RNB Property Management, Inc.
5754 Lonetree Blvd, Rocklin CA 95765 · 916-435-2424

Rental application

RNB Property Management, Inc. · Terms version 3.

Which pages to return. The bottom of every page says RETURN or KEEP. Return to the office the pages marked RETURN: the pages you fill in, and the last page, where you tick the acknowledgment box and sign. Keep the pages marked KEEP: they are your copy of the disclosures and terms. Please read them before you sign.

1. Applicant

One adult per form. Every adult who will live in the home fills in a form of their own. Print clearly in capital letters, one character per box.

First name _____ Last name _____

☐☐☐-☐☐-☐☐☐☐ ☐☐/☐☐/☐☐☐☐
Social Security number Date of birth (MM/DD/YYYY)

☐☐☐-☐☐☐-☐☐☐☐
Phone

Email (required - your Application Portal activation email is sent here) _____

Driver's license / state ID number _____ Issuing state _____

☐☐/☐☐/☐☐☐☐
ID expires (MM/DD/YYYY)

Current residence

Street address _____ City _____

State _____

☐☐☐☐☐ ☐☐/☐☐/☐☐☐☐
ZIP Moved in (MM/DD/YYYY)

I: ☐ Rent ☐ Own ☐ Other

Monthly rent / mortgage ($) _____ Landlord or manager name _____

☐☐☐-☐☐☐-☐☐☐☐
Landlord phone

Landlord email _____

Previous residence

Street address _____ City _____

State _____

ZIP | Moved in (MM/DD/YYYY) | Moved out (MM/DD/YYYY)

I: ☐ Rented ☐ Owned ☐ Other

Monthly rent / mortgage ($)

Landlord or manager name

Landlord phone

Landlord email

Employment

Status: ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Student ☐ Retired ☐ Other

Employer

Job title

Gross yearly income ($)

Start date (MM/DD/YYYY)

Supervisor name

Supervisor phone

Other income

Source

Yearly amount ($)

Source

Yearly amount ($)

Emergency contact

Name

Relationship

Phone

RETURN this page to the office

2. Household - main applicant only

Fill in this section on the main applicant's form only. Every other adult leaves it blank: the office joins their form to the main applicant's household.

__/__/____
Desired move-in date (MM/DD/YYYY)

Reason for moving

Other occupants (children and anyone else who will live in the home and is not applying)

First name | Last name | Relationship
__/__/____
Date of birth (MM/DD/YYYY)

First name | Last name | Relationship
__/__/____
Date of birth (MM/DD/YYYY)

First name | Last name | Relationship
__/__/____
Date of birth (MM/DD/YYYY)

First name | Last name | Relationship
__/__/____
Date of birth (MM/DD/YYYY)

Pets

Name | Type | Breed | Color | Weight (lbs) | Age
☐ Service animal ☐ Support animal ☐ Spayed / neutered

Name | Type | Breed | Color | Weight (lbs) | Age
☐ Service animal ☐ Support animal ☐ Spayed / neutered

Vehicles

Year | Make | Model | Color | License plate | State

Year | Make | Model | Color | License plate | State

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3. Document 1 of 2 - FCRA Disclosure & Authorization

Last updated: November 7, 2026.

PLEASE READ THIS DOCUMENT CAREFULLY. This document tells you that a background check (called a "Consumer Report" under federal law) may be obtained about you in connection with your application to rent a home. To continue with your application, you will check a box giving your permission for that to happen. You have important rights under the federal Fair Credit Reporting Act (the "FCRA") and your state's laws. These rights are summarized below.

PART A — DISCLOSURE

A.1 A Consumer Report May Be Obtained About You.

In connection with your application for tenancy, the landlord, property manager, or other authorized user (the "Subscriber") has asked us, Lotly Software LLC (operator of lotly.ai) ("we," "us," "our," or "Lotly"), to obtain a Consumer Report about you. A "Consumer Report" is a report containing information about you that is regulated by the FCRA and similar state laws.

A.2 What Information the Report May Include.

