CONSUMER INFORMATION STATEMENT ON NEW JERSEY REAL ESTATE RELATIONSHIPS

Consumer Information Statement on New Jersey Real Estate Relationships

In New Jersey, real estate licensees are required to disclose how they intend to work with buyers and sellers in a real estate transaction. (In rental transactions, the terms "buyers" and "sellers" should be read as "tenants" and "landlords," respectively.)

- 1. AS A SELLER'S AGENT OR SUBAGENT, I, AS A LICENSEE, REPRESENT THE SELLER AND ALL MATERIAL INFORMATIO SUPPLIED TO ME BY THE BUYER WILL BE TOLD TO THE SELLER.
- 2. AS A BUYER'S AGENT, I, AS A LICENSEE, REPRESENT THE BUYER AND ALL MATERIAL INFORMATION SUPPLIED TO ME BY THE SELLER WILL BE TOLD TO THE BUYER.
- 3. AS A DISCLOSED DUAL AGENT, I AS A LICENSEE, REPRESENT BOTH PARTIES. HOWEVER, I MAY NOT, WITHOUT EXPRESS PERMISSION, DISCLOSE THAT THE SELLER WILL ACCEPT A PRICE LESS THAN THE LISTING PRICE OR THAT THE BUYER WILL PAY A PRICE GREATER THAN THE OFFERED PRICE.
- 4. AS A TRANSACTION BROKER, I, AS A LICENSEE, DO NOT REPRESENT EITHER THE BUYER OR THE SELLER. ALL INFORMATION I ACQUIRE FROM ONE PARTY MAY BE TOLD TO THE OTHER PARTY.

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of business relationship you have with that licensee. There are four business relationships: (1) seller's agent; (2) buyer's agent; (3) disclosed dual agent; and (4) transaction broker. Each of these relationships imposes certain legal duties and responsibilities on the licensee as well as on the seller or buyer represented. These four relationships are defined in greater detail below. Please read carefully before making your choice.

SELLER'S AGENT

A seller's agent WORKS ONLY FOR THE SELLER and has legal obligations, called fiduciary duties to the seller. These include reasonable care, undivided loyalty, confidentiality and full disclosure. Seller's agents often work with buyers, but do not represent the buyers. However, in working with buyers a seller's agent must act honestly. In dealing with both parties, a seller's agent may not make any misrepresentation to either party on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition of the property which a reasonable inspection by the licensee would disclose.

Seller's agents include all persons licensed with a brokerage firm which has been authorized through a listing agreement to work as the seller's agent. In addition, other brokerage firms may accept an offer to work with the listing broker's firm as the seller's agents. In such cases, those firms and all persons licensed with such firms, are "subagents". Sellers who do not desire to have their property marketed through subagents should inform the seller's agent.

BUYER'S AGENT

A buyer's agent WORKS ONLY FOR THE BUYER. A buyer's agent has fiduciary duties to the buyer which include reasonable care, undivided loyalty, confidentiality and full disclosure. However, in dealing with sellers a buyer's agent must act honestly. In deal with both parties, a buyer's agent may not make any misrepresentations on matters material to the transaction, such as the buyer's financial ability to pay, and must disclose defects of a material nature affecting the physical condition to the property which a reasonable inspection by the licensee would disclose. A buyer wishing to be represented by a buyer's agent is advised to enter into a separate written buyer agency contract with the brokerage firm which is to work as their agent.

DISCLOSED DUAL AGENT

A disclosed dual agent WORKS FOR BOTH THE BUYER AND THE SELLER. To work as a dual agent, a firm must first obtain the informed written consent of the buyer and the seller. Therefore, before acting as a disclosed dual agent, brokerage firms must make written disclosure to both parties. Disclosed dual agency is most likely to occur when a licensee with a real estate firm working as a buyer's agent shows the buyer properties owned by sellers for whom that firm is also working as a seller's agent or subagent.

A real estate licensee working as a disclosed dual agent must carefully explain to each party that, in addition to working as their agent, their firm will also work as the agent for the other party. They must also explain what affect their working as a disclosed dual agent will have on the fiduciary duties their firm owes to the buyer and to the seller. When working as a disclosed dual agent, a brokerage firm must have the express permission of a party prior to disclosing confidential information to the other party. Such information includes the highest price a buyer can afford to pay and the lowest price a seller will accept and the parties' motivation to buy or sell. Remember, a brokerage firm acting as a disclosed dual agent will not be able to put one party's interests ahead of those of the other party and cannot advise or counsel either party on how to gain an advantage at the expense of the other party on the basis of confidential information obtained from or about the other party.

