SSOCIATES

RENTAL CRITERIA AND POLICIES

Pursuant to Property Code Section 92.3515, these Tenant Selection Criteria are being provided to you. The following constitute grounds upon which Landlord will be basing the decision to lease the Property to you. Based on the information you provide, Landlord may deny your application or may take other adverse actions against you (including, but not limited to, requiring a co-signer on the lease, requiring an additional deposit, or raising rent to a higher amount than for another applicant). If your application is denied or another adverse action is taken based upon information obtained from your credit report or credit score, you will be notified.

- 1. <u>Criminal History</u>: Landlord will perform a criminal history check on you to verify the information provided by you on the Lease Application. Landlord's decision to lease the Property to you may be influenced by the information contained in the report.
- 2. <u>Previous Rental History</u>: Landlord will verify your previous rental history using the information provided by you on the Lease Application. Your failure to provide the requested information, provision of inaccurate information, or information learned upon contacting previous landlords may influence Landlord's decision to lease the Property to you.
- **3.** <u>**Current Income:**</u> Landlord may ask you to verify your income as stated on your Lease Application. Depending upon the rental amount being asked for the Property, the sufficiency of your income along with the ability to verify the stated income, may influence Landlord's decision to lease the Property to you.
- 4. <u>Credit History</u>: Landlord will obtain a Credit Reporting Agency (CRA) report, commonly referred to as a credit report, in order to verify your credit history. Landlord's decision to lease the Property to you may be based upon information obtained from this report. If your application is denied based upon information obtained from your credit report, you will be notified.
- 5. <u>Failure to Provide Accurate Information in Application</u>: Your failure to provide accurate information in your application or your provision of information that is unverifiable will be considered by Landlord when making the decision to lease the Property to you.





PRIVACY NOTICE

You have chosen to do business with Property Management Associates, and we are obligated to honor the relationship with great care, beginning with the confidential information that may come into our possession during the course of your transaction with us. We believe that your privacy should not be compromise d and are committed to maintaining the confidentiality of that information.

You can be assured that we are respecting your privacy and safeguarding your "nonpublic personal information". Nonpublic personal information is information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or governmental records.

We collect personal information about you from the following sources:

Information we receive from you on applications or other forms Information about your transactions with us Information about your transaction with nonaffiliated third parties Information we receive from a consumer-reporting agency

We respect the privacy of our customers, and we will not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need that information to provide products to you.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We will not disclose nonpublic personal information about our customers or former customers to nonaffiliated third parties, except permitted by law.

Property Management Associates recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. Customers who have any questions about the Privacy Policy or have any questions about the privacy of their customer information should call Property Management Associates.





RENTAL APPLICATION POLICY AND PROCEDURES

Thank you for applying with Property Management Associates for your housing needs. In order to best serve you, we feel it is imperative that you are made aware of, and fully understand our application policies and procedures.

Please read this document carefully before signing. It is the policy of this management company that applications must be complete, and all fees paid prior to submission for consideration. All completed applications are processed on a daily basis (Mon.-Fri.). All approved applications for the same property are submitted for final decision.

A complete application will contain:

- Review and Acknowledgment of the Property Management Associates Rental Application Policy and Procedures including the: Rental Criteria P age PrivacyNotice Dog Breed Notice Renters Insurance Statement of Understanding
- 2 Completed Property Management Associates Residential Lease Application; (one for each individual 18 years and older) including approving any online confirmation as part of the verification process performed by third parties within 24 hours of request.
- 3. Application fee for each Property Management Associates Residential Lease Application submitted
- 4. Valid Driver's License or another photo ID for each Residential Lease Application submitted

Upon Approval:

The applicant will be notified by phone, email or both.

Applicant has 24 hours to submit security deposit, administrative fee and pet fee (if applicable) and sign lease to secure the property and take it off the market.

If the lease is not signed within the allotted time, Property Management Associates will withdraw approval and will process the next application received or consider any other approved applications. Leases are not fully executed until the Landlord or Landlord's Representative has signed the tenant executed lease.

Property Management Associates is an Equal Opportunity Housing Company. Our staff members adhere to a strict Code of Ethics, and to the Federal Fair Housing Law.





GENERAL RENTAL CRITERIA

Two Years of Good Rental History

No Forcible Entry & Detainers (evictions) unless you have v e r i f i a b l e documentation of landlord irresponsibility. However, an FE&D due to property damage by the resident will not be accepted under any circumstance.

No history of any damage to the residence, or an outstanding balance due to a previous landlord. If you have no prior rental history then you must have a qualified co-signor-the co-signor must be a resident of Texas, have a good credit history, and be willing to sign the lease.

