



SCREENING CRITERIA AND DISCLOSURE

- ❖ **Please review our application criteria regarding, credit, employment and residential history, pet policies and other evaluation criteria before applying.**
- ❖ **All applicants will be charged \$55.00 application fee per adult (18 or older)**
- ❖ **THE APPLICATION FEE OF \$55.00 PER ADULT IS NON-REFUNDABLE**
- ❖ **Each adult over 18 is required complete a separate application form.**
- ❖ **Offers to lease for less than the rental value listed may cause delay and/or rejection of the application.**
- ❖ **WHEN THE ONLINE APPLICATION IS COMPLETED, WE WILL PROCESS YOUR APPLICATION – CHARGING THE \$55.00 APPLICATION FEE.**
- ❖ **This application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by Realty Consultants Employees.**

*****If submitted, Multiple Applications Will Be Reviewed in Choosing an Applicant*****

Lease Criteria in Applying for a Home: Before you apply for a home, read the following information concerning the approval process. If you have any questions, contact our office during normal business hours Monday to Friday 9:00 AM to 4:00 PM Eastern Standard Time.

Application Process & Screening Criteria: Realty Consultants is committed to equal housing and we fully comply with the Federal Fair Housing Act (FFHA). We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin, or age. We also comply with all federal, state and local fair housing laws. We offer application forms to everyone who requests one. Each occupant over the age of 18 must complete an application and pay the \$55.00 application fee. Approval is based on SIX factors:

1. Credit History	2. Criminal Background Check (50 State)
3. Employment Verification and History	4. Income Verification
5. Animal Criteria	6. Rental Verification and History

Identification: Each applicant is required to provide a copy of one of the following Government Issued Photo ID:

- a. Driver's License
- b. State Issued Photo ID
- c. U.S. Passport
- d. U.S. Department of Defense Identification Card
- e. Social Security Card
- f. Certified Copy of Birth Certificate
- g. Other Identity Documents

Income Verification: The **Average Net Income** should be at least three (3) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, professionally prepared tax returns, and/or bank statements. Net income is defined as the take home funds on pay stubs. Self-employed income may also be verified with a CPA-prepared financial statement or tax returns. Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Any verification fees required by the employer must be paid by applicant.

*Note for co-signers...a deduction from net income equal to the amount of current housing expenses will occur to account for not residing in the property available for rent.

Employment: We require verifiable employment history for at least the past two (2) years. You must be a permanent employee (not temporary or probationary). If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), bank statements, etc. that provide proof of applicant's ability to pay the rent. In some cases, a co-signer may be required. If military, we need a current copy of your LES. If you are active-duty military, you must be on an assignment that, to the best of your knowledge, will allow you to complete an initial 12-month lease.

Residence History: We require verifiable residence history for at least two (2) years whether you currently own or rent. Applicants are responsible for providing information including the names, addresses and phone numbers, of Landlords with the dates of tenancy for the previous 2-4 years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. Any evictions within the previous 5 years will be automatic grounds for denial. Broken leases will be considered on a case-by-case basis and an additional security deposit may be required.

Credit History: We will obtain a copy of your tenant credit information from Experian. You cannot provide this to us, we will obtain this ourselves. Credit history should show that the resident has paid bills on time and

does not have a history of debt “write-offs” or accounts that have gone into collection. Money owed to a previous landlord or utility company is cause for denial.

Errors & Omissions: Every effort has been made to provide applicants with reliable and accurate information regarding the home you are applying for – however, changes can and do take place to cause inaccurate information to be accidentally presented. We encourage all tenants to verify utility services schools, allowable pets, expected features, or any HOA concerns prior to signing a lease agreement. Any information posted in the advertisements does NOT constitute a written agreement or guarantee of the facts stated.

Criminal, Sex Offense, and Terrorist Database Check: We will check these databases for all occupants over 18. We do not rent to any person required to register as a sex offender. Criminal backgrounds involving violent crimes (felonies and misdemeanors), sex offenses, domestic violence and/or involving the possession/distribution of weapons or illegal substances are all grounds for denial of an application. An exception may be made for type and or age of offense, please provide details to the Property Manager.