If you decide to enter into an agency relationship with a firm which is to work as disclosed dual agent, you are advised to sign a written agreement with that firm.

TRANSACTION BROKER

the seller's agent and transaction broker on other properties.

The New Jersey Real Estate Licensing Law does not require licensees to work in the capacity of an "agent" when providing brokerage services. A transaction broker works with a buyer or a seller or both in the sales transaction without representing anyone. A TRANSACTION BROKER DOES NOT PROMOTE THE INTERESTS OF ONE PARTY OVER THOSE OF THE OTHER PARTY TO THE TRANSACTION. Licensees with such a firm would be required to treat all parties honestly and to act in a competent manner, but they would not be required to keep confidential information. A transaction broker can locate qualified buyers for a seller or suitable properties for a buyer. They can then work with both parties in an effort to arrive at an agreement on the sale or rental of real estate and perform tasks to facilitate the closing of a transaction.

A transaction broker primarily serves as a manager of the transaction, communicating information between the parties to assist them in arriving at a mutually acceptable agreement and in closing the transaction, but cannot advise or counsel either party on how to gain an advantage at the expense of the other party. Owners considering working with transaction brokers are advised to sign a written agreement with that firm which clearly states what services that firm will perform and how it will be paid. In addition, any transaction brokerage agreement with a seller or landlord should specifically state whether a notice on the property to be rented or sold will or will not be circulated in any or all Multiple Listing System(s) of which that firm is a member.

$YOU\;MAY\;OBTAIN\;LEGAL\;ADVICE\;ABOUT\;THESE\;BUSINESS\;RELATIONSHIPS\;FROM\;YOUR\;OWN\;LAWYER.$

$\frac{\text{THIS STATEMENT IS NOT A CONTRACT AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.}{\text{ACKNOWLEDGEMENT OF RECEIPT OF CONSUMER INFORMATION STATEMENT (CIS)}\\$

ACKNOWLEDGEMENT OF	RECEIPT OF CONSUMER INFORMATION	N STATEMENT (CIS)
FOR SELLERS AND LANDLORDS "By signing this Consumer Information Statement, I ackno prior to discussing my motivation or financial ability to sel	C	, (¿ ,
Signed Da	te Signed	Date
FOR TENANTS		
"By signing this Consumer Information Statement, I ackno to discussing my motivation of financial ability to buy or le	2	Joe Wiessner Realty (name of brokerage firm) prior
Signed Dat	eSigned	Date
DECLARATION OF BUSINESS RELATIONSHIP		
I, (name of licensee) <u>Joe Wiessner Realty Agent</u> with you as a: (indicate one of the following)	_, as an authorized representative of Joe W	Viessner Realty LLC intend, as of this time, to work
☐ Landlords's agent only ☐ Landlord's agent and disclosed dual agent if the opp ☐ Landlord's agent on properties which this firm is act		nt and disclosed dual agent if the opportunity arises

DATE



RENTAL APPLICATION

Each Applicant over the age of 18 MUST complete the Application (even if married),
See Applicant 2 (attached). Complete this entire Application and sign where required.
Incomplete Applications will be returned and will need to be resubmitted.

Office: 609-561-1010 Email: joe@joewiessner.com Fax: 609-561-0050

Please complete in full and return. Incomplete Applications will not be entertained. Once Received by Joe Wiessner Realty, we will connect you with your Rental Specialist This Application can be used multiple times! (it is specific to you, not a particular property!)

When it comes time to make an offer, Supporting Documents will be required. (See page 4 for the list.)

APPLICANT							
APPLYING TO LEASE THE PROPERTY (LOCA	TED AT)						
FIRST NAME	MIDDLE	LAST		SS#			
DATE OF BIRTH	MARITAL STATUS			DRIVERS LICENSE #		LICENSE #	
EMAIL	CELL PHONE	WOR	K PHONE		OTHER P	ER PHONE	
PRESENT HOME ADDRESS		CITY/STATE/ZIP					
LENGTH OF TIME PRESENT LANDLORD						LANDLORD PHONE #	
REASON FOR LEAVING		AMOUNT OF RENT		WAS YOUR RENT UP TO DATE			
PREVIOUS HOME ADDRESS		CITY/STATE/ZIP					
LENGTH OF TIME	PREVIOUS LANDLORD	LA			LANDLO	ANDLORD PHONE #	
REASON FOR LEAVING		AMOUNT OF RENT WAS		WAS YOU	YOUR RENT UP TO DATE		
		<u> </u>					
PROPOSED OCCUPANT(S	5)						
NAME	RELATIONSHIP		OCCUPATION			AGE	
NAME	RELATIONSHIP		OCCUPATION			AGE	
NAME	RELATIONSHIP		OCCUPATION			AGE	
NAME	RELATIONSHIP		OCCUPATION			AGE	
	I						
PROPOSED PET(S)							
NAME	TYPE/BREED		INDOOR	OUTDOOR		AGE	
NAME	TYPE/BREED		INDOOR	OUTDOOR		AGE	

