

(TO BE COMPLETED BY CURRENT UNIT OWNER)

NAME OF UNIT OWNER:	
HOME PHONE #WORK	/ CELL PHONE #
E-MAIL ADDRESS:	
ADDRESS OF UNIT:	-
UNIT IS FOR: SALE RENT	
REAL ESTATE COMPANY:	-
AGENT NAME:	
E-MAIL ADDRESS:	
COMPANY ADDRESS:	
TELEPHONE # DATE	OF LISTING
 PLEASE FURNISH THE FOLLOWING TO MIDPORT NAME OF BUYER (S) / TENANT (S): ALL POTENTIAL BUYERS AND TENANTS MUST GO 	
NO BUYER OR TENANT MAY MOVE IN PRIOR TO ORIENTATION	
 ALL LEASES SHALL PROVIDE FOR A MINIMUM LE. NOT LEASE UNIT AGAIN UNTIL AFTER THIS PERIC MONTHS. 	• •
ALITHORIZED SIGNATURE OF OWNER	DATE

E-MAIL midportplace1@comcast.net

PLEASE CHECK ONE OF THE FOLLOWING:

Signature

[]	APPLICATION FO	R PUI	<u>RCHASE</u>		
	I / We acknowled	I / We acknowledge the understanding of and have in our possession a copy of the following (to			
be pro	ovided by Seller):				
		0	Declaration of Covenants and Restrictions		
		0	Articles of Incorporation		
		0	By-Laws		
		0	Amendments		
		0	Rules and Regulations		
			n documents may be found on our website at www.midportplace1.cor		
	I / We agree to o	bserv	ve and abide by the terms and conditions stated in these documents.		
	Signature		Date		
	Signature		 Date		
[]	APPLICATION FO	R LEA	<u>ase</u>		
	Notes: Leases may not be written for longer than 1 year. Renewal leases must be submitted				
	30 days prior to t	he ne	ew term date.		
	I / We acknowledge the understanding of and have in our possession a copy of the Rules and Regulations.				
			ve and abide by the terms and conditions stated in these documents as documents of the Association.		

Date

APPLICATION FOR OCCUPANCY APPROVAL

INSTRUCTIONS:

- 1. If applicants are not legally married, an application of each person must be completed.
- 2. Print legibly or type all information. Complete addresses and telephone numbers are required.
- 3. If any question is not answered or left blank, this application may be returned and not approved.
- 4. Missing information will cause delays in processing your application.
- 5. Only the applicants are to sign all the forms.
- 6. Any misrepresentation or falsification of information may result in your disqualification.

PURCHASE	_ LEASE	TERM OF LEASE	
ADDRESS		UNIT #	
NAME OF APPLICANT #	1		
DATE OF BIRTH	SO	CIAL SECURITY / PASSPORT #	
PHONE NUMBER		ALT PHONE	
E-MAIL ADDRESS			
EMPLOYED BY		HOW LONG	
NAME OF APPLICANT #	2		
DATE OF BIRTH	soc	IAL SECURITY / PASSPORT #	
E-MAIL ADDRESS			
PHONE NUMBER		ALT PHONE NUMBER	
TOTAL NUMBER OF OC	CUPANTS	_ ADULTS (18 YEARS OR OLDER)	_ CHILDREN (UNDER AGE
IN CASE OF EMERGENC	Y, NOTIFY		
RELATIONSHIP		PHONE#	
(use the back of the fo	rm for addition	al ADULT applicants if more than two	o)

E-MAIL midportplace1@comcast.net

VEHICLE INFORMATION

UNIT #			
NAME		TELEPHONE #	
NAME		TELEPHONE #	_
VEHICLE #1			
	MAKE	MODEL	
	PLATE #		
	CAL # (OFFICE)		
VEHICLE #2			
YEAR	MAKE	MODEL	
COLOR	PLATE #	STATE	
ASSIGNED DEC	CAL # (OFFICE)		
VEHICLE #3			
YEAR	MAKE	MODEL	
COLOR	PLATE #	STATE	
ASSIGNED DEC	CAL # (OFFICE)		

^{**}NO OVERSIZED OR UNSIGHTLY VEHICLES WILL BE APPROVED FOR PARKING PERMITS. NO COMMERCIAL VEHICLES, MOTORCYCLES, MO-PEDS, RV'S, MOBILE HOMES, BOATS OR TRAILER ARE TO BE PARKED ON CONDOMINIUM PROPERTY.