Depending on which Services the Subscriber has selected, the Consumer Report may include any or all of the following types of information:

- **Credit information** — your credit history, credit accounts, payment history, balances, public-record items affecting credit, and credit scores.
- **Criminal-history information** — records of criminal convictions and pending criminal cases.
- **Housing-records information** — records of past housing-court proceedings.
- **SSN trace** — on screening tiers that include TLO data, the Social Security number you provide may be matched against historical name and address records to surface aliases and prior residences. This is a non-biometric, automated lookup.
- **Identity verification** — on screening tiers that include identity verification, your legal name, date of birth, the last four digits of your Social Security number, and your address, phone-number, and email history may be checked against records maintained by a payroll-data provider you connect to the Service (currently Pinwheel). The Service uses this data to confirm that the identity you have asserted matches identity attributes held by your payroll source. This is a non-biometric, attestation-based verification. The Services do not currently include driver's-license (DMV-record) verification, selfie capture, or facial-recognition matching.
- **Document authentication** — where the screening includes document authentication, or where you choose to upload documents (such as pay stubs, W-2s, or tax forms) to verify your income instead of connecting a payroll account, those documents are submitted to our consumer-reporting partner Pinwheel CRA Co. (an affiliate of Underdog Technologies, Inc. d/b/a Pinwheel), which extracts the income information and assesses whether a document shows signs of alteration or tampering, as part of its consumer report. This assessment is performed by Pinwheel and is not facial-recognition, biometric, or selfie-matching technology; no biometric identifier is derived from your documents. A person reviews the results, and you keep all of the rights described in this disclosure, including the right to dispute the accuracy or completeness of any information used.
- **Income and employment verification** — information about your income and employment, which may be obtained from your employer, from documents you upload (such as pay stubs, W-2s, or 1099s), or from a payroll-data provider you connect to the Service.
- **Prior-landlord reference calls** — reference calls the Subscriber may place to landlords or other references you identify, using the AI Reference-Call Tool described in Part A.4 below. The summary we prepare from these calls is an Investigative Consumer Report; see the separate Disclosure Regarding Investigative Consumer Reports provided with this application.

A.3 Who Will Prepare the Report.

We obtain Consumer Report information from the following independent companies, each of which is a consumer reporting agency or authorized data provider under the FCRA:

- **TransUnion LLC** (credit reports, credit scores, identity-mismatch alerts, fraud alerts, OFAC screening) — 555 West Adams Street, Chicago, IL 60661 — transunion.com — (800) 916-8800.
- **One Source Technology, LLC d/b/a Asurint** (criminal-history and housing-records reports) — 1111 Superior Avenue, Suite 420, Cleveland, OH 44114 (disputes by mail: P.O. Box 14730, Cleveland, OH 44114) — asurint.com — 1-800-906-2034 (consumer disputes).
- **Pinwheel CRA Co.** (affiliate of Underdog Technologies, Inc. d/b/a Pinwheel; income and employment verification, identity verification) — getpinwheel.com.

We may add or change consumer reporting agencies from time to time. The current list will be available within the Services.

Separately, we make available an AI Reference-Call Tool described in Part A.4 below. Telephony and AI conversational technology for that tool is supplied by **Vosy** (vosy.ai), a service-provider vendor. **Vosy is not a consumer reporting agency, does not furnish Consumer Reports, and does not maintain consumer files about you.**

A.4 AI Reference-Call Tool.

The Subscriber may use an AI Reference-Call Tool through the Services to place reference calls to references you identify (typically prior landlords). The Subscriber configures the questions; an AI agent reads those questions to the contacted reference and records the responses. Telephony and AI conversational technology are supplied by Vosy as a service provider. Lotly prepares a summary of the responses and delivers it, with the recording and transcript, to the Subscriber. **That summary is an Investigative Consumer Report prepared by Lotly Software LLC.** Your rights regarding it are described in the separate Disclosure Regarding Investigative Consumer Reports provided with this application.

Scope of the questions. The questions the Subscriber asks will be limited to tenancy-relevant matters such as your rental history, the condition in which you left prior properties, your conduct as a tenant, your timeliness in paying rent, and similar items. The Subscriber is responsible for not asking, and we will not

include in our default question templates, any question soliciting information about your race, religion, national origin, sex, marital or familial status, sexual orientation, gender identity, disability, source of income, or other characteristics protected by fair-housing laws.

Call recording. Calls may be recorded and transcribed where lawful. Your authorization in Part E covers the placement and recording of these calls; the Subscriber and we comply with applicable federal and state call-recording and wiretap laws. You may withdraw consent to be contacted via the AI Reference-Call Tool at any time by writing to Contact@Lotly.ai.