EMPLOYMENT								
CURRENT EMPLOYER (1)		OCCUPAT	TION		HOURS / \	WEEK		
SUPERVISOR		PHONE			YEARS EM	PLOYED		
ADDRESS		CITY/STA	TE/ZIP					
CURRENT EMPLOYER (2)		OCCUPAT	TION		HOURS / \	WEEK		
SUPERVISOR		PHONE			YEARS EM	PLOYED		
ADDRESS		CITY/STA	TE/ZIP					
INCOME								
CURRENT INCOME (1)		SOURCE			PROOF O	F INCOME		
CURRENT INCOME (2)		SOURCE			PROOF O	PROOF OF INCOME		
VEHICLE INFORMATION		_						
YEAR MAKE		MODEL		COLOR	PLATE #	STA	TE	
REFERENCE INFORMAT	ION							
NON-RELATIVE REFERENCE (1)	1014	PHONE			PHONE			
RELATION ADDRE		ADDRESS	ADDRESS		CITY/STA	CITY/STATE/ZIP		
NON-RELATIVE REFERENCE (2)		PHONE			PHONE			
RELATION		ADDRESS	<u> </u>		CITY/STA	TE/ZIP		
						•		
APPLICANT QUESTION	AIRE (p	lease a	nswer all	questions)				
Is applicant a USA legal resident?	Yes	No		ever been brought to o	ourt by another	Landlord?	Yes	No
Has applicant ever been bankrupt?	Yes	No	Has applicant of	ever moved owning re	nt or damaged a	tenancy dwelling?	Yes	No
Any pending legal action?	Yes	No	Has applicant o	ever been found guilty	of a felony?		Yes	No
Has applicant ever broken a Lease?	Yes	No	Does applicant	have available now (2	L st month rent an	d security deposit)?	Yes	No
AUTHORIZATION								
I hereby state and represent that the informagreement. I understand that this applicat subject to the approval of the Owner/Land information is not as represented. I hereby cancelled by the Landlord if any of the information or Landlord's agents to order on my behalf Records) to verify the information on the a authorize Joe Wiessner Realty to obtain informiting history, eviction history, any court Landlord or Landlord's agents to release suprior year's tax return, prior year W-2's, 2 if or subsidy. Upon request, Landlord, Landlord	ion is not a le lord or Prope y waive any c rmation prov a compreher pplication. Vo formation about records (civil ch information months of the ord's agents, ts of action for	egal binding erty Manage laim for dan ided in the a sive Backgr erification ol out me, inclu and/or crim on to them. e most curre or Joe Wiess or consequel	agreement. I under and not Joe Wie nages if my applicapplication is mate ound Report (including, but not limitinal); and I hereby The Landlord resent bank statement research of a result of notes as a result of	erstand and agree that is ssner Realty. The Landle ation is not accepted. I erially inaccurate or incuding but not limited to f any information conta ited to, this application, y authorize & instruct au erves the right to verify ts, most recent 4 weeks ovide the name and phother elease of any repo	this application are ord reserves the ri understand that i omplete. I hereby credit Report, Ci ined in the applica my driver's licens ny entity or persou the applicant's ind of paystubs, or vone number of the orted information.	and associated credit bur ght to disqualify the ap in the event a lease is el authorize Joe Wiessnei redit History, Person Se ation will be retained b se, my credit, my tenan in contacted by Joe Wie come by requesting cop alid award letter(s) and e source of the informa	reau report oplicant if th ntered into, r Realty, the earch, and C y Landlord. t history, m ssner Realty bies not limi l/or housin tion used ir	are to above to the to the to the to the

