



SCREENING CRITERIA AND DISCLOSURE

Thank you for applying with Zanno Property Management (Zanno PM) 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.

*Each adult over 18 is required to complete a separate application form. It would be in your best interest to confirm that your rental requirements are not outside of our resident criteria with multiple adult roommates, eviction history, foreclosures, bankruptcies, job loss, minimal income, low credit scores (below 600), unusual pets, large pets, multiple pets, multiple families, or anything that would cause your application to be rejected.

Wanting to offer less than list price for the home will cause your application to be delayed or rejected

*** We do not pre screen applications. Applicants are required to pre-screen themselves with the following criteria and will need to meet the requirements below. We encourage you to apply if you meet the below criteria:**

*** CREDIT AND BACKGROUND CHECKS are a third-party service integrated in our property management software. They charge \$30 per applicant to provide these reports. Zanno PM does not receive any of these funds, only the reports.**

This application, background information, credit scores, rental history, criminal history, and employment verification will be viewed by Zanno PM Employees only.

*****Multiple Applications May 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 as posted on Google.

Application Process & Screening Criteria: Zanno PM 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 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. Approval is based on SEVEN factors:

- 1) Verification of Provided Identification
- 2) Credit History Review and Verification
- 3) Review and Verification of Rental History
- 4) Review and Verification of Income for Each Applicant
- 5) Review and Verification of Employment History



- 6) Criminal Background and Terrorist Database Search
- 7) Review of Animal Applications

Identification: Each applicant is required to provide a copy of a legible Government issued photo identification card. A photo of your identification card must be attached to the application in Buildium.

Income Verification: Income should be at least three (2.5) times the monthly rent and verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. 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.

Employment: We require verifiable employment history for at least the past three (3) 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. 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.

Rental History: Applicants are responsible for providing information including the names, addresses and phone numbers, of Landlords with the dates of tenancy for the previous 3 years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report. We can accept base housing as rental history. Any evictions within the previous 3 years will be automatic grounds for denial. Broken leases will be considered on a case-by-case basis.

Credit History: We will obtain a copy of your resident credit score from TransUnion. 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 residents to verify schools, allowable pets, expected features, or any HOA concerns prior to signing a lease agreement. Any information posted in the MLS advertisement 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, 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.



Animal Applications: A welcoming environment is paramount to all of our residents with or without pets as well as animals. To help ensure ALL of our residents understand our pet and animal-related policies, we use a third-party screening service and require EVERYONE to complete a profile. This process ensures we have formalized pet and animal-related policy acknowledgments and more accurate records to create greater mutual accountability. If you need accommodation in another way, please contact Zanno PM. Please get started by selecting a profile category on our landing page: <https://zannopm.petscreening.com/>

Contingent Approval – Risk Mitigation Fee – Resident Score Based

Zanno PM can offer applicants with lower than a 650 TransUnion Resident Score with an opportunity to rent from us by offsetting the monetary risk for the owner and the management company. Applications may still be approved with less than a 650 TransUnion Resident score. Combined Resident Scores of 650 or higher are usually approved with normal rents, as advertised admin fees, and the advertised security deposit.

Rental Criteria for Animals (Pets)

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 the type and/or size of allowable animals. No more than two animals per household are permitted without specific owner approval.



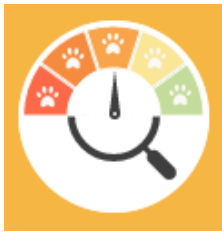


We understand that an animal plays a significant part in many people's lives, so we strive to allow most animals in most of our rental properties. Please make sure to ask if the property that has caught your eye accepts pets. Pet Screening Profiles are required for every applicant applying for one of our properties. Pet Screening provides a risk level assessment for each pet profile which is based on the overall risk of the pet. Pet Fees are based upon those Paw Score Risk Levels. Pet Screenings & Policy Affirmations can be completed by going to: <https://zannopm.petscreening.com/>

Regardless of prior consent, Zanno PM reserves the right to have any pet removed from the property if it is determined that the pet poses a threat to the safety or condition of the property or any people in the property or the community.

