

**Paragon Properties, Inc.**  
240 E. Tudor Road, Suite 210  
Anchorage, AK 99503  
www.anchoragehomerentals.com  
Office Phone 907-349-1200 Fax Line 907-349-1248

**Occupancy Standards for Residential Applications**

It is Paragon Properties policy to actively pursue and offer equal housing for all persons regardless of race, color, religion, sex, national origin, handicap, marital status or family status.

All residents are required to meet the following Occupancy Standards:

- A. All persons leasing an apartment, condo, or single family residence must be of legal age to sign a contract (18 years and older).
- B. Income Requirements:
  - 1. The gross income / rent ratio used to qualify applicants is 3 to 1.
  - 2. Applicants must have current verifiable employment of at least 6 months.
  - 3. Self-employed applicants must have either of the following:
    - a. Listing with Telephone Directory Assistance and 2 references with companies that can verify an open line of credit for 1 year.
    - b. OR, provide tax statements for the previous year and provide a current bank statement.
  - Retired applicants must provide either of the following:
    - a. Current bank statement indicating the monthly direct deposit.
    - b. OR, provide documentation indicating monthly income, i.e. government letter of social security, disability income, or retirement/pension from former employer.
  - 4. Other Income – Documentation will be required for other sources of income (i.e. welfare, child support, alimony. etc.)

**NOTE: All of the above must meet the required 3 to 1 income / rent ratio**

- C. Applicants must have verifiable residency of at least 6 months with good payment and rental history.
  - 1. Recent college graduates may qualify without rental history only if all other criteria are met.
  - 2. Relatives are not acceptable rental references.
  - 3. Daytime phone numbers are needed for rental references.
- D. All applicants must have a favorable credit rating the past two years. Credit rating must be at least 60% positive overall, or total of 2 accounts must be rated positive. Applicants will not be accepted for the following derogatory credit records: moneys owed an apartment or landlord, or an eviction during the last five years. Applicants with a tax lien, repossession, foreclosure, or personal bankruptcy during the last five years, or less than the required credit ratings may be accepted with an additional required payment of last month's rent. Payment must be made in the form of a money order or cashier's check within 3 (three) days after the notification that the application was approved with the additional payment.
- E. Smoking – When applying for a non-smoking property, applicant will be required to sign an addendum that states that no smoking will take place on the premises.
- F. No applicant convicted of a felony or a drug related charge within the past ten years would be accepted for residency.

**APPLICATION FEES – NON-REFUNDABLE**

- 1. **\$20** for each applicant. (i.e. co-signers, roommates, brothers, sisters, and any other individual over 18, are considered individual applicants and must pay a separate application fee) Money orders or check, **no cash**, please.
- 2. Upon acceptance of application, a holding fee will be required to hold the property until move-in. This fee is non-refundable should applicant decide not to rent the property.
- 3. The first month's rent and security deposit must be paid in full before move-in date.
- 4. Third party checks will not be accepted.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

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## Application to Rent

(Confidential – for use of management only)

\*\* Individual application required from each non-spouse adult occupant\*\*

Phone Number: \_\_\_\_\_ Date: \_\_\_\_\_

Email address: \_\_\_\_\_

I (we) apply to rent apartment # \_\_\_\_\_ located at \_\_\_\_\_ at a monthly rental of \$ \_\_\_\_\_. If my (our) application is accepted, I (we) agree not to sublet the premises or add any occupants, other than those listed on this application without written consent of owner/manager.

Applicant acknowledges that all licensees employed by Paragon Properties, Inc. represent the Owner and provide specific assistance to the tenant(s) without representation. I(we) understand that all rents are due and payable in advance on the due date each and every month and are payable at the manager's apartment in the building or his qualified agent at a designated address. In the event of my (our) vacating, I (we) am to give thirty days advance written notice that is required by law.

### Personal Data

Applicant's Last Name	First Name	Middle	Jr/Sr	Social Security No.	Birthdate
Co-Applicant's Last Name	First Name	Middle	Jr/Sr	Social Security No.	Birthdate

Other proposed occupants:	Social Security No.	Birthdate

	Address	City / State	Zip	Landlord Name & Phone	Dates
Present					
Previous					
2 <sup>nd</sup> Previous					

Reason for vacating present address:					
Pets?		If "Yes" describe:			
Applicant's Driver's License No. and State:				Expiration Date:	
Co-Applicant's Driver's License No. and State:				Expiration Date:	
Car Make:	Year:	Model:	Color:	Lic. No. & State:	
Other vehicle(s):					

	Applicant's Present Occupation	Applicant's Previous Occupation	Co-Applicant's Present Occupation	Co-Applicant's Previous Occupation
Employer/Sqd/BTN				
Occupation/Rank				
Business Address				
Business Phone				
Type of Business				
Supervisor Name/Title/Contact #				
Length of Employment				
Monthly Gross Income				

### Reference Data

Bank Reference: Address & Phone No.:		
Credit Reference: Address & Phone No.:		
Credit Reference: Address & Phone No.:		
Personal Reference: Address & Phone No.:		
Nearest Relative: Relationship, Address, & Phone No.:		
Have you ever filed for Bankruptcy?	When?	Status?
Have you ever been evicted from tenancy?	When?	Why?
Have you ever refused to pay any rent when due?	When?	Why?