INFORMATION ON ANIMALS

Rental Criteria for Animals: Animal policies vary from one homeowner to another. Some owners do not permit animals (other than approved service animals) on the property, while others restrict type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval. On a case by case basis, Realty Consultants will allow for Restricted Breed dogs that are all are any portion of mixed with the following breeds:

❖ Akita	❖ Rottweiler	❖ Doberman
❖ American Bulldog	❖ Bull terrier	❖ German Shepherd
❖ Great Dane	❖ Bullmastiff	❖ Husky/Siberian Husky
❖ Chow	❖ Presa Canario	❖ Pitbull
❖ Staffordshire Terrier	❖ Wolf Type dog	❖ Combination of Any

We require an Animal Application be completed on each animal to become an approved animal. Realty Consultants utilizes a 3rd party company PetScreener.com to perform all screening of animals...The pet application fee is \$20 for the first pet and \$15 for every additional pet. Each pet application must be processed separately but the discount will be automatically applied to additional pet applications. Please visit rentrrc.petscreening.com to complete this verification.

One-time Pet Fee: \$250 per animal plus a monthly pet admin fee of \$10.00 per animal per month. Tenants may be evicted for misrepresenting any of the above type of dog, as well as for being in possession of any poisonous, dangerous, endangered species or otherwise unauthorized animal. Our animal policies are strictly enforced and can be grounds for eviction.

There is no charge (\$0) for submitting a reasonable accommodation request for an assistance animal. It will be reviewed by our legal review team per the FHAA guidelines. Please be aware of your state's statutes or local ordinances, if any, for criminal offenses and/or penalties for committing assistance animal fraud.

Service Animal and Emotional Support Animals: A requestor must provide a letter from a licensed medical/mental health provider on their letterhead that is dated, names the requestor as a patient, identifies the therapeutic relationship, identifies the animal(s), and the support the animal provides for a symptom of a disability. This letter should be printed and signed.

We require with your application, a picture of each animal that will be on the property. The approval process and final determination of breed will be the responsibility of Realty Consultants. These determinations are final.

---We may require you to bring the animal(s) to our office in person for final approval---

RESIDENT BENEFITS PACKAGE: \$29.00 Per Month

Included with **ALL** lease agreements under Realty Consultants is the ***Resident Benefits Package***. These features are included for \$29.00 per month.

1. **\$100,000 Tenant Liability Insurance Coverage Provided Under the Realty Consultants Property Management Master Policy.**
Benefit: Tenants are covered under the Realty Consultants master policy for \$100,000 in liability.
2. **\$10,000 Renter's Content Coverage Provided Under the Realty Consultants Master Policy.** Benefit: Tenants are covered under the Realty Consultants master policy for \$10,000 in renter's content coverage.

In the event of a claim: Tenants are instructed to contact Realty Consultants for claim submission.

Deductible: Realty Consultants carries a \$0 deductible which will be applied to any claims.

3. **Included Tenant Portal for Maintenance, Payment Options, and Electronic Statements.** Benefit: Tenants have free access to our Tenant Portal to submit maintenance requests, pay online using all included payment options to include the automatic ACH option, and have access to electronic statements.
4. **24/7 Maintenance Hotline.**
Benefit: Tenants have access to a Realty Consultants Employee after hours for emergency maintenance concerns.
5. **One Time Returned Payment Fee Forgiveness. (\$35.00)**
Benefit: Realty Consultants will grant a one-time waiver of a returned ACH or Check payment fee.
6. **One Time Late Fee Forgiveness. (5% of Rental Amount)**
Benefit: Realty Consultants will grant a one-time waiver of a Late Fee.
7. **Heating and Air Conditioning (HVAC) filters will be delivered to tenants' home approximately every 3 months**
Benefit: The Utility & Maintenance Reduction Program to help you save 5-15% your heating and cooling bill as well as create a clean healthy living environment.