Zanno PM charges a pet fee each month for each of your pets. The term “pet fee” is simply a fee you will pay for the allowance of your pet to occupy the rental unit with you. Pet fees are charged on a monthly basis and are paid in addition to your property rent. The charges breakdown as follows for each paw score risk level and non-traditional pets:

Pet Processing & Lease Addendum Fee for Pets*

Pet Processing Fee	\$150 (Per Pet)
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1 Paw - \$78	2 Paw - \$78	3 Paw - \$58	4 Paw - \$48	5 Paw - \$38

Pet Fee (Paid Monthly in addition to Property Rent)

Dogs & Cats	Based upon Paw Score
Caged pets (per pet) (Birds, Hamsters, Gerbils, Guinea Pigs, Reptiles, Ferrets, Amphibians etc...)	\$15 per pet
Water Filled Tanks “Fish Tanks” (Per Tank Over 10gals) *max of 50 gal	\$10 per 10 gallons
Farm/Exotic Pets & Fish Tanks over 50Gal	Case By Case Basis

Service Animals: Any requests to allow for service animals must apply for free, provide certifiable documentation, and complete an application into: <https://zannopm.petscreening.com/>

RESIDENT BENEFITS PACKAGE: \$45.00 Per Month

Included with **ALL** lease agreements under Zanno PM is the ***Resident Benefits Package.***

The Zanno Property Management Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature. By applying, Applicant agrees to be enrolled and to pay the applicable cost of \$45.00/month, payable with rent.

Your RBP may include:

- **Renters Insurance** that meets all lease requirements from an A-rated carrier
- **Move-in concierge service** with one call set up for your utility, cable, and internet services
- **A resident rewards program** that helps you earn rewards for paying your rent on time
- **Credit building** to help boost your credit score with timely rent payments
- **\$1M Identity Protection** for all adult leaseholders
- **24/7 online maintenance reporting**
- **Home buying assistance** for when the time is right to buy your “forever” home
- **Online portal** that gives you access to your account, documents, communication and payment options
- **Pest Coverage** that includes pre-approved Pest Share coverage for Bed Bugs, Fleas, Mites, Spider Mites, Weevils, Ants, Cockroaches, Mice and Rats.



Renters Insurance requirements and options:

The Landlord requires Resident to obtain liability coverage of at least \$100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Resident is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

To satisfy the insurance requirement, Resident may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Benefits Package; or (2) obtain alternative liability coverage from an insurer of Resident's choice. The option Resident chooses will not affect whether Resident's lease application is approved or the terms of Resident's Lease.

Option 1: Do nothing. Resident will be automatically enrolled into an insurance policy as part of the Resident Benefits Package. No further action is required. Coverage will begin on the effective date of Resident's lease and continue throughout the lease term. Please refer to the evidence of insurance that is supplied by Zanno Property Management for additional coverage details. The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.

Option 2: Buy a policy. If Resident prefers, Resident may find, purchase, and maintain another policy that satisfies the Landlord's requirements. The Resident Benefits Package monthly amount will be adjusted accordingly. Visit <http://insurance.residentforms.com/> and follow the instructions listed there to provide evidence of the required insurance coverage to your Zanno PM.

Please be sure that your policy meets the following criteria prior to submitting:

- Policy is purchased from an A-rated carrier
- Policy meets or exceeds the required \$100,000 in property damage and legal liability
- Zanno Property Management is listed as additional interest
- Zanno Property Management address, for this purpose only, shall be listed as: PO Box 660121 Dallas, TX 75266

It is Resident's responsibility to pay premiums directly to your insurance provider. If the policy is terminated or lapses, Resident will be subject to a lease violation fee of \$25 and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

NOTE: The total monthly cost of the Resident Benefits Package is all-inclusive, and no discounts will be given if any element of the package is unavailable due to limitation at a specific property.