I (we) represent that the preceding information is true and accurate. I (we) understand this information will be used by the landlord to evaluate my (our) rental application and that no property will be leased or rented unless this form is completed. I (we) authorize the release of this information to any national credit repository or credit reporting agency or any other person or company in order to supply the landlord with information requested concerning me (us). Applicant(s) acknowledge that fact of rental, dates of move in/move out, rent payment history, rent reporting, and premises condition on termination may be reported to Amrent or other credit reporting agency.

Applicant's Signature: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_



# ALASKA REAL ESTATE COMMISSION CONSUMER DISCLOSURE

This Consumer Disclosure, as required by law, provides you with an outline of the duties of a real estate licensee (licensee). This document is not a contract. By signing this document you are simply acknowledging that you have read the information herein provided and understand the relationship between you, as a consumer, and a licensee. (AS 08.88.600 – 08.88.695)

There are different types of relationships between a consumer and a licensee. Following is a list of such relationships created by law:

## Specific Assistance

The licensee does not represent you. Rather the licensee is simply responding to your request for information. And, the licensee may "represent" another party in the transaction while providing you with specific assistance.

***Unless you and the licensee agree otherwise, information you provide the licensee is not confidential.***

Duties **owed** to a consumer by a licensee providing specific assistance include:

- a. Exercise of reasonable skill and care;
- b. Honest and good faith dealing;
- c. Timely presentation of all written communications;
- d. Disclosing all material information known by a licensee regarding the physical condition of a property; and
- e. Timely accounting of all money and property received by a licensee.

## Representation

The licensee represents only one consumer unless otherwise agreed to in writing by all consumers in a transaction.

Duties **owed** by a licensee when representing a consumer include:

- a. Duties owed by a licensee providing specific assistance as described above;
- b. Not intentionally take actions which are adverse or detrimental to a consumer;
- c. Timely disclosure of conflicts of interest to a consumer;
- d. Advising a consumer to seek independent expert advice if a matter is outside the expertise of a licensee;
- e. Not disclosing consumer confidential information during or after representation without written consent of the consumer unless required by law; and
- f. Making a good faith and continuous effort to accomplish a consumer's real estate objective(s).

## Neutral Licensee

A neutral licensee is a licensee that provides specific assistance to both consumers in a real estate transaction but does not "represent" either consumer. A neutral licensee must, prior to providing specific assistance to such consumers, secure a Waiver of Right to be Represented (form 08-4212) signed by both consumers.

Duties **owed** by a neutral licensee include:

- a. Duties owed by a licensee providing specific assistance as described above;
- b. Not intentionally taking actions which are adverse or detrimental to a consumer;
- c. Timely disclosure of conflicts of interest to both consumers for whom the licensee is providing specific assistance;
- d. If a matter is outside the expertise of a licensee, advise a consumer to seek independent expert advice;
- e. Not disclosing consumer confidential information during or after representation without written consent of the consumer unless required by law; and
- f. Not disclosing the terms or the amount of money a consumer is willing to pay or accept for a property if different than what a consumer has offered or accepted for a property.

If authorized by the consumers, the neutral licensee may analyze and provide information on the merits of a property or transaction, discuss price terms and conditions that might be offered or accepted, and suggest compromise solutions to assist consumers in reaching an agreement.

## Designated Licensee

In a real estate company, a broker may designate one licensee to represent or provide specific assistance to a consumer and another licensee in the same office to represent or provide specific assistance to another consumer in the same transaction.

**ACKNOWLEDGEMENT:**

I/We, \_\_\_\_\_ have read the information provided in this Alaska Real Estate  
*(print consumer's name(s))*

Consumer Disclosure and understand the different types of relationships I/we may have with a real estate licensee. I/We

understand that Kristen Abegg, Chris Goard Paragon Properties  
*(licensee name)* *Kim Johnson* *(brokerage name)*

will be working with me/us under the relationship(s) selected below.

**(Initial)**

\_\_\_\_\_ **Specific assistance without representation.**

**Representing the Seller/Lessor only.** (may provide specific assistance to Buyer/Lessee)

\_\_\_\_\_ **Representing the Buyer/Lessee only.** (may provide specific assistance to Seller/Lessor)

\_\_\_\_\_ **Neutral Licensee.** (must attach Waiver of Right to be Represented, form 08-4212)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
*(Licensee)*

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
*(Consumer)*

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
*(Consumer)*

**THIS CONSUMER DISCLOSURE IS NOT A CONTRACT**