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Application Process & Screening CriteriaVersion 20220826

Property Management Services of Texas, Inc. are committed to Equal Housing Opportunity and we fully comply with the Federal Fair Housing Act. We do not discriminate against anyone because of Race, Color, Religion, Sex, Sexual Orientation, 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.

Applicants are judged on the same standards, one person or family at a time, on a "first come first served" basis. Applications are processed in the order they are received and will not be processed without all necessary paperwork, documentation and fees.

Review our criteria for rental listed herein and if you feel you qualify, please apply. If you have any questions please ask.

The application processing time will take approximately three (3) to four (4) business days depending on how quickly your employer and landlords respond. You can expedite the process by insuring that we have accurate telephone and fax numbers of all employment and residence references you give us.

IDENTIFICATION

Before a lease can be considered, an application must be filled out completely by every occupant over the age of 18. Each application must include a copy of photo identification (i.e. driver's license), social security card, and proof of income only from responsible applicant(s).

Please be sure to fill out the application truthfully and completely. Omitted, inaccurate or incomplete information will delay processing. False information and deceit are grounds for immediate rejection/disapproval.

1. Applications are reviewed in the order in which we receive them.
2. All applicants, whether you are legally married, common law spouses, each roommate & boy/girl friends, who will be responsible for rental payments must pay separate application processing fees.
3. All applications must be filled out completely and signed.
4. If we are unable to verify your information, we must deny the application.
5. Cashier's Check or Money Order is required for Application Fee(s) and a separate Cashier's Check, Money Order or other Form of Certified Funds is required for the Application Deposit.

Application Approval Requirements for Tenant*

***[The financially responsible party(ies)]:**

INCOME VERIFICATION

We use our RESIDENT QUALIFIER Work Sheet to determine if your income is sufficient.

1. Married couples or immediate family members may combine incomes. Family members must pay a separate Application Processing Fee.
2. Your income must be verifiable through pay stubs (LES if military), employer contact, income tax records, letters from SSI, bank statements and/or court order child support documentation. Cash contributions from family members or non-court ordered child support are not an acceptable form of income.
3. If you are self-employed, your income must be verifiable through a CPA prepared financial statement or most recent Federal Income Tax Returns, copies of IRS Forms 1099, and/or bank statements.
4. Your employment history should reflect at least six months with your current employer in San Antonio or transfer verification with the same employer and 12 months with a previous employer. Military members & DOD Civilians **MUST** provide a copy of orders assigning them to the San Antonio area.
5. Applicants who do not meet the above employment or income requirements must submit savings or similar financial institution account statements showing a minimum balance maintained for the preceding six (6) months equivalent to twelve (12) months of rental payments.
6. The rent amount cannot exceed 35% of the gross monthly income.
7. If funds cannot be verified as available in your checking account, your application will be disapproved. Any fees associated with 3rd party income verification will be charged back to the applicant (Example: www.theworknumber.com).

RENTAL HISTORY

You are responsible for providing us with sufficient information to verify your residency for the past five (5) years. We need the name, complete address to include zip code, Apt # if applicable, the phone numbers of landlords with the dates of tenancy and the rent amount paid. Also, please include the reason for your move. A separate sheet may be attached if necessary.

Rental history must be verified from unbiased sources. If your only rental history is from a biased source (family or relatives), your credit report and employment verification will be the sole basis for approval or non-approval of your application.

We will accept proof of base housing occupancy as rental history.

HOME OWNERSHIP

Mortgage payment history will be considered. If you have owned, rather than rented, a home during the previous 5 years, you will need to furnish mortgage company references and/or proof of ownership or title transfer.