Verifiable Gross Income

Minimum of three times the rent charged on the residence. Section 8 vouchers and certificates may be accepted based on property qualification. The resident must meet the same criteria as those seeking non-subsidized housing.

Criminal Background Check

Residency may be denied due to criminal history and reviewed on a case by case basis.

Credit History

Credit history must 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. Residency may be denied due to poor credit history.

Maximum Occupancy

Please note that these are the maximum number of people who may occupy homes with the number of bedrooms noted:

2 bedrooms - 4 occupants 3 bedrooms - 6 occupants 4 bedrooms - 8 occupants 5 bedrooms - 10 occupants

Submit Valid Photo ID





Dog Breed Specific Policies for Insurance Companies

Please consider the following breeds "Unacceptable":

Akita, American Bulldog, Bullmastiff or Mastiff, Chow, Doberman, German Shepherd, Husky, Presa Canario, Pit Bull, Siberian Husky, Staffordshire Terrier, "Wolf Dog/Wolf Hybrid", Bull Terrier, Pit Bull Terrier, Rottweiler and any combination of these.

Special consideration is given to dogs that assist tenants with special needs, provided medical documentation is submitted and not expired.

**Please note that this is not a list Property Management Associates created, this is what our Property Owner's Homeowner's Insurance Companies will not allow. If they do a property inspection and find that a tenant has one of the above listed dogs, the Home Owner's Insurance will drop them immediately from coverage.

Thank you for your cooperation in this matter.





ACKNOWLEGEMENTS

____I (We) acknowledge I have received a copy of the Homeowners Association (HOA) information (Bylaws, CC&R's)

<u>I</u> (We) acknowledge that utilities must be transferred immediately to avoid an interruption in service.

I (We) acknowledge that late rent payments will not be tolerated, and fees will not be waived or negotiated. Rent is due on or before the first day of the month.

• Do we ever make an exception to this policy?

No Fair Housing Laws require that we treat every tenant equally and the only way to do that is to enforce the rules the same way for everyone, therefore we enforce late charges across the board.

I (We) acknowledge that in order to prevent misunderstandings, all Tenant communications with Property Management Associates., must be in writing through the online portal system (e- mail is also acceptable form of "writing") For all nonemergency communications, please email us at John@pma-tx.com

<u>I</u> (We) acknowledge that all repair requests must be in writing. Maintenance requests can be placed through our resident online portal.

- Note: emergency repair requests may be called in but please follow up these requests in writing.
- Please call 830-426-8432 to report emergencies.



I (We) acknowledge that we will not store flammable items near or in close proximity to any natural gas/propane or natural gas/propane appliances. This includes if these appliances are in storage rooms.

_____I (We) acknowledge that if we get a Satellite Dish that we must get written approval from Property Management Associates and a \$250 security deposit is required prior to making any satellite installation. The deposit will be used to return all wiring to "cable ready" condition, remove any satellite specific cables, remove dishes, repair roofs/decking/siding, remove poles, and correct any other changes resulting from the satellite installation. If no corrections are required, the deposit will be refunded.

_____I (We) acknowledge that a \$150.00 non-refundable administrative fee will be required and must be paid prior to move-in. This is non-negotiable.

I (We) acknowledge if applicable, that a minimum and nonrefundable \$250.00 per pet fee will be assessed and must be paid prior to move-in.

If at any time Resident is unable to properly or timely install a filter Resident shall immediately notify Landlord in writing. Resident's failure to properly and timely replace the filters is a material breach of this agreement and Landlord shall be entitled to exercise all rights and remedies it has against Resident and Resident shall be liable to Landlord for all damages to the property, A/C or heating system caused by Resident's neglect or misuse





Renters Insurance

It is required that you purchase renter's insurance to cover any loss of your personal property and your possible liability in case of accidents. A copy of your policy must be provided prior to your move-in date.

The owner's insurance on the property only covers the dwelling; it DOES NOT cover your personal belongings. You should obtain renter's insurance that becomes effective on the date that you take possession of the property and maintain the policy as long as you occupy the premises.

It protects the things that matter to you like your clothes, furniture and electronics. It also protects you with liability coverage and it does it all for less than you might think.

If you don't have renter's insurance, you may lose everything! The Landlord isn't held responsible. In fact, even in incidents that you didn't cause, you are responsible for replacing your possessions.

And, even worse, if you are responsible for an accident that causes damage to the property, losses to others, or injury to an individual, you could be held liable even to the owner of the property!

- To protect yourself from liability.
- To protect your possessions and to replace them in the event of a loss.
- To protect yourself financially.
- To provide you with temporary living coverage if your residence is damaged.
- To insure you will have someone on your side when the unexpected happens.