A.5 How the Information Will Be Used.

The Consumer Report will be used by the Subscriber for the sole purpose of evaluating your application to rent residential property. It will not be used for any other purpose. The Subscriber is required by law to use the report one time only, not to share it with anyone other than you, and not to use the report to create or maintain a database of consumer information.

A.6 Lotly's Role — Who Makes the Rental Decision.

Lotly Software LLC (lotly.ai) operates as a *reseller* of Consumer Reports under FCRA § 603(u). The Subscriber — the property owner or property manager identified on this application — is the sole decision-maker on your application. **Lotly does not make tenancy decisions, does not approve, deny, or condition applications, does not score or rank applicants, and does not recommend any action on your application.** Lotly does not modify Consumer Report content. Any decision to approve, deny, or condition your tenancy is made solely by the Subscriber, applying the Subscriber's own criteria. If the Subscriber takes adverse action based in whole or in part on a Consumer Report, the Subscriber is responsible for providing you the notices the FCRA requires. Your dispute and privacy rights can be exercised at lotly.ai/privacy-choices or by writing to Contact@Lotly.ai. Lotly's full Privacy Policy is at lotly.ai/privacy.php; Terms of Service at lotly.ai/terms.php.

A.7 Where the Reports Are Stored.

Reports are stored in the United States with our service providers under appropriate security safeguards, and are retained for the periods described in our Privacy Policy.

PART B — SUMMARY OF YOUR RIGHTS

You have the following rights under the FCRA. A complete copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" prepared by the Consumer Financial Protection Bureau is available at consumerfinance.gov.

- You have the right to be told if information in your file has been used against you, such as to deny your rental application.
- You have the right to know what is in your file. You may request a free file disclosure once every 12 months from each nationwide consumer reporting agency, and additionally if any company takes adverse action against you based on information in your file.
- You have the right to dispute incomplete or inaccurate information in your file. The consumer reporting agency must investigate and generally must respond within 30 days.
- You have the right to have inaccurate, incomplete, or unverifiable information corrected or deleted.
- You have the right to have outdated negative information excluded from your report (generally, information older than seven years, or ten years for bankruptcies).
- You have the right to limit access to your file. A consumer reporting agency may not provide your information to anyone without a permissible purpose.
- You may seek damages from violators of the FCRA in federal or state court.
- Identity-theft victims and active-duty military personnel have additional rights described in the full Summary of Rights.

PART C — ADDITIONAL DISCLOSURES FOR CALIFORNIA APPLICANTS

If you are a California resident, or you are applying to rent a property located in California, the following applies under the California Investigative Consumer Reporting Agencies Act (Cal. Civ. Code §§ 1786 *et seq.*, the "ICRAA"):

C.1 Investigative Consumer Reports.

The criminal-history and housing-records reports obtained about you are Investigative Consumer Reports under the ICRAA. They are prepared by One Source Technology, LLC d/b/a Asurint, 1111 Superior Avenue, Suite 420, Cleveland, OH 44114, and delivered to the Subscriber by Lotly Software LLC as a reseller. You may check Box 3 below to receive a free copy of any such report at the time it is provided to the Subscriber. The summary of prior-landlord reference calls described in Part A.4 is also an Investigative Consumer Report, prepared by Lotly Software LLC; its California disclosures, and a separate box to request a free copy of it, appear in the Disclosure Regarding Investigative Consumer Reports provided with this application.

C.2 Your ICRAA Rights (Cal. Civ. Code § 1786.22).

You may inspect the files the agency keeps about you during normal business hours — in person (and you may bring one other person of your choosing), by mail, or by telephone; receive a written summary of the information in your file; be told who has requested your file; and have trained personnel explain any information to you. To exercise these rights or to dispute information in a report, contact the agency at the address above or contact us at the address in Part F.

C.3 Your General California Privacy Rights.

Independent of the ICRAA, California residents have privacy rights under the California Consumer Privacy Act and analogous state laws. Those rights are described in our Privacy Policy, Sections 15 and 16, and at lotly.ai/privacy-choices.

PART D — ADDITIONAL DISCLOSURES FOR OTHER STATES

Various states have laws giving applicants rights similar to or in addition to the FCRA.

