



COMMONWEALTH REAL ESTATE SERVICES DOES NOT ACCEPT PORTABLE REUSABLE SCREENING REPORTS

RESIDENTIAL RENTAL CRITERIA

Thank you for your interest in becoming a resident in a Commonwealth managed Community. This Community strives to comply with Fair-housing laws, rules, and regulations; Fair Tenant Screening Act of 2012; HUD Guidelines for Disparate Impact and other applicable laws. We endeavor to enforce strict resident acceptance policies consistent with requirements of each community. We provide equal housing opportunity to all persons. Reasonable Accommodations are provided, upon request to applicants with disabilities. To apply to become a resident of a Community, you must provide certain information and meet the criteria described below.

REQUIREMENTS

- Fully completed application with a non-refundable fee of \$60.00 (Plus \$3 *Credit/Debit Card processing Fee*) for each applicant 18 years or older. Applicants younger than 18 years who want to be leaseholder will provide Emancipated Minor documents.

STEP 1. BEFORE FILLING OUT RENTAL APPLICATION COMPLETE THE FOLLOWING:

1. Read all documents provided.
2. Each applicant needs to provide the following:
3. Provide 2 forms of identity.
 - a. Copies of Government Issued photo ID such as, Driver's License, State ID card, Visa, Passport, etc. and
 - b. Equivalent proof of identity such as Social Security Card, proof of TIN Number, Visa, Passport, etc.
 - c. *See Suggested Alternative Documents Form attached.*
4. Demonstrate a minimum total monthly income of 2.5 times rent amount.
5. Provide any-and-all documentation proving adequate, continuous income - Examples:
 - a. **Employed** - Most recent check stub with year-to-date earnings AND proof of gainful employment for 12 months or longer with current employer
 - b. **Self Employed** – Tax Returns for last two years
 - c. **Retired** – Copies of Deposit slips, Investment Earnings and/or Social Security Earning Documents, Bank Deposit History
 - d. **Additional Sources of Income** – Ex: Child Support, Trust Funds, Bank Deposit History, SSDI, etc.
6. Read, date and sign the Fair Tenant Screening Act of 2012
7. Communities for "age 55 or older" or "age 62 or older" provide proof of age requirements.

STEP 2. UPON APPROVAL OF ID, THE INCOME REQUIREMENTS AND FAIR TENANT SCREENING ACT OF 2012 THE FOLLOWING WILL BE ACCEPTED:

1. **Completed, thoroughly filled out Rental Application** – Each Household Member 18 years or older will submit rental application. ALL adult household applications need to be submitted before screening process begins. 5 years of objective, verifiable, positive, consecutive rental references are required. To speed up the screening process, fill out your application thoroughly and legibly. Provide

good addresses and updated phone numbers. *Gaps in dates between your present and prior addresses may adversely affect the results of your screening.*

2. **Submit The Following Documents With Signatures** – a) Signed Rental Application; b) WA State Fair Tenant Screening Act 2012; c) Credit/Debit Card Authorization Signature (if applicable); and any other documents Site Manager may have requested.
3. **Pay \$60.00** Non-Refundable Screening Fee (Plus \$3.00 Fee for processing Credit/Debit Cards)

STEP 3. READ AND UNDERSTAND THE APPLICABLE RULES AND REGULATIONS OF COMMUNITY, INCLUDING BUT NOT LIMITED TO:

1. Pets – If pets are permitted, they need to meet requirements of state and local laws, and the Community for number, size, and breed (see Community rules and regulations). The definition of pets is domestic dogs and/or cats. The Community does not allow full or mixed breeds of exotic and/or wild animals, livestock, farm animals and certain breeds of dogs including but not limited to: Akita, Blue Heeler, Chow, Doberman, German Shepard, Pit Bull, Staffordshire Terrier, Rottweiler, Presa Canarios, and Wolf-hybrid.
2. Service/Companion Animals accepted with confirmation of the disability related need.
3. Vehicles must meet community requirements regarding number, size, type and condition.
4. Occupancy may not exceed two (2) persons per bedroom, plus one (1) additional person per household.
5. Home needs to be RESIDENT OCCUPIED – no sub-leasing (this includes renting bedrooms in homes) or rentals.