NOTICE TO ALL APPLICANTS: NO SMOKING is permitted inside the home or within 10 feet from the home.



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 disabled person, and the disabled person 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.

SEX OFFENDERS: Applicants should satisfy their concerns regarding crime statistics or the presence of any sex offenders in the area, before submitting an application. This information is available free of charge on the internet at the below sites. *****WE DO NOT RENT HOMES TO REGISTERED SEX OFFENDERS*****

POSSIBLE 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 less than a 600 combined Trans Union applicant credit score
- 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 for an extended period of time.
- 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 Zanno PM Lease Agreement.

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

At approval, the **Amount Due to Reserve Property** equal to One Month of Advertised Rent will be **required within 24 hours**. This payment will be credited towards rent upon move in.



Delivering the **Amount Due to Reserve Property** implies the approved applicant is willing to rent the home in good faith after being presented an approval email with a draft lease agreement for review. Failure to sign a lease agreement within TWO (2) business days will result in the cancellation of the application, and forfeiture of the application fees along with the Amount due to Reserve the Property paid by the approved applicant.

Start of Lease:

Vacant Homes --- Zanno PM has a policy that all leases on vacant homes must begin within 30 days of application approval. We are unable to hold the home rent free without a lease agreement longer than that time.

Occupied Homes --- Zanno PM will typically advertise a first available date with all of the homes we manage. In some cases, those dates will need to change due to circumstances beyond our control. We ask the approved incoming resident be flexible in some cases. We understand the burden this can create and strive to advertise a solid date so incoming residents can plan accordingly.

Leases starting within 5 days of the end of the month --- We will require the next full month's rental amount with the pro-rate.

Move-In Orientation & Inspection

All new residents will be asked to review and sign our move-in orientation packet which covers specifics of the home, our rules and regulations, and instructions regarding how maintenance requests are handled.

A move-in inspection will be conducted prior to the new resident moving in and the report will be e-mailed to the resident around move-in day.

What Our Residents Want You to Know:

- 1) Zanno PM conducts periodic annual 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. Any resident-caused damage identified in this inspection will be required to be repaired prior to a lease renewal being granted. **If this standard annual inspection procedure is going to cause you a problem – we recommend you stop now and do not apply for one of our homes.**
- 2) Zanno PM is a **ZERO TOLERANCE** company regarding rent collection. Rent is due on the 1st of each month and will be considered late by 5pm the 3rd of each month. Late fees begin at midnight on the 4th of the month. Late fees will be applied with no exceptions in accordance with all Federal Fair Housing laws.



- 3) **Resident Benefits Package: \$45 Per Month --- See the Paragraphs Above.**
- 4) **Animal (pet) Processing Fee: \$150 Per Animal (pet).** This fee is only if you have a pet. Creating a “No Pet” profile is free.

Frequently Asked Questions:

Can I opt out of this Resident Benefits Package? Yes – But only the Insurance Portion. Zanno PM is providing the Resident Benefits Package to all residents.

What if I have my own Renters Insurance coverage? If Resident prefers, they may find, purchase, and maintain another policy that satisfies the Landlord’s requirements. The Resident Benefits Package monthly amount will be adjusted accordingly. Visit <http://insurance.residentforms.com/> and follow the instructions listed there to provide evidence of the required insurance coverage to Zanno PM.

Please be sure that your policy meets the following criteria prior to submitting:

- Policy is purchased from an A-rated carrier
- Policy meets or exceeds the required \$100,000 in property damage and legal liability
- Zanno Property Management is listed as additional interest
- Zanno Property Management address, for this purpose only, shall be listed as: PO Box 660121 Dallas, TX 75266

It is Resident’s responsibility to pay premiums directly to your insurance provider. If the policy is terminated or lapses, Resident will be subject to a lease violation fee of \$25 and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

In the event of a claim: Residents are instructed to contact Zanno PM for claim submission.