D.1 Minnesota and Oklahoma.

You have the right, upon request, to be informed whether or not a Consumer Report was procured.

D.2 New Jersey.

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Under the New Jersey Fair Credit Reporting Act, the Subscriber must disclose certain information about the Consumer Report and your rights, similar to the federal FCRA disclosure above. You have the right to access your file, dispute inaccurate information, and limit access to your file.

D.3 Washington.

Under Washington law (RCW 19.182), you have the right to receive, upon request and free of charge, a written summary of all information contained in our files about you at the time of the request. The summary of prior-landlord reference calls described in Part A.4 is an Investigative Consumer Report prepared by Lotly Software LLC; see the Disclosure Regarding Investigative Consumer Reports provided with this application. If a Subscriber separately procures an Investigative Consumer Report from another agency, that agency is responsible for the additional Washington disclosures.

D.4 Maine.

Under Maine law (10 M.R.S. § 1316), upon written request, you have the right to be informed of whether a Consumer Report has been prepared on you and, if so, to receive a complete and accurate disclosure of the nature and scope of the report.

D.5 Vermont, Massachusetts, and New York.

Lotly does not currently provide Services in connection with properties located in Vermont, Massachusetts, or New York.

D.6 Other States.

If you reside in another state with applicable consumer-reporting laws, you may have additional rights under the consumer-reporting laws of California, Colorado, Connecticut, Illinois, New Jersey, Texas, and Washington. Please consult those state laws or contact your state attorney general's office for more information.

PART E — AUTHORIZATION

E.1 Acknowledgment.

I acknowledge that I have received and read this Disclosure (Parts A through D) and "A Summary of Your Rights Under the Fair Credit Reporting Act"; that a Consumer Report about me may be obtained from the consumer reporting agencies identified in Part A.3; that the Subscriber may use the AI Reference-Call Tool described in Part A.4 to place reference calls to references I have identified, and that calls may be recorded and transcribed; that the Consumer Report and reference-call output will be used solely for the purpose of evaluating my application to rent a residential property; and that I have the rights described in Parts B-D.

E.2 Authorization.

I hereby authorize Lotly Software LLC (operator of lotly.ai) and the consumer reporting agencies identified in Part A.3 to procure, prepare, deliver, and use Consumer Reports concerning me for the limited purpose of evaluating my application to rent residential property. I further authorize the Subscriber to use the AI Reference-Call Tool described in Part A.4 to contact references I have identified, and consent to the recording and transcription of those calls where lawful. **This Authorization is voluntary, and I may withdraw it at any time by writing to Contact@Lotly.ai**, except that withdrawal will not affect the validity of any report procured or any call placed before withdrawal.

E.3 Consent to Electronic Records and Signature.

I consent to receive this Disclosure and Authorization, and any related notices, disclosures, and records, in electronic form, and I agree that my electronic signature has the same legal effect as a handwritten signature under E-SIGN and UETA.

PART F — HOW TO CONTACT US

Lotly Software LLC (operator of lotly.ai)
Attn: FCRA Compliance
5754 Lonetree Blvd, Rocklin, CA 95765
Email: Contact@Lotly.ai
Disputes: disputes@lotly.ai · 1-833-935-3120 (toll-free) · lotly.ai/disputes

— End of Document 1 —

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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 N.W., 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;
  - you are the victim of identity 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, 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 creditworthiness 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 1-888-5-OPTOUT (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. 1.b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	
a.	Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b.	Federal Trade Commission: Consumer Response Center—FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2.	**To the extent not included in item 1 above:** National banks, federal savings associations, and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
3.	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: Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
4.	Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
5.	Federal Credit Unions: National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
6.	Air carriers: Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590

TYPE OF BUSINESS	CONTACT
7.	Creditors Subject to the Surface Transportation Board: Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
8.	Creditors Subject to the Packers and Stockyards Act, 1921: Nearest Packers and Stockyards Administration area supervisor
9.	Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
10.	Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center—FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

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4. Document 2 of 2 - Rental Application Terms and Conditions

RENTAL APPLICATION TERMS AND CONDITIONS

These terms apply to applications for homes managed by RNB Property Management - Rocklin ("RNB"). By submitting this rental application, the Applicant ("Applicant" or "I") acknowledges and agrees to the following terms and conditions:

1. APPLICATION PURPOSE

This application is submitted for the sole purpose of being considered as a tenant for the rental property. Submitting an application does not guarantee approval, tenancy, or the execution of a lease agreement. The property owner/manager reserves the right to accept or reject any application at their sole discretion, subject to applicable law.