STEP 4. ADDITIONAL IMPORTANT INFORMATION:

1. Home Purchasing By Applicant - All unpaid monies due for the home needs to be paid in full (whether by seller, buyer, or other) before application can be approved.
2. Current laws permit the landlord to deny residency on the basis but not limited to the following: Pets; vehicles; number of occupants; negative or lack of credit history; Credit Score below 675; a history of eviction actions; lack of 5 years positive, consecutive, objective rental history or equivalent mortgage payments; unverifiable or lack of proper documentation of income, insufficient income and/or excessive debt; incorrect, incomplete or unverifiable information listed on rental application; unwilling to cooperate with the Community Manager or Screening Company during the application process.
3. Criminal Conviction Records will be considered as a whole. Crimes which involve damage to person or property; a history of malicious, disruptive, violent behavior that may interfere with the right of peaceful enjoyment of the Community; manufacture, and or distribution of methamphetamine and/or Federally controlled substance; crimes with a weapon may negatively impact the evaluation.
4. Determinations regarding criminal history will be made on a case-by-case basis and will include several factors and information. If you have criminal convictions, you may receive the following recommendation: Additional Review Required – Engage and gather more information needed to establish qualifications.

COMMONWEALTH REAL ESTATE SERVICES
2375 130th Ave. NE, Suite 102
Bellevue, WA 98005
Ph: (425) 881-9890
Fx: (425) 881-8720



OFFICE USE ONLY – SUBMISSION CHECKLIST

- _____ Documents proving 2.5 times housing cost amount
- _____ Copies of acceptable ID's
- _____ Completed Rental Application(s)
- _____ WA State Fair Tenant Screening Act Of 2012 with signature
- _____ Screening Fee Payment
- _____ Other, Describe _____

Suggested Alternative Documents for Screening Immigrant Populations

Documents that can establish identity	Documents that can establish past rental history	Documents that can establish credit or ability to pay rent
<ul style="list-style-type: none"> • Citizenship Card, Consulate Cards • INS Form I-864 Sponsorship verification • Certificate of Naturalization (INS I-550) • Voter's registration card • U.S. Passport • Certificate of U.S. Citizenship (N-550 or N-561) • Unexpired foreign passport, with 1-555 stamp or INS form 1-94 indicating unexpired employment authorization • Alien registration receipt card with photograph (I-151 or I-551) • Unexpired temporary resident card (I-688) • Unexpired employment authorization card (I-688A or I-688B) • Unexpired reentry permit (I-327) • Unexpired refugee travel document (I-571) • Driver's license or ID card • Military card or draft record or military depend card • School ID card with photograph • Hospital records • Day care or nursery school records 	<ul style="list-style-type: none"> • Records from school district to establish stability • Letter from utility company to establish rental history • Letter from former landlord with a phone number • Copy of lease from former residence 	<ul style="list-style-type: none"> • Letter from employer • Current contracts for major purchases to help identify credit • Bank records • Sponsorship letters • INS Form I-864 Sponsorship verification • Social Security card • Individual Taxpayer Identification number (ITIN) • Current Pay stubs • Benefit Award Letter (SSA, DSHS, etc.) • Section 8 Voucher • School Payment Contracts • Paid off Installment contracts • Paid Utility Bills

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WA STATE FAIR TENANT SCREENING ACT OF 2012
RCW 59.18.257

Read, Sign and Date BEFORE Submitting Rental Application

In response to the WA state Fair Screening Act of 2012, we are informing you of the following:

1. We will be conducting a tenant background investigation and accessing part or all of the following information:
 - a. Credit Report
 - b. Credit Score
 - c. Court Records (Local, State, Federal laws apply)
 - d. Rental References
 - e. Employment References
2. Landlord has provided you with written criteria describing qualifying factors which may cause denial or adverse action.
3. The Screening Report will be processed by the following company:

Orca Information, Inc.
120 E. George Hopper Rd., Suite 108
Burlington, WA 98233
Ph: 800-341-0022
4. In the event of adverse action, you have the right to a copy of the consumer report.
5. You have the right to dispute accuracy of information appearing in the consumer report.
6. We do not accept a reusable tenant screening report.
7. The charge for tenant screening report (if there is one) is non-refundable and does not exceed the customary cost charged by a screening service in the general area.
8. If a landlord takes adverse action, landlord will provide written notice of the adverse action to you and contain the following information in a substantially similar format, including additional information as required under Chapter 19.182 RCW:

EXAMPLE OF ADVERSE ACTION NOTICE

Name:

Address:

This notice is to inform you that your application has been:

Rejected_____

Approved with conditions:

___Residency requires increased deposit

___Residency requires qualified co-signer

___Residency requires last month's rent

___Residency requires increased monthly rent of \$_____

___Other _____

Adverse action on your application was based on the following:

Information contained in a consumer report (The prospective landlord must include the name, address, and phone number of the consumer reporting agency that furnished the consumer report that contributed to the adverse action.)

The consumer credit report did not contain sufficient information

Information received from previous rental history or reference

Information received in a criminal record

Information received in a civil record

Information received from an employment verification

Dated this ___ day of _____, _____(year)

Agent/Owner Signature _____

9. Any landlord with business website must include statement on their home page whether he/she accepts reusable report. If landlord accepts reusable report, they will not charge applicant for any additional screening reports processed.
10. Any landlord who violates the above may be liable to applicant for amount not exceeding \$100.00. Prevailing party may recover court and reasonable attorney's fee.
11. This section does not limit prospective tenant's rights to the duties of a screening service as otherwise provided.

I, _____ have read WA STATE FAIR TENANT SCREENING ACT of 2012. I
(APPLICANT'S NAME)
understand and agree to my rights described therein.

Signature of applicant

Date

Print signature/Name

TENANT SELECTION POLICY FOR COMMONWEALTH REAL ESTATE SERVICES

Non-Refundable Screening Fee of \$60.00 (Plus \$3.00 process for Credit Cards)

When reviewing a Rental Application and Tenant Screening Report we will consider the following: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for adverse (negative) information. Selection Policy applies to APPLICANT AND ALL HOUSEHOLD MEMBERS. Federal, State and Local laws for consumer reporting apply.

CREDIT

Open Bankruptcy
Minimum Credit Score of 675
Civil Judgments and/or collections for rentals and/or utilities
Closed Bankruptcy, foreclosures, negative credit
Lack of sufficient credit to establish credit history

COURT RECORDS

Criminal:

Criminal activity on the part of any proposed occupant and which presents a danger to persons and/or property, or the peace and enjoyment of the others in the community could negatively impact your application. Example: drugs, sex offense, robbery, assault, crimes with firearms/weapons, domestic violence assault, etc.

Determinations as to criminal screening will be made on a case-by-case basis and based on several factors and information. There will be no automatic denials for arrests or criminal convictions.

Civil:

Eviction Actions
Domestic Violence Petitions (perpetrator only)
Tax Warrants, Property Liens, etc.

REFERENCES

Lack of 5 years continuous, positive, objective rental history or equivalent mortgage payments
Negative and/or incomplete rental references

EMPLOYMENT/INCOME

Lack of proper documentation proving adequate income to pay rent
Income required is 2.5 times rent amount.

Screening Report will also be reviewed for:

1. False information and/or omission of material fact listed on Rental Application
2. Lack of information provided on Rental Application

Before Screening Can Begin Applicants need to provide the following:

1. Thoroughly filled out, completed and signed Rental Application for all occupants 18 years and older
2. Copy of photo ID for proof of identity (Drivers License, Government Issued ID, Passport, etc)
3. Copy of additional form of ID (Social Security Card, Visa, etc)
4. Proof of adequate income (2.5 X's rent) – Example:
 - Most recent check stub with year-to-date earnings
 - Self Employed – Tax Returns for last two years
 - Retired – Copies of Deposit slips, Investment Earnings and/or Social Security Earnings Documentations, Bank Deposit History
 - Additional Sources of Income – Ex: Child Support, Trust Funds, Bank Deposit History, etc
5. Pay Non-Refundable Screening Fee of \$60.00 per application (additional \$3.00 process fee for credit cards)
6. Signed and dated Fair Tenant Screening Act of 2012 Document
7. Any other documents Site Manager requests

In the event of Adverse Action (denial of tenancy, cosigner or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed by Orca Information, Inc. You have the right to dispute the accuracy of the report. To receive a copy of your background check please provide the Property Manager of Commonwealth your valid email address. Once email address is received with your request for copy of report, the Commonwealth Manager will email it to you. FOR YOUR SECURITY - IN ORDER TO OPEN AND VIEW THE REPORT YOU NEED TO CORRECTLY ANSWER THE SECURITY QUESTIONS.