8. **Utility Assistance Program:** Management will provide you with a free service to help you initiate your utilities. Contact Citizens Home Solutions to register. Electricity, Gas, Water, Cable and even Internet, it's your choice on which utilities you need help with.

Resident Benefits Package Frequently Asked Questions:

- **Can I opt out of this Resident Benefits Package?** No. Realty Consultants Property Management is providing the Resident Benefits Package to all tenants. The included insurance coverage is under Realty Consultants Property Management as a Master Policy and applied to each home under management. Tenants receive the benefits of the coverage without applications, credit checks, or billing.
- **What if I have my own Renters Insurance coverage?** The Resident Benefits Package will apply to all homes and tenants under the Realty Consultants Property Management Master Policy. You may always carry any additional insurance coverage of your choosing.

NOTICE TO ALL APPLICANTS: NO SMOKING is permitted inside the home, garage or any enclosed area.

Disabled Accessibility: Any concerns should be submitted in writing to the property manager. We must obtain Owner approval to allow modification of the premises. All modifications are at the expense of the tenant, and the tenant must agree to restore the premises, at their own expense to the pre- modified condition (provided the modification would affect the use and enjoyment of the premises for future residents). We require written proposals detailing the extent of the work to be done, approval from the landlord before modifications are made, appropriate building permits with required licenses made available for the landlord's inspection, and a restoration deposit may be required per Fair Housing guidelines.

REASONS FOR DENIAL OF APPLICATIONS:

- If you failed to give proper notice when vacating a property.
- If previous landlord(s) would be unwilling to rent to you again for reasons pertaining to your behavior or that of any family member, guest (welcome or not), or any animal on the property during your tenancy.
- If you have had three or more late payments of rent within the last 12 months.
- If you have an unpaid collection filed against you by a Property Management Company.
- If an unlawful detainer action or eviction has occurred within the past five (5) years.
- If you have recently received a 10-day notice to vacate.
- If you have had two (2) or more NSF checks within the last 12 months.
- If you have allowed any person(s), not on the lease, to reside on the premises.
- If we are unable to verify your information, we must deny the application.

- No Businesses operated from property. If you have a home-based Business that you think we might approve please let the Property Manager know.
- If you violate any of our terms of service during this application process.
- Applicant requests re-wording or removing any paragraphs in the Realty Consultants Lease Agreement.

APPLICATION APPROVAL: All approved applicants will receive further instructions via email.

Lease Agreement with Security Deposit:

At approval the security deposit and executed lease is required before Realty Consultants will officially stop marketing and showing the property for rent... all security deposit funds must be delivered in certified funds.

Additional Items all Tenants Need to be Aware of:

1. Realty Consultants conducts periodic inspections of the home you will live in. We take pictures of the interior and exterior of the home during that inspection. This information is kept on record and shared with the owner. **If this standard inspection procedure is going to cause you a problem – we recommend you stop now and do not apply for one of our homes.**
2. During the last 30 days of your lease agreement – a sign and lockbox may be placed on the home and you may be required to show the home to prospective new tenants.
3. Realty Consultants is a **ZERO TOLERANCE** company regarding rent collection. Rent is due the 1st of each month, late the 5th of each month. Late fees begin midnight on the 5th of the month and will continue to accrue until paid. If rent has not been paid by that point, late fees will be applied with no exceptions. Late fees accrue on both rent and other outstanding charges.
4. **Prior to submission of an application(s), an applicant is required to complete a self-viewing of the property. Please visit our website for the desired home to schedule a viewing. Please do not apply without completing this process.**
5. **Lease Preparation Fee: \$125.00** --- There is a lease preparation fee of \$125.00 per lease agreement to prepare, forward, and offer the convenience of electronic signatures.
6. **Resident Benefits Package: \$29.00 Per Month** --- See the Paragraphs Above.

If submitted, Multiple Applications Will Be Reviewed in Choosing an Applicant

Upon completion of your Application, you will be notified in writing of your Approval/Denial/Offer of Other Terms within 5 Business Days. If multiple applications are being reviewed, notification times may vary.