2. CERTIFICATION OF INFORMATION

The Applicant certifies that all information provided in this application is true, complete, and accurate to the best of their knowledge. The Applicant understands that providing false, misleading, incomplete, or fraudulent information is grounds for immediate denial of this application, revocation of any approval, or termination of any resulting lease agreement.

3. CONSENT TO BACKGROUND SCREENING

The Applicant hereby authorizes the property owner/manager and its authorized agents to obtain an investigative consumer report and/or consumer report as defined by the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq. This may include, but is not limited to:

- Credit history and credit score
- Criminal background records
- Eviction history and court records
- Sex offender registry search
- Employment and income verification
- Previous landlord and rental history verification
- Identity verification and OFAC search

4. AUTHORIZATION TO VERIFY INFORMATION

The Applicant authorizes any person, employer, financial institution, landlord, or other entity to release information requested by the property owner/manager or their authorized screening agent for the purpose of evaluating this rental application. This authorization remains valid throughout the tenancy if approved.

5. FAIR CREDIT REPORTING ACT (FCRA) DISCLOSURE

In accordance with the FCRA, the Applicant is hereby informed that a consumer report and/or investigative consumer report may be obtained in connection with this application. If any adverse action is taken based in whole or in part on information contained in a consumer report, the Applicant will be provided with the name, address, and telephone number of the consumer reporting agency that furnished the report. The consumer reporting agency did not make the adverse decision and is unable to provide specific reasons for the action taken. The Applicant has the right to obtain a free copy of the report within 60 days and to dispute the accuracy or completeness of any information in the report.

6. EQUAL HOUSING OPPORTUNITY

All applications are evaluated in compliance with applicable federal, state, and local fair housing laws, including the Fair Housing Act and the California Fair Employment and Housing Act. The property owner/manager does not discriminate on the basis of race, color, religion, national origin, sex (including sexual orientation and gender identity), familial status, disability, or any other class protected by applicable law, including the additional classes protected in California such as marital status, ancestry, source of income (including housing vouchers), medical condition, genetic information, age, military or veteran status, citizenship, primary language, and immigration status. All qualification criteria are applied uniformly and objectively to every applicant.

7. APPLICATION FEE

Every adult 18 years of age or older who will live in the home must complete an application and pay the application fee shown on this form, regardless of relationship, marital status, disability, race, color, sex, gender, religion, or medical condition. Failure to pay the application fee may delay processing. The fee covers the costs of processing the application, including background screening, credit checks, income verification, and rental history verification, and does not exceed the maximum allowed by California law. The fee is refundable until RNB begins processing the application, except that if the Applicant verified their income through Pinwheel when applying, $4 is kept for that income verification, which has already been completed and paid for. RNB begins processing only after the Applicant, or someone in the Applicant's application group, gives RNB permission to do so. Once processing begins, the fee is no longer refundable. See the Application Fee Refund Policy for details.

8. PROCESSING AND APPROVAL

RNB processes applications on a first come, first qualified, first served basis: complete applications are processed in the order received, and the home is offered to the first applicant group that meets the qualification requirements. An applicant's place in line can only be confirmed 24 hours after submission. Processing takes an average of 5 to 7 business days, and RNB will notify the Applicant once the screening is complete. Approval is subject to the Applicant meeting the qualification requirements shown on the property's RNBrentals.com listing, which may include minimum credit score, income-to-rent ratio, rental history, background check results, and other objective criteria. The property owner/manager reserves the right to request additional documentation at any time during the evaluation process.

- Please submit only one application per person.

- An application may be applied to only one property at a time.
- Each RNB office is independently owned and operated. Applications cannot be transferred from one office to another.

9. ADVERSE ACTION NOTICE

If the application is denied or any unfavorable terms are imposed based in whole or in part on information from a consumer report, the Applicant will receive an adverse action notice as required by the FCRA. This notice will include the specific reason(s) for denial, the name and contact information of the consumer reporting agency, and information regarding the Applicant's rights to dispute the report and obtain a free copy.