APPLICANT SIGNATURE

DATE

APPLICANT 2						
APPLYING TO LEASE THE	PROPERTY (LOCATED A	т)				
FIRST NAME	N	IIDDLE	LAST		SS#	
DATE OF BIRTH	N	IARITAL STATUS			DRIVERS LICENSE #	
EMAIL	С	ELL PHONE	WORK PHONE		OTHER PHONE	
PRESENT HOME ADDRESS	S		CITY/STATE/ZIP			
LENGTH OF TIME		PRESENT LANDLORD			LANDLORD PHONE #	
REASON FOR LEAVING			AMOUNT OF RENT		WAS YOUR RENT UP TO DATE	
PREVIOUS HOME ADDRESS			CITY/STATE/ZIP			
LENGTH OF TIME PREVIOUS LANDLORD					LANDLORD PHONE #	
REASON FOR LEAVING			AMOUNT OF RENT		WAS YOUR RENT UP TO DATE	
EMPLOYMENT	- APPLICAN	Г 2				
CURRENT EMPLOYER (1)				HOURS / WEEK		
SUPERVISOR		PHONE		YEARS EMP	PLOYED	
ADDRESS		CITY/STATE/ZIP				
CURRENT EMPLOYER (2)	CURRENT EMPLOYER (2) OCCUPATION		HOURS / V		WEEK	
SUPERVISOR		PHONE		YEARS EMP	RS EMPLOYED	
ADDRESS	CITY/STATE/ZIP					
		I				
INCOME APPL	ICANT 2					
CURRENT INCOME (1)		SOURCE		PROOF OF	INCOME	
CURRENT INCOME (2)		SOURCE		PROOF OF INCOME		
VEHICLE INFOR	RMATION					
YEAR	MAKE	MODEL	COLOR	PLATE #	STATE	
		<u> </u>	<u> </u>			
REFERENCE IN	FORMATION	APPLICANT 2				
NON-RELATIVE REFEREN	CE (1)	PHONE		PHONE		
RELATION		ADDRESS		CITY/STATE	E/ZIP	
NON-RELATIVE REFERENCE	CE (2)	PHONE		PHONE		
RELATION		ADDRESS		CITY/STATI	E/ZIP	

APPLICANT 2 QUESTIONAIRE								
Is applicant a USA legal resident?	Yes	No	Has applicant ever been brought to court by another Landlord?	Yes	No			
Has applicant ever been bankrupt?	Yes	No	Has applicant ever moved owning rent or damaged a tenancy dwelling?	Yes	No			
Any pending legal action?	Yes	No	Has applicant ever been found guilty of a felony?	Yes	No			
Has applicant ever broken a Lease?	Yes	No	Does applicant have available now (1st month rent and security deposit)?	Yes	No			

AUTHORIZATION (APPLICANT 2)

I hereby state and represent that the information in this application is complete and accurate. I understand and agree that this application is not a lease or rental agreement. I understand that this application is not a legal binding agreement. I understand and agree that this application and associated credit bureau report are subject to the approval of the Owner/Landlord or Property Manager and not Joe Wiessner Realty. The Landlord reserves the right to disqualify the applicant if the above information is not as represented. I hereby waive any claim for damages if my application is not accepted. I understand that in the event a lease is entered into, it may be cancelled by the Landlord if any of the information provided in the application is materially inaccurate or incomplete. I hereby authorize Joe Wiessner Realty, the Landlord or Landlord's agents to verify the information on the application. Verification or re-verification of any information contained in the application will be retained by Landlord. I hereby authorize Joe Wiessner Realty to obtain information about me, including, but not limited to, this application, my driver's license, my credit, my tenant history, my check writing history, any court records and/or my criminal record, and I hereby authorize & instruct any entity or person contacted by Joe Wiessner Realty or the Landlord or Landlord's agents to release such information to them. The Landlord reserves the right to verify the applicant's income by requesting copies not limited to the prior year's tax return, prior year W-2's, 2 months of the most current bank statements, most recent 4 weeks of paystubs, or valid award letter(s) and/or housing voucher or subsidy. Upon request, Landlord, Landlord's agents, or Joe Wiessner Realty will provide the name and phone number of the source of the information used in the verification process. I hereby waive all rights of action for consequences as a result of the release of any reported information. I have received the Consumer Information Statement o

APPLICANT 2 SIGNATURE	DATE

SUPPORTING DOCUMENTS - at the time of submitting an offer, these documents will be required.

- 1. Fully completed Rental Application;
- 2. Credit Report (within the past 60 days);
- 3. Background Check (within the past 60 days); \$16 each
- 4. Driver's License;
- 5. W-9 (attached) 1st Applicant Only;
- 6. Prior Year W-2;
- 7. 2 Months of most recent Bank Statements;
- 8. 4 Weeks of the most recent paystubs;
- 9. A written Proposal to Rent.
- 10. (if applicable) other lawful income;

The Landlord reserves the right to request additional verification documents.

The Applicant'(s) authorizes Joe Wiessner Realty to obtain a credit report and background report at the Applicant'(s) expense.



Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

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(Applies to accounts maintained outside the U.S.)			
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	ntities, not individuals; nos on page 3): payee code (if any) on from FATCA reporting any) ccounts maintained outside the ss (optional)		

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

By signing the filled-out form, you:

- 1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
 - 2. Certify that you are not subject to backup withholding, or
- 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- 4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.



PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER *Lt. Governor*

State of New Jersey
Office of the attorney general
Department of Law and Public Safety
Division on Civil Rights
P.O. Box 089
140 East front street, 6th floor
Trenton, NJ 08625-0089

GURBIR S. GREWAL Attorney General

CRAIG SASHIHARA

Director

TO: Property Owners

FROM: Gurbir S. Grewal, Attorney General, State of New Jersey

Craig Sashihara, Director, NJ Division on Civil Rights

DATE: August 2018

SUBJECT: Housing Discrimination Laws

The New Jersey Real Estate Commission requires every licensed broker or salesperson with whom you list your property to give you a copy of this notice. The purpose is to help you comply with the New Jersey Law Against Discrimination (the "LAD") and federal laws prohibiting discrimination in the sale or rental of real property.

In New Jersey, it is illegal to discriminate against a prospective or current buyer or tenant because of race, creed, color, national origin, sex, gender identity or expression, marital status, civil union status, affectional or sexual orientation, familial status, pregnancy or breastfeeding, actual or perceived physical or mental disability, ancestry, nationality, domestic partner status, source of lawful income used for mortgage or rental payments, or liability for service in the Armed Forces of the United States. It is also illegal to place any advertisement or make any statements or utterances that express, directly or indirectly, any limitations to offer housing or real estate based on any of those characteristics.

State and federal fair housing laws apply to a wide range of activities such as advertising, selling, renting, leasing, subleasing, assigning, and showing property (including open land). Here are some issues that come up frequently in enforcing the LAD:

- Discrimination based on "source of lawful income used for mortgage or rental payments," means, for example, that a landlord cannot reject a prospective tenant because he or she intends to rely on a Section 8 rental voucher, FEMA voucher issued to Superstorm Sandy victims, or other types of rent subsidies.
- A "No Pets" rule cannot be enforced to prevent a person with a disability from using a service or guide dog. A landlord may not charge a tenant with a disability an extra fee for keeping a service or guide dog.

- Discrimination based on "familial status" prohibits discrimination against families with a child or children under 18 years old, and includes pregnant women.
- Landlords must permit a tenant with a disability—at that tenant's own expense—to make reasonable modifications to the premises if such modifications are needed to give the tenant full enjoyment of the premises.

Penalties. If you commit a discriminatory housing practice that violates the LAD, you may be subject to penalties not exceeding \$10,000 for a first violation, not exceeding \$25,000 for a second violation within five years of the first offense, and not exceeding \$50,000 for two or more violations within seven years.

Other remedies. Victims of discrimination may recover economic damages related to the discrimination (such as having to pay higher rent for another unit) as well as damages for emotional distress, pain and humiliation. In more egregious cases, a victim may also recover punitive damages.

Brokers. The broker or salesperson with whom you list your property must transmit to you every written offer he/she receives on your property. Brokers and salespersons are licensed by the New Jersey Real Estate Commission and their activities are subject to the general real estate laws of the State and the Commission's own rules and regulations. The broker or salesperson must refuse your listing if you indicate an intent to discriminate based on any of the protected classes.

Exemptions. The sale or rental of property (including open land) whether for business or residential purposes, is covered by the LAD. In most cases, the following sales or rentals are exempt from the LAD¹:

- Renting one apartment in a two-family dwelling if the owner lives in the other apartment.
- Renting a room or rooms in a one-family dwelling if the owner lives in the same dwelling.
- A religious organization can give preference to persons of the same religion when selling or renting real property.
- In certain types of housing designated for older persons, it is not unlawful to discriminate based on familial status.

Discrimination in connection with some of the transactions covered by these exemptions may nevertheless be prohibited under the *Federal Civil Rights Act of 1866*, 42 U.S.C. 1981, 1982.

For more information about the LAD and Fair Housing Amendments Act of 1988, or if you have other questions about discrimination in the sale or rental of real property, including how to report a complaint, please review our website www.NJCivilRights.gov or call our Housing Hotline at (866) 405-3050. Please contact us if you would like the Division on Civil Rights to provide training on the subject of housing discrimination. Thank you.

CS 27.

Gurbir S. Grewal Attorney General Craig Sashihara

Director, Division on Civil Rights