Orca Information, Inc can also provide you a copy of your background check if needed. Same process described above applies.

Per FCRA, the company, Orca Information, Inc. provided all or part of the information included in background check. However, Orca Information did not make the decision to take Adverse Action. Decision to rent is made solely by landlord.

Also, you have the right to obtain a FREE copy of your credit report each year from every credit bureau. For a FREE copy log onto: www.annualcreditreport.com. Orca Information obtains credit reports from Trans Union.

Note:) This is to inform you the background investigation will be processed through Orca Information, Inc. We may be obtaining credit reports, court records (civil and criminal), employment, and rental references as needed to verify information put forth on your rental application. Orca Information, Inc. contact information is: www.orcainfo-com.com, orca@orcainfo-com.com, 800-341-0022, Orca Information, Inc, 120 East George Hopper Rd., Suite 108, Burlington, WA 98233

Criteria for Court Records Screening

Revised 05/2020

The following would be set out in the screening criteria under Criminal:

A landlord is not required to rent to any person whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.

All other criminal convictions will require additional screening, which will require additional time for screening and an additional charge of \$ TBD, which shall be paid in full prior to the additional criminal screening.

When you apply, screening will be run on income, credit, other areas in the screening criteria and criminal history. If the screening passes the non-criminal requirements and you have no criminal convictions, then your application may be accepted immediately. If you do have criminal convictions, you may be given the following recommendation: Additional Review Required – Engage and gather more information needed to establish qualifications.

Determinations as to criminal screening will be made on a case by case basis, and will be based on the following factors and information, which will be required for every conviction, and we cannot complete the application screening without this information:

- 1) the facts of the crime you were convicted of;
- 2) the actual charge you were convicted of;
- 3) your age at the time of the conviction;
- 4) criminal convictions prior to the conviction;
- 5) criminal convictions and pending charges since the conviction;
- 6) how much time has passed since the conviction; and for drug possession charges
- 7) if you are in, or have completed recovery or treatment since the conviction.

Failure to provide any information is a basis for denial of tenancy.



RESIDENTIAL RENTAL APPLICATION / EACH ADULT MUST FILL OUT SEPARATE APPLICATION

Address of Rental Property: _____ Unit # _____ Rent Amount _____

Applicant's Complete Name: _____ Date of Birth: _____

SSN# _____ DL#/State issued: _____

Tel# _____ Email Address: _____

Other Occupant's Name, Age & Relationship: _____

If any of the above noted occupants are currently married or separated but not living with their spouse, please note yes or no: ___Y ___N

√ Complete Every Item on Application. Incomplete and/or Inaccurate Information May Result in Process Delay or Denial of Tenancy.

√ We Require All Applicants to Provide the Most Recent Five (5) Year Residential History

CURRENT ADDRESS (Required Entry)

Street _____ Apt # _____ City _____ State _____ Zip _____
 Name of Apts _____ How Long(Mo/Da/Yr) From _____ To _____
 Pymts / Rent Pd To _____ Amt _____ Landlord/Mgmt Co. _____
 Landlord/Mgmt Co. Address _____
 Landlord/Mgmt Co. Tel# _____ Email: _____ Rent/Own/Lease _____

PREVIOUS ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip _____
 Name of Apts _____ How Long(Mo/Da/Yr) From _____ To _____
 Pymts / Rent Pd To _____ Amt _____ Landlord/Mgmt Co. _____
 Landlord/Mgmt Co. Address _____
 Landlord/Mgmt Co. Tel# _____ Email: _____ Rent/Own/Lease _____

PREVIOUS ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip _____
 Name of Apts _____ How Long(Mo/Da/Yr) From _____ To _____
 Pymts / Rent Pd To _____ Amt _____ Landlord/Mgmt Co. _____
 Landlord/Mgmt Co. Address _____
 Landlord/Mgmt Co. Tel# _____ Email: _____ Rent/Own/Lease _____