10. HOLDING DEPOSIT

If applicable, a holding deposit may be required upon approval to reserve the rental unit. Terms, conditions, and refundability of holding deposits will be communicated separately in writing.

11. PETS

Pet policies are set by each property owner and shown on the listing.

- "Yes, Call" means the owner is open to pets depending on the strength of the application and the type and/or number of pets. RNB will only call the owner to discuss pets after an application has been submitted.
- "No" means the owner is not open to pets at all.
- Assistance animals for persons with disabilities are not pets and are not subject to pet restrictions or pet fees.

12. LEASE AND MOVE-IN

- Leases are fixed-term, typically 12 months, as shown on the listing.
- Smoking rules and the renters insurance requirement, including the minimum liability coverage, are shown on the listing.
- Before move-in, an approved applicant must sign the Rental Agreement and its addenda, pay the security deposit and first month's rent, transfer tenant-paid utilities into their name as of the move-in date, and provide proof of renters insurance. RNB releases keys at the office after utilities and insurance are confirmed.

13. PRIVACY AND DATA SECURITY

All personal information collected through this application will be kept confidential and used solely for the purpose of evaluating this rental application and, if approved, managing the resulting tenancy. Information will not be sold or shared with third parties except as necessary for screening purposes or as required by law. Personal data will be securely stored and disposed of in accordance with applicable data protection laws.

14. ACKNOWLEDGMENT

By submitting this application, the Applicant acknowledges that they have read, understand, and agree to all of the above terms and conditions. The Applicant confirms they are at least 18 years of age and legally authorized to enter into a binding agreement.

Screening Criteria

PRE-SCREENING CRITERIA AND QUALIFICATION STANDARDS

The following criteria are used to evaluate all rental applications. These standards are applied uniformly and objectively to every applicant in compliance with all applicable fair housing laws. Applicants who do not meet these minimum criteria may be denied. The specific minimums for each home are shown on its RNBrentals.com listing under "Qualification".

1. AGE REQUIREMENT

All applicants must be at least 18 years of age and legally able to enter into a binding lease agreement. Every adult 18 years of age or older who will live in the home must submit an application.

2. IDENTIFICATION

A valid government-issued photo identification is required for all applicants.

3. CREDIT HISTORY

A minimum credit score, as shown on the listing, is required, and at least 80% of the applicant's credit accounts must be in good standing. The credit report will be reviewed for overall creditworthiness, including payment history, outstanding debts, collections, charge-offs, and bankruptcies. Credit history that indicates a pattern of financial irresponsibility may result in denial. Applicants who receive a government rent subsidy may provide lawful, verifiable alternative evidence of their ability to pay, such as government benefit letters, pay stubs, or bank statements, instead of their credit history.

4. INCOME VERIFICATION

The Applicant's verified net (take-home) monthly income must be at least the multiple of the monthly rent shown on the listing (for example, 2.5 times the monthly rent). Income may be verified through pay stubs, tax returns, bank statements, employer verification, or other acceptable documentation. All lawful sources of income will be considered, including housing vouchers and other rental assistance. Where an applicant receives a rent subsidy, the income requirement applies only to the portion of the rent the applicant will pay.

5. RENTAL HISTORY

At least 2 years of positive, verifiable rental history is required. Applicants must provide references from current and/or previous landlords. Factors that may result in denial include:

- Unpaid balances owed to previous landlords
- History of lease violations or early lease terminations
- Unsatisfactory landlord references

- Insufficient verifiable rental history

6. CRIMINAL BACKGROUND

Where a criminal background check is part of the screening, it is conducted and considered only as permitted by applicable federal, state, and local law, including California's fair housing regulations. Criminal history is evaluated on a case-by-case basis, considering the nature and severity of the offense, the time elapsed since the offense, and any evidence of rehabilitation. The following will not be considered:

- Arrests that did not result in a conviction
- Convictions that have been sealed, dismissed, expunged, or statutorily eradicated
- Juvenile records
- Referral to or participation in a diversion program

7. EVICTION HISTORY

An eviction history search will be conducted. Applicants must have no prior evictions (unlawful detainer judgments). Eviction records are considered only as permitted by California law, and COVID-19 rental debt from March 1, 2020 through September 30, 2021 is not used as a negative factor.