E-MAIL midportplace1@comcast.net

ANIMAL REGISTRATION FORM

LINIT #

UNIT #	APPLICANT NAME	
CAT DOG _	BREED	WEIGHT
RABIES VACC	INATION DATE	TAG/MICROCHIP #
*YOU MUST F	PROVIDE DOCUMENTATION FOR	R YOUR PET
	POLICY, RU	LES AND REGULATIONS
•	The weight of pet fully grown The pet must always wear a t Dogs must always be kept on Cats are not allowed to run fr No pet is allowed to be tied u No resident will be allowed to	must not exceed fifteen (15) pounds. ag. a controlled leash. ee on the property. p outside a unit or anywhere else on the property. maintain an animal which barks or cries so as to disturb ce to others.
		OVE POLICY AND THE RULES AND REGULATIONS. I
SIGNATURE		DATE
SIGNATURE		 DATE

PARENTAL RESPONSIBILITY FORM

UNIT #	#PARENT(S) NAME	
CHILD	REN:	
NAME		AGE
NAME		AGE
NAME		AGE
should	ugh Midport Place I is a family-oriented community, there exist certain co d be aware. It is recommended that you consider the following when con- g in Midport Place I.	•
icasiii	PLEASE BE ADVISED	
1.	There are no playgrounds or other facilities for children in Midport Place allowed to play in parking lots. When children are playing outside, they a supervision of an adult (18 years of age or older).	
2.	Adult supervision is limited to three (3) children.	
3.	Parents are responsible for the actions of their children at all times in and Property.	d on the Condominiun
4.	Ball playing is not permitted.	
5.	The association accepts no liability for any of the above.	
-	are a working parent, please indicate who will be responsible for your ch hey get home from school until you get home.	ild / children from the
NAME	EPHONE	
I / We	have read the above and agree to abide by the rules set forth.	
SIGNA	TUREDATE	
SIGNA	TUREDATE	

MIDPORT PLACE 1 CONDOMINIUM ASSOCIATION 1509 SE ROYAL GREEN CIRCLE PORT ST. LUCIE, FLORIDA 34952

Telephone: 772-337-4482

CERTIFICATE OF APPROVAL FOR PURCHASE / LEASE

This is to certify that Midport Place 1 Condominium Association Inc. consents to and approves the purchase / lease of the following described property. This approval is being given pursuant to the provisions of the Midport Place 1 Condominium Association Sale and Lease Policy Resolution adopted 3/21/2011.

Address:		
Unit:		
Seller /Owner:		
Buyer / Lessee:		
Signed thisday of	, 20	
Board of Directors		
Midport Place 1 Condominium Association, In	C.	

E-MAIL AUTHORIZATION and CONSENT

I would like to receive Midport Place 1 Condo Associations meeting notices, property manager updates, emergency, and informational e-mails, any proposed annual budget, rule changes and/or amendment changes, etc. by e-mail.

Please note: All Second Annual meeting notices including voting ballots and proxy material, will continue to be sent by regular US Mail.

Name:	
Midport Place I Unit Address:	
E-mail address:	
*Signature:	

^{*}My signature above acknowledges my authorization and consent to receive emails from Midport Place 1 Condo Assoc. as outlined in the above paragraph.

PERSONAL INFORMATION NEEDED FOR BACKGROUND CHECK

Last Name	First	Middle
Social Security #	Date of Birt	h
Other Name (Maiden/ Marr	ied)	
Driver's License #		State of Issue
Email Address		Ph.#
	DISCLOSURE REGARDING BACKGROUND INVESTIGA	_
AUTHORIZA	ATION REGARDING BACKGROU	IND INVESTIGATION
about me from a reporting agency screening report that may contain infor	for criminal background purposes. mation regarding your criminal his	ciation may obtain personal information A "consumer" report is a background tory, driving history, and other information hal characteristics, and/or mode of living.
	ound check and also acknowledge	ation or any of its agents, to perform a receipt of the following documents (and
	BACKGROUND INVESTIGATION. HTS UNDER THE FAIR CREDIT R	
Signature:		Date:
Printed Name:		

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 NW, 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;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o 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 1-888-567-8688.
- 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:	
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 NW Washington, DC 20552	
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357	
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052	
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. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106	
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314	
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590	
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423	
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office	
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416	
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549	
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090	
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357	

MIDPORT PLACE I CONDOMINIUM ASSOCIATION 1509 SE ROYAL GREEN CIRCLE PORT ST. LUCIE, FLORIDA 34952 Telephone 772 337-4482

Midportplace1@comcast.net

ORIENTATION – OFFICE USE ONLY

Name of applicant(s):		
Unit address & number:		
Date received for processing:		
Interview fee: (\$100.00) Date:	Cash/Money order #:	
Background fee(s): (\$25.00) Date:	Cash/Money order #:	
Pool key deposit: (\$50.00) Date:	Cash/Money order #:	
Driver's License/ID copied: Yes	No	(explain)
Vehicle registration copied: Yes	No	(explain)
Sale contract/Lease agreement received: Yes	No	(explain
Parking permits issued:		
Orientation conducted by:		<u> </u>
Date:		
Board approval by:	Title	
Date:		