



# FOUR WINDS CLUB MEMBERSHIP APPLICATION

(PLEASE PRINT ALL INFORMATION)

**(Initial and complete each item)**

1. \_\_\_\_\_ I am purchasing a lot from a **current owner/member**: Cluster \_\_\_\_\_ Lot \_\_\_\_\_  
 \_\_\_\_\_ I am purchasing a lot **from THE FOUR WINDS CLUB INC.** Cluster \_\_\_\_\_ Lot \_\_\_\_\_  
 \_\_\_\_\_ Other (explain): \_\_\_\_\_

**2. PERSONAL INFORMATION:**

- a. Name (Primary Member): \_\_\_\_\_
- b. Name (Spouse/Significant Other): \_\_\_\_\_
- c. Current Address (Permanent address only):  
 \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_
- d. Mailing Address (if different than above):  
 \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_
- e. Own \_\_\_\_\_ Rent \_\_\_\_\_ (Landlord Information) Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_
- f. Length of time at current address: \_\_\_\_\_
- g. Telephone (Primary): Home \_\_\_\_\_ Cell \_\_\_\_\_ Email Address: \_\_\_\_\_
- h. Telephone (Spouse/SO): Home \_\_\_\_\_ Cell \_\_\_\_\_ Email Address: \_\_\_\_\_
- i. Emergency Contact (Name, Relationship, and Telephone Number): \_\_\_\_\_

**(Initial and complete each item)**

3. \_\_\_\_\_ I (We) acknowledge that the \$300 application fee is non-refundable.
4. \_\_\_\_\_ I (We) acknowledge that both the following documents must be submitted WITH THE APPLICATION AND APPLICATION FEE. Applications will not be accepted or processed without the appropriate documentation:
  - a. A valid state driver's license (or photo identification/city identification card) showing permanent address, and
  - b. A copy of a current utility/homeowners or renter insurance/mortgage/voters registration/vehicle registration in same name with with same permanent address.
5. \_\_\_\_\_ I (We) acknowledge that as property owners and members of The Four Winds Club Inc. it is my (our) responsibility for payment of annual membership dues and assessments.
6. \_\_\_\_\_ I (We) acknowledge that membership is voided at the absence of a registered deed on file and understand a new membership application must be paid and completed and does not guarantee approval.
7. \_\_\_\_\_ I (We) acknowledge that no personal mail is to be addressed/delivered to or sent from The Four Winds Club Inc. mailing or street address.
8. \_\_\_\_\_ I (We) acknowledge that information provided will be used to undergo both a criminal and credit review through either internal records or external resources and the results will aide the Board of Directors in determining the approval or denial of my membership application.

**I (We) agree that the Four Winds Club will not be used as a permanent residence by either myself (ourselves) or my (our) guests as is prohibited by Caroline County Ordinance and The Four Winds Board Club Inc. I further understand that failure to provide proof of permanent residency will automatically eliminate me from consideration for membership, as acknowledged above.** Initial \_\_\_\_\_

I affirm all information provided herein is true and accurate to the best of my knowledge, and I agree to abide by all recorded covenants, bylaws, and The Four Winds Club Inc. rules and regulations that convey with becoming a member.

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

*Four Winds Club Inc. does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. We are committed to providing a welcoming environment for all members of our staff, members, volunteers, and vendors. (revised, June 4, 2019)*

## BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION

I hereby affirm that my answers on the membership application are true and correct and that I have not knowingly withheld any fact or circumstance which would, if disclosed, affect my application unfavorably. I authorize **Four Winds Club Inc.** to secure from Hire Level, a consumer-reporting agency, a consumer report and/or investigative consumer report. This report may contain, but is not limited to: criminal court records, civil court records, credit history, sex offender registry records and verification of my residences, employment and income.

I further authorize you to secure a consumer report and/or investigative consumer report at any time, and any number of times, before, during and after my lease, if, in your discretion, you have a legally permissible and a legitimate business need for the information requested.

I authorize Hire Level to verify any and all information contained in this application and to inquire into my character, general reputation, personal characteristics and mode of living, and I release all concerned from any liability in connection with any information they give. I have also been advised that I have the right, under the federal Fair Credit Reporting Act (FCRA), Section 606(B) to make a written request of you and Hire Level, within a reasonable time, for a complete and accurate disclosure of the nature and scope of the investigation.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

<p><b><u>APPLICANT: Please print</u></b></p> <p>Name: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone Number: _____</p> <p>Date of Birth: _____</p> <p>Social Security #: _____</p>
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<p><b><u>LANDLORD: Complete this information</u></b></p>
<p>Company Name: The Four Winds Club Inc.</p>
<p>Location: PO Box 7, Rappahannock Academy, VA 22538</p>

<p><b>Landlord:</b> Give copy to applicant. Retain copy for your records.</p>
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# Wants & Warrants

## Name-Based Criminal Background Record Information Authorization/Inquiry Form

I hereby authorize Alto Police Department to conduct an inquiry for THE FOUR WINDS CLUB INC. with the purpose(s) listed below and receive any Georgia and/or national criminal background history record information as authorized by state and federal law.