CREDIT REQUIREMENTS

1. To determine satisfactory credit worthiness we obtain a credit report from at least one, and perhaps all three, major credit reporting agencies.
2. Credit card records showing occasional late payments of no more than sixty (60) days may be acceptable, provided you can justify the circumstances.
3. If you have credit problems, your application may possibly be approved with a stipulation that you pay an additional security deposit prior to occupying the property.
4. Payments past due 60 days or more in the last 24 months may be cause for disapproval of your application.
5. Unless a substantial security deposit is made, we must deny approval if you have filed for bankruptcy within the past thirty-six (36) months.
6. To avoid an increased deposit, any bankruptcy must have been discharged at least one year prior to the date of your application. Exceptions will only be made by the Broker or Owner of the property.
7. Unpaid collections within the last three (3) years may result in denial of your application.
8. Outstanding debt to a property management company or a landlord will result in denial of your application.
9. Federal tax liens less than three (3) years old must be included in debts.
10. If you have had a foreclosure in the last three (3) years you will be disapproved unless a substantial deposit is met.
11. If 20% or more of your total accounts are past due, you will be declined.
12. If your credit score is below 550, you will be disapproved.

CRIMINAL BACKGROUND CHECK

We do not rent to any person required to register as a sexual offender. Felony or drug charge convictions are looked at on a case by case basis and only the owner of the property can approve the applicant.

OTHER REASONS FOR DENIAL

1. If you failed to give proper notice when vacating a prior residence.
2. If previous landlord(s) would be unwilling to rent to you again for reasons pertaining to the behavior of yourself, your pets, or others allowed on the property during your tenancy.
3. If you have had three or more late payments of rent within a 12 month period.
4. If you have had a repossession in the last three (3) years.
5. If an unlawful detainer action or eviction has occurred within the past three (3) years.
6. If you have received a current notice to vacate.
7. If you have had two (2) or more NSF checks within the last twelve (12) month period.
8. If you have allowed person(s) not on the lease to reside on the premises.

RENTAL CRITERIA FOR ANIMALS

Policies on animals vary from home to home. Certain owners do not permit animals, others permit dogs only. Please call the office to determine the animal policy for the home you are interested in prior to the submission of your application.

When permitted, a total of two fur bearing animals per household are permitted: (2 dogs or 2 cats or 1 of each.) Birds, fish tanks and reptiles are also considered as pets.

1. All animals must go thru the Online "Pet Application": **Required for Animal Owners**, If you have an animal(s) there is an additional per animal application charge which is administered by a third party pet/animal screening tool. First pet is \$20 to register, additional pet \$15 (these fees are non-refundable). *No fee applies for service animals. Someone on our leasing team will reach out with link to the animal application if your application is approved. Tenancy will be contingent upon pet/animal approval.
2. We require a picture of each animal that will be on the property. Please provide a picture of your animal(s) with the application. Assistance animals are exempt from certain requirements.
3. No puppies are allowed. Dogs must be 12 months of age or older.
4. Male cat(s) must be neutered.
5. No aggressive or mixed aggressive breed dogs (**SEE PET DOCUMENT**)
6. Animal policies are strictly enforced, and any breach will be charged a fine and will also be grounds for termination of your lease.
7. Tenants will be evicted for misrepresenting the breed of their dog or for the possession of poisonous, dangerous, or illegal pets, or endangered species.
8. A \$300-\$900+ animal deposit per animal (depending on weight) is required with a signed Animal Agreement. Fifty (50) % of the largest single fur bearing pet deposit is non-refundable. Please ask what our current policy is.
9. There will be a \$750 fine plus \$50 per day additional rent for **each** unauthorized animal found on the property.
10. Tenant is required to keep Tenant liability insurance coverage with a 'Pet/Animal Addendum' (minimum of \$100,000 liability coverage) in effect during the term of this lease. PMSTX must be named as a "Co-Insured" or "Additional Insured" party to the insurance binder and policy provided by the tenant's insurance company prior to move in date.

APPLICATION MISREPRESENTATION

If misrepresentations are found after the lease agreement is signed, the lease agreement will be terminated and your security deposit will be forfeited.