8. ADDITIONAL FACTORS

The following may also be considered during the evaluation process:

- Completeness and accuracy of the application
- Ability to provide required documentation in a timely manner
- Outstanding judgments or liens
- Active bankruptcy proceedings

9. HOUSING CHOICE VOUCHERS (SECTION 8)

Housing vouchers are accepted as a source of income. If an applicant applies for a home with more bedrooms than their voucher permits, the property owner has the right to deny the application based on this discrepancy.

10. COSIGNERS

Cosigners are accepted only where the listing says so.

IMPORTANT NOTICES:

- Meeting all minimum criteria does not guarantee approval. Each application is evaluated individually based on the overall applicant profile.
- These criteria are subject to applicable federal, state, and local laws, which may limit or restrict certain screening factors.
- If your application is denied based on information from a consumer report, you will receive an adverse action notice as required by the Fair Credit Reporting Act (FCRA).

- You have the right to dispute any inaccurate information in your consumer report with the consumer reporting agency.
- If RNB obtains a consumer credit report, you may request a copy of it from the office.

Minimum Requirements

TENANT MINIMUM QUALIFICATION REQUIREMENTS

The following minimum requirements must be met for application approval. These standards are applied uniformly to all applicants in compliance with fair housing laws. The specific minimums for each home are shown on its RNBrentals.com listing under "Qualification".

CREDIT

Minimum Credit Score: as shown on the listing, with at least 80% of credit accounts in good standing

INCOME

Income Requirement: the multiple of the monthly rent shown on the listing, based on net (take-home) income, for example 2.5x monthly rent

Acceptable verification: pay stubs, tax returns, bank statements, or employer verification letter

Housing vouchers and other rental assistance count as income. For applicants with a rent subsidy, the requirement applies only to the applicant's share of the rent.

RENTAL HISTORY

At least 2 years of positive, verifiable rental history from current and/or previous landlords is required. Applicants must be in good standing with no outstanding balances owed to prior landlords.

CRIMINAL BACKGROUND

Where checked, criminal history is considered only as permitted by California law and is evaluated on a case-by-case basis. Arrests without a conviction, convictions that have been sealed, dismissed, or expunged, and juvenile records are not considered.

EVICTION HISTORY

No prior evictions (unlawful detainer judgments), considered only as permitted by California law.

COSIGNERS

Accepted only where the listing says so.

GENERAL REQUIREMENTS

- Must be at least 18 years of age, and every adult who will live in the home must apply
- Must provide valid government-issued photo identification

- Must complete the application in its entirety with accurate information
- Must consent to background screening and credit check

NOTICE: These minimum requirements are subject to applicable federal, state, and local laws. Requirements may vary by property and unit. Applicants with questions about specific qualification criteria should contact the property manager. Meeting all minimum requirements does not guarantee approval.

Application Fee Refund Policy

APPLICATION FEE REFUND POLICY

REFUNDABLE UNTIL PROCESSING BEGINS

Your application fee is refundable until RNB begins processing your application. If you verified your income through Pinwheel when you applied, $4 is kept for that income verification, which has already been completed and paid for. Otherwise the full fee is refunded. RNB will only begin processing your application if you or someone in your application group gives RNB permission to do so. Once RNB begins processing your application, the application fee is no longer refundable, including if:

- The application is denied
- You withdraw the application
- You decide not to proceed with the lease

APPLICATIONS RNB DOES NOT PROCESS

If RNB does not process your application, for example because the home is rented to another applicant first, your application fee is refunded, less the $4 income verification cost if you verified your income through Pinwheel.

HOW TO REQUEST A REFUND

Contact the RNB Rocklin office. Refunds are returned to the original payment method.

WHAT THE FEE COVERS

The application fee covers the administrative costs associated with processing your application, including but not limited to:

- Credit report and credit score retrieval
- Criminal background screening
- Eviction history search
- Income and employment verification
- Rental history and landlord reference checks
- Administrative processing costs

ONE PROPERTY AT A TIME

Each adult applicant pays their own application fee. An application may be applied to only one property at a time.

STATE-SPECIFIC PROVISIONS

Application fee amounts are set in compliance with applicable state and local laws governing rental application fees. In jurisdictions where application fees are regulated, the fee charged will not exceed the maximum amount permitted by law.