PREVIOUS ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip _____
 Name of Apts _____ How Long(Mo/Da/Yr) From _____ To _____
 Pymts / Rent Pd To _____ Amt _____ Landlord/Mgmt Co. _____
 Landlord/Mgmt Co. Address _____
 Landlord/Mgmt Co. Tel# _____ Email: _____ Rent/Own/Lease _____

PREVIOUS ADDRESS

Street _____ Apt # _____ City _____ State _____ Zip _____
 Name of Apts _____ How Long(Mo/Da/Yr) From _____ To _____
 Pymts / Rent Pd To _____ Amt _____ Landlord/Mgmt Co. _____
 Landlord/Mgmt Co. Address _____
 Landlord/Mgmt Co. Tel# _____ Email: _____ Rent/Own/Lease _____

√ **Current Employer** _____ Tel# _____ Supervisor _____

Dept / Attached to _____ Occupation _____ Rank _____

Hire Date _____ Monthly Salary _____ Full Time _____ Part Time _____

Address _____ Suite _____ City _____ State/Zip _____

√ **Prior Employer** _____ Tel# _____

Dept / Attached to _____ Occupation _____ Rank _____

Hire Date _____ Monthly Salary _____ Full Time _____ Part Time _____

Address _____ Suite _____ City _____ State/Zip _____

Ph #: (425) 881-9890
Fx #: (425) 881-8720

Commonwealth Real Estate Services
Property Name:

Orca Information, Inc.
Phone: 360-588-1633 / 800-341-0022
Fax: 360-588-1189 / 800-522-6722





√ Complete Every Item on Application. Incomplete and/or Inaccurate Information May Result in Process Delay or Denial of Tenancy.

RESIDENTIAL RENTAL APPLICATION / EACH ADULT MUST FILL OUT SEPARATE APPLICATION

Applicant's Complete Name: _____

Ph #: (425) 881-9890
Fx #: (425) 881-8720

Commonwealth Real Estate Services
Property Name: _____

Orca Information, Inc.
Phone: 360-588-1633 / 800-341-0022
Fax: 360-588-1189 / 800-522-6722

√ Additional Income (Interest, Child Support, Etc):
Source: _____ Amount: _____
Source: _____ Amount: _____
Source: _____ Amount: _____

√ Bank _____ Acct# _____ Branch _____

√ Pets? Yes _____ No _____
Name: _____ Breed: _____ Weight: _____ Spayed/Neutered: _____
Name: _____ Breed: _____ Weight: _____ Spayed/Neutered: _____
Name: _____ Breed: _____ Weight: _____ Spayed/Neutered: _____

√ Disability status and require special accommodations? _____

HAVE YOU OR ANY OTHER HOUSEHOLD MEMBER:

Ever had wages garnished? Yes _____ No _____

If Yes, when was last time garnished and what did you owe causing garnish? (Give debt details): _____

Ever been taken to court for owing money? Yes _____ No _____

If Yes, to whom did you owe money? (Provide details: Name of company, amount owed, location of courthouse): _____

Ever had a judgment filed against you for money owed? (Give details): _____

Ever been evicted or refused to pay rent? Yes _____ No _____

Ever been Charged or Convicted of a Crime? Yes _____ No _____ If yes to any of the above, give details:

What is the nature of the offense? What County(ies) and State(s)? When? _____

Ever used any other name(s)? Yes _____ No _____ If yes, list name(s) _____

Are you or any other household member a Registered or Unregistered Sex Offender? Yes _____ No _____

What other states have you lived in? _____

Ever had bedbugs or any other infestation? Yes _____ No _____

If yes, what type of infestation: _____

Do you or any other household member smoke? Yes _____ No _____

Have you or any other household member filed bankruptcy? Yes _____ No _____ If yes, when: _____

Vehicle Information:

MAKE:	YEAR	MODEL	LIC. PLATE	OTHER (RV, BOAT, ETC.)

Emergency Contact:

Name: _____ Address _____ Tel# _____



THE DECISION TO LEASE/RENT REMAINS WITH THE PROPERTY MANAGER

Additional Criminal Record Information

List all criminal charges and/or convictions filed under your name.