APPROVED APPLICANTS

Once you are approved you will be notified by phone and/or email and we will schedule an appointment for **ALL RESPONSIBLE APPLICANT(S)** to sign the lease. Lease signing must occur within three (3) business days; unless, prior written arrangements have been made. We will go over the lease agreement, late charges, procedures for maintenance and repairs, along with other obligations. This usually takes about an hour, so plan accordingly. Pro-rated rent will be collected, additional deposits collected and keys to the property will be given.

COMMENCEMENT DATE

The COMMENCEMENT DATE is when you, the approved applicant take responsibility of the property and paying the rent. When a property is vacant, the COMMENCEMENT DATE must be within seven (7) days after the Lease is signed; unless, prior written arrangements have been made.

If the property is not vacant, the COMMENCEMENT DATE will be when PMSTX establishes the property is ready for move-in. This date is the date indicated on the MLS will determine by when the prior tenant has indicated that the property will be vacant and return of the property keys PLUS the estimated time for the 'Make Ready' repairs prior to Move In. You must request in written a "hold" or delayed move-in on your application if this policy does not meet your needs. Please get approval of this request before allowing your application to be processed further.

OCCUPANCY/MOVE IN DATE

The approved applicant must occupy the Property within five (5) days after the Commencement Date. If the approved applicant is unable to occupy the Property by the fifth (5th) day after the Commencement Date because of construction on the Property or a prior tenant's holding over the Property, approved applicant may terminate the lease by giving written notice to PMSTX before the Property becomes available to be occupied by the approved applicant, and PMSTX will refund to approved applicant the Application Deposit and any rent paid. PMSTX will abate rent on a daily basis for a delay caused by construction or a prior tenant's holding over. This paragraph does not apply to any delay in occupancy caused by cleaning, repairs, or make-ready items.

APPLICANT

DATE

APPLICANT

DATE

RESIDENT QUALIFIER

Applicant Name: _____

Address: _____

Financial Summary: Rent \$ _____ Sq. Footage _____

Test One

Test Two

Income \$ _____ X 35% = _____
(If less than rent, decline)

Income	\$ _____
Bills (appl. and cr. report)	\$ _____
Utility (.12 X sq. footage)	_____
Childcare (use both wk)	\$ 300.00
Misc.	\$ 500.00

Bal \$ _____ - Rent \$ _____ = _____
(\$ left over must equal to @ least \$150.00 per person)

- | | |
|-----------------------|--|
| Bankruptcy | Decline if less than 1 years old. If over 1 years must have good credit established. |
| Court Judgment | Decline if for an eviction. If not eviction decline if less than 3 years. |
| Tax Lien | Decline if less than 3 years. If paying must be included in debts. |
| Foreclosure | Decline if less than 3 years. If over 3 years must have good credit established. |
| Repossession | Decline if less than 3 years. |
| Collections | Decline if less than 3 years. |
| Past Due Accounts | Decline if 20% or more of total accounts are past due. |
| Check writing history | Decline if negative |
| Credit Score | Decline if credit score is less than 550 |

Residential Summary (Questions to ask previous landlord)

1. _____ Did tenant pay rent on time?
2. _____ Any NSF checks?
3. _____ Tenant remove or abuse property, leave property clean?
4. _____ Was tenant a nuisance, any complaints?
5. _____ Did tenant give 30 day notice of intent to move?
6. _____ Did tenant stay until end of lease?
7. _____ Would you re rent to this tenant?

Employment Summary (Questions to ask employer)

- | | HIM | HER | |
|----------|-------|-------|-------------------------------------|
| 1. _____ | _____ | _____ | Employment Start Date |
| 2. _____ | _____ | _____ | Gross Monthly Salary/Wage confirmed |
| 3. _____ | _____ | _____ | Is position permanent vs temporary |
| 4. _____ | _____ | _____ | Any transfer pending? |
| 5. _____ | _____ | _____ | Is employee in good standing? |
| 6. _____ | _____ | _____ | Any overtime / Yes or No? |

If **Felony** conviction - Interview and establish when convicted, what the crime was, and if on probation -- then go to management.