Full Name (print)			
AKA name(s)			
Address			
Sex	Race	Date of Birth	Social Security Number

This authorization is valid for 30 days from date of signature.

I, \_\_\_\_\_, give consent to the above-named entity to perform periodic criminal history background checks for the duration of my stay as a member.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Purpose Code Used: (check one that apply)

N/A	<input type="checkbox"/> E - Employment
N/A	<input type="checkbox"/> N - Working with Elderly
N/A	<input type="checkbox"/> W - Working with Children

### Official use only:

Inquiry: \_\_\_\_\_ Time of Inquiry: \_\_\_\_\_ Operator's Initials: \_\_\_\_\_

The inquiry resulted in the following: (check all that apply)

<input type="checkbox"/>	No Criminal Record Available
<input type="checkbox"/>	Criminal Record (Attached/Released)
<input type="checkbox"/>	No NCIC/GCIC Warrant
<input type="checkbox"/>	Possible NCIC/GCIC Warrant (List Wanting Agency Below)

Wanting Agency Name: \_\_\_\_\_

Wanting Agency Telephone: \_\_\_\_\_

\_\_\_\_\_  
Agency Designee Signature and Title

\_\_\_\_\_  
Date

## **Membership Application Criteria Considerations**

The Four Winds Club Inc. has established and consistently follow formal membership application review criteria when evaluating prospective members. Doing so helps ensure fairness and avoid fair housing claims. Membership criteria establishes specific thresholds for approval, conditional approval and denial of membership. Common decisions include:

***Approved*** - used when applicant meets or exceeds thresholds in all areas

***Conditional Approval (with Increased Deposit)*** - used when credit history falls below established thresholds and/or criminal background shows 2 or more Misdemeanors within past 3 years

***Denied*** - used when there are one or more deniable factors

Objective thresholds are established for credit and criminal history and permanent address verification.

- **Permanent Address:**

- o Will look at:

- Permanent address must be verified before application acceptance.

- **Credit History**

- o Will look at:

- Number of established accounts
  - Length of time accounts established
  - Derogatory credit history threshold (total of collections, charge off accounts, unpaid tax liens/judgments, etc.)
  - Treatment of medical collections
  - Treatment of student/federal/assisted loan collections
  - Rental collections or judgments
  - Discharged bankruptcies
  - Open bankruptcies
  - Major Purchases Past due (i.e. houses, cars etc.)
  - Foreclosed mortgages

- **Criminal Background History**

- o Will look at:

- Criminal convictions for crimes considered harmful to people or property
  - Criminal convictions classified as Misdemeanor and number of offenses
  - Criminal convictions classified as Felony and number of offenses
  - All Criminal convictions in last 7 years period

## Evaluation Criteria

### Identification:

Requirement:

- Valid government/state issued photo identification is required of all applicants with application.

Deniable Factor:

- Invalid/Unverifiable (and/or falsified) identification/social security number.

### Permanent Address Criteria Example:

Requirement:

- Permanent residence is verified

Deniable Factors:

- Questionable address verification
- Lack of permanent address

### Criminal Background Criteria Example:

Requirement:

- No felony and/or misdemeanor offenses.

Deniable Factors:

- Criminal conviction for any Felony within the last 7 years
- Criminal conviction for 1 or more Misdemeanors within the last 3 years based on offense

**AUTOMATIC DENIAL** - Verified name and date of birth match on criminal conviction for the following offenses (disclosed or not):

*Any Misdemeanor or Felony of a violent nature regardless of time of offense*

*Murder (1st and 2nd degree)*

*Kidnapping (All counts)*

*Manslaughter (1st degree)*

*Theft (1st & 2nd degree)*

*Assault (1st, 2nd & 3rd degree)*

*Burglary (1st, 2nd degree & vehicle prowling 1st degree)*

*Robbery (1st & 2nd degree)*

*Malicious Mischief (1st degree)*

*Rape (All counts)*

*Arson (1st, 2nd degree & Reckless Burning 1st degree)*

*Child molestation (All counts)*

*Delivery or Sale (All counts)*

*Rape of a child (All counts)*

*Possession and/or with intent to Distribute (All counts)*

### Credit History Criteria Example:

Requirement:

- At least 2 accounts established for 1 year and in good standing
- Past due or foreclosed mortgage will result in an increased deposit
- Past due
- Discharged bankruptcy will result in an increased deposit
- Paid rental collection and/or judgment will result in increased deposit

Deniable Factors:

- Open Bankruptcy.
- Derogatory credit history (past due accounts, collections, judgments, tax liens, charge offs- (total medical debt of more than \$5000)
- Unpaid rental collection or judgment.
- Unpaid bills (collection)
- Unpaid Student/Federal Loans
- Late payment(s) over 180 days