By submitting your application and paying the application fee, you acknowledge that you have read, understand, and agree to this refund policy.

— End of Document 2 —

5. Disclosure Regarding Investigative Consumer Reports

Separate disclosure — please read. You acknowledge it with the tick box on the last page, above your signature.

An investigative consumer report may be made about you in connection with your application to rent. An investigative consumer report is a report in which information about your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with people who know you.

Lotly Software LLC ("Lotly") prepares this report from interviews with the prior landlords and property managers you list on this application. The interviews are **automated, AI voice telephone calls** placed through Lotly's telephony and AI service provider, Vosy LLC, and may be recorded and transcribed where lawful. The calls ask about your rental history — such as your dates of tenancy, rent amount and payment history, compliance with your lease, the condition of the home when you moved out, any notices to vacate or eviction actions, and whether the landlord would rent to you again — and may obtain information about your character, general reputation, personal characteristics, and mode of living. Lotly prepares a summary of the answers and provides it to the property owner or manager you are applying to (the "Subscriber"), which uses it only to evaluate your application to rent.

Your rights. You have the right to request, in writing, a complete and accurate disclosure of the nature and scope of the investigation. Send your request to disputes@lotly.ai or by mail to Lotly Software LLC, Attn: FCRA Compliance, 5754 Lonetree Blvd, Rocklin, CA 95765. We will send you that disclosure within five (5) days after we receive your request (or, if later, within five days after the report was requested). You also have the right to receive "A Summary of Your Rights Under the Fair Credit Reporting Act."

Review of documents you upload. The property manager you are applying to, and its service providers, may use artificial intelligence (AI) tools to review the documents you upload with this application, such as pay stubs, bank statements, and tax returns, to help evaluate your application.

California applicants (Cal. Civ. Code § 1786.16).

Agency conducting the investigation: Lotly Software LLC, 5754 Lonetree Blvd, Rocklin, CA 95765 · (916) 824-5000 · https://lotly.ai/privacy · disputes@lotly.ai. Information about Lotly's privacy practices, including whether your personal information will be sent outside the United States or its territories, is available at https://lotly.ai/privacy.

Purpose: The report is requested by the Subscriber only to evaluate your application to rent residential property.

Nature and scope of the investigation: Automated, AI voice telephone interviews with the prior landlords and property managers listed on your application, asking about your tenancy (dates of occupancy, rent amount and payment history, lease compliance, condition of the home at move-out, notices to vacate or eviction actions, and whether they would rent to you again). The interviews may obtain information about your character, general reputation, personal characteristics, and mode of living. Calls may be recorded and transcribed where lawful. Lotly summarizes the answers and provides the summary to the Subscriber.

Your rights under Cal. Civ. Code § 1786.22: You may inspect the files Lotly maintains about you during normal business hours, on reasonable notice and with proper identification: in person (you may bring one other person of your choosing, who must show reasonable identification, and you may obtain a copy for no more than the actual cost of duplication); by certified mail, if you make a written request, with copies sent to an address you specify; or by telephone, as a summary of the information in your file, if you make a written request with proper identification. Lotly will provide trained personnel to explain any information furnished to you and will explain any coded information. Requests about the nature and scope of the investigation are answered within five (5) days at disputes@lotly.ai.

6. Signature

Disclosure Regarding Investigative Consumer Reports (section 5)

☐ **REQUIRED** I have received and read the Disclosure Regarding Investigative Consumer Reports above, including my right to request a disclosure of the nature and scope of the investigation and to receive A Summary of Your Rights Under the Fair Credit Reporting Act.

☐ **OPTIONAL · CALIFORNIA** Check this box to receive a free copy of any investigative consumer report about you.

Disclosure version lotly-icr-disclosure:2026-11-11:ai-document-review

By signing below:

1. I have read and understood the FCRA Disclosure & Authorization above, and I have read and agree to the Rental Application Terms and Conditions.

2. I authorize the property owner/manager and its authorized screening providers to obtain Consumer Reports about me, and to verify the information I provide in this application (including contacting the references and prior landlords I identify), for the purpose of evaluating my rental application.

I confirm that the information on this application is true and complete.

Signature of applicant

☐☐/☐☐/☐☐☐☐

Date (MM/DD/YYYY)

Printed name

RETURN this page to the office