List all criminal charges and/or convictions filed under household member's names.

Name of Crime:	
Date (Approximate):	Location (City, State):
Describe What Happened and Why:	
Name of Crime:	
Date (Approximate):	Location (City, State):
Describe What Happened and Why:	
Name of Crime:	
Date (Approximate):	Location (City, State):
Describe What Happened and Why:	
Name of Crime:	
Date (Approximate):	Location (City, State):
Describe What Happened and Why:	
Name of Crime:	
Date (Approximate):	Location (City, State):
Describe What Happened and Why:	

PLEASE USE AN ADDITIONAL SHEET IF NECESSARY

Addendum (A) to Application for Tenancy

LETTER OF AUTHORIZATION

Revised 6/2020

To Whom It May Concern:

In compliance with the Fair Credit Reporting Act, State and Federal laws, this is to inform you and your household members that an investigation involving the statements made on this application for tenancy are being initiated by ORCA Information, Inc., 120 E. George Hopper Rd, Suite 108, Burlington, Washington 98233, Ph: 360-588-1633. I certify that to the best of my knowledge all statements are "true and complete". I further authorize ORCA Information, Inc. to obtain Credit Reports, Employment References (including verifying salary), Court Records and Character References, Mode of Living, and Rental References as needed to verify all information put forth on this application and otherwise available regarding all applicants identified on this application.

Furthermore I warrant the accuracy of all information contained on this rental application, including that relating to the other intended occupants of the subject property. I understand and agree that if subsequently a determination is made that I provided false or inaccurate information on the rental application it is a breach of the terms of any rental agreement signed based on that information and Owner and/or his/her agent may take legal action to terminate said Agreement.

In addition, I confirm receipt of the **Tenant Selection Policy** (per WA State Fair Tenant Screening Act, 2012) from this landlord/property management BEFORE submitting this completed rental application and that I read, and understand my rights as described therein.

You have the right to obtain a free copy of the consumer report in the event of a denial or other adverse action, and to dispute the accuracy of information appearing in the consumer report. The consumer reporting agency:

Orca Information, Inc.

120 E. George Hopper Road, Suite 108

Burlington, WA 98233

Phone 800-341-0022 Fax 800-522-6722

I also understand Orca Information's role is to provide background information to landlord/property manager. Orca Information does not make the decision to lease/rent or take any adverse action. Decision to lease/rent remains with the property manager/landlord.

Applicant's Name (please print)

Applicant's Signature

Date of Authorization

Manager's/Assistant Manager's Signature

Credit Card Authorization Form For **Orca Information, Inc.**

I personally or on behalf of another, am paying for a Tenant Screening Report. **I understand and agree that Orca Information, Inc will be processing the Tenant Screening Report on behalf of a landlord, property management company or apartment rental.** I understand the name listed on my credit card monthly statement will be **ORCA INFORMATION**. I understand and agree to pay for this One Time Charge by **ORCA INFORMATION, INC.** for processing a Tenant Screening Report.

I certify I am an authorized user of this credit card.

I promise to not dispute this payment with the credit card company as long as the transaction corresponds to the terms indicated in this form. I agree to pay the total amount according to the card issuer agreement and amount due upon signing.

Card Holder's Name: _____

Card Holder's Signature: _____

Date: _____

Card Holder's Phone Number: _____

Please Charge \$ _____ for this report to my (circle one). There is an additional \$3.00 processing fee when paying with credit card. VISA MASTERCARD DISCOVER AMEX		
Card # _____		
Expiration Date: _____		CVV Code: _____
Print Name on Card _____		
Signature of Cardholder _____		
Card's Billing Address _____		
City _____	State _____	Zip Code _____



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Do you own or rent a Manufactured Home?

What are you going to do in the event of a fire, theft or weather-related loss to your home or the personal items in the home?

Dwelling Coverage

Package policy provides replacement coverage for damage to the dwelling as a result of most perils including theft, fire, tornado, flood and earthquake.

Personal Property Coverage

Provides replacement cost protection for your property in the home in the event of a covered loss.

Loss of Use Coverage

Helps pay for expenses, such as, a place to stay and normal costs of meals should your home become temporarily unlivable due to a covered loss.

Liability Coverage

Helps protect you if your legally responsible for accidents which cause bodily injury or property damage.

Fire



Flood



Wind



Theft



Have other items that need to be insured?

SafeHaven can provide insurance for your auto, boat, RV and motorcycle too!

For home insurance quote call 800-536-8999
Auto quote 844-273-4194 Savings Code JD2A
RV quote 844-269-0533 Savings Code JC2A
visit us at www.safehaveninsurance.com

Insuring mobile homes has been at the heart of American Modern's insurance business for more than 45 years.

We provide comprehensive coverage designed for single-family, owner-occupied homes. Our program accepts any home that is factory-built, whether it is a single-wide, double-wide, triple-wide, or 2-story modular. Unlike other insurers, we place no age restriction on your home.



Overview

Coverage

Comprehensive protection – Your policy covers any cause of loss (fire, lighting, wind, hail, explosion, burst water pipes, and so on) unless that cause is specifically excluded in the policy documents. This kind of coverage is sometimes referred to as “special form” coverage.

Loss settlement

Stated value – For a total loss, we settle at the stated value of your home which is listed on your policy. There is no depreciation deduction. For a partial loss, we pay the actual cash value of the loss, but you can upgrade that to a replacement cost valuation.

Included coverage

Liability – You are covered if an injury occurs to someone while on the premises, or if you accidentally injure someone or damage property away from your home.

Personal property – Your personal belongings are protected on an actual cash value basis if the home suffers a covered loss.

Other structures – Your shed, detached garage or fence are protected.

Additional living expenses – If a covered peril causes sufficient damage that you need to move out, we cover the extra living expenses until repairs are complete or you find a new home.

Reasonable expenses – We cover the cost for emergency repairs that prevent additional damage, such as covering a roof after a storm.

Vandalism – Physical damage or defacement of the home is included.

Theft – Personal items, or permanently attached items such as a heat pump or even copper piping, are covered for loss if stolen from the home. Certain items have specific dollar limits.

Enhanced coverage – Increase the limits for additional living expenses, collapse, emergency removal, fire department surcharge, antenna/satellite dish, and more.

Builder's risk – Essential for homes just bought from a dealer, and required by some lenders, this endorsement protects your home during the time between loan closing and occupancy.

Breakdown protection – Widen the policy's scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.

Earthquake – This hard-to-find coverage is available in many states.

Identity theft recovery – Identity theft can result in real harm being done to a person's credit report. This special option provides professional assistance and up to \$15,000 in expense reimbursement.



We adjust our program to cover these circumstances

Rental

The rental program accepts residential and commercial-use units.

Seasonal

Our seasonal program covers mobile homes that are used just part of the year.

Vacant

A vacant mobile home can be insured through our DP-1 Vacant program.

Tenant

Renters insurance (HO-4) is an option for renters of a mobile home.

Payment options

EZPay

Pay through automated monthly installments.

4-Pay

Pay a quarter up-front with an installment due every 60 days.

Full Pay

Pay when coverage begins or on renewal.



SAFE HAVEN NATIONAL INSURANCE AGENCY
27777 FRANKLIN RD., STE 1710 Southfield, MI 48034
800-206-2753
Fax: 888-721-8992 or email to lherron@origenservices.com

CWRES – NEW PURCHASE or EXISTING HOMEOWNER (Circle One)

FOR A MANUFACTURED HOME INSURANCE QUOTE - The following information is needed – fax this completed form to 888-721-8992 or email it to lherron@origenservices.com and we will supply a quote.

Applicant Names: _____ **(Primary)**
_____ **(Secondary)**

Dwelling Value: \$ _____

Phone: _____ **DOB: (primary):** _____

Status: Single ___ Married ___ Divorced ___ Widowed ___ Separated ___

Year of Home: _____ **Make:** _____

Size: _____ **(W)** _____ **(L)**

Serial No. _____

Location: Community Name _____

House Address: _____

City: _____ **State:** _____ **Zip:** _____

If mailing address differs from home address:

Address: _____

City: _____ **State:** _____ **Zip:** _____

To whose attention shall we fax, e-mail or mail the quote?

Name: _____

Fax # or e-mail address: _____

Mailing Address: _____
