



PMI NAVIGATE

Resident Screening Criteria

Thank you for applying with PMI Navigate for your housing needs. **Before you apply to any of our properties, read the following information carefully concerning the approval process.** It is the policy of this management company that applications must be complete, and all fees paid prior to submission for consideration. If you have any questions, contact our Leasing office, 210-729-0350, during business hours: Monday to Friday 9am to 5pm CST.

1. Applications are processed in the order they are received. Multiple applications may be pending simultaneously. We will accept applications until an approved applicant has submitted a Security Deposit. PMI Navigate fully complies with federal, state, and local Fair Housing Laws. We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin, or age.
2. Application fees and pet screening fees are non-refundable. Each occupant over the age of 18 must complete a separate application form.
3. The approved application will be charged a one-time Lease Admin Fee of \$175.00.
4. Approved Application with pet(s) will be charged an Initial Pet fee of \$250.00.
5. We require residents to carry \$100,000 Resident Liability Insurance (RLI). You must either purchase your own renter's insurance and provide us proof of insurance, or be enrolled in our RLI program, payable with rent.
6. Residents are required to pay rent electronically by ACH using bank information or credit card. There are fees associated with each transaction. If choosing to pay rent via credit card, the merchant charges additional processing fees. Personal checks are not allowed.
7. We do accept cosigners/guarantors. Please review the General Rental Criteria/Cosigner/guarantors.

Scoring Criteria

Applications are processed on a rating system based upon factors below. If your application does not meet our minimum qualifications, your application may be denied, or an additional security deposit may be required as a condition of acceptance.

1. Identification Verification
2. Credit History & Verification
3. Rental History & Verification
4. Income History & Verification
5. Employment History & Verification
6. Criminal Background & Terrorist Database Search (Addendum Attached)

A complete application will consist of:

1. Signed PMI Navigate Resident Screening Criteria
2. Completed PMI Navigate Residential Lease Application; (One for each individual 18 years and older)
3. Pay the **non-refundable \$65 Application fee** for each PMI Navigate Residential Lease Application submitted.
4. Valid Driver's License or other Photo ID for each Residential Lease Application submitted.
5. Verifiable Proof of Income: 2 months of Bank Statements & 2 months of paystubs or 2 years of tax returns, if self-employed/1099
6. Completed Pet Screening Profile, <https://pminavigate.petscreening.com/> (even if you do not have a pet/animal)

Upon Approval

The applicant(s) will be notified by phone, email, or both. Please note that we cannot provide information regarding application denials via phone or email. Adverse Action notices will be sent by email or mail in accordance with state laws.

- Once your application has been approved, you will have 24 hours to submit the required security deposit via certified funds or a money order to secure the property.

PMI NAVIGATE

- After the security deposit has been received, you will have 24 hours to sign the lease.
- Once the lease is signed, you will have 24 hours to present the first month's rent and any other additional fees via certified funds or a money order to take the property off the market.
- Once all fees, deposits, and rents have been paid, and proof of insurance and transfer of utilities to the resident's name have been provided, we will give you possession of the home, including keys, remotes, or other items necessary for access, on the morning of your lease start date.

**If the lease is not signed or funds are not provided within the allotted time, PMI Navigate reserves the right to process the next application received or consider any other approved applications.

Property Condition: Applicant is strongly encouraged to view the Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter into a lease, Applicant can request repairs or treatments.

Sight Unseen Addendum: If any lease holders have not physically seen the property prior to a lease being signed, a "Sight Unseen Addendum" will be required to be signed by all lease holders.

Non-Disparagement Clause: You will be required to sign a Mutual Non-Disparagement Clause with your application. This Clause protects yourself and PMI Navigate from disparaging comments, verbally or in writing, that could be injurious to business, reputation, property or disparaging comments which are false. (Addendum Attached)

General Rental Criteria

Two Years of Good Rental History (exception- proof of ownership)

- No Forcible Entry & Detainers (FE &D) Evictions unless you have a verifiable documentation of landlord irresponsibility. However, FE&D Evictions 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-signer - the cosigner must be a resident of Texas, have a good credit history and be willing to sign the lease.
- No Evictions or Broken Leases within the last 7 years. No outstanding debt to housing providers of any kind. Proof of honorable reconciliation required. Positive re-established rental history required.

Verifiable Income

- Combined gross income of applicants must be three times (3x) the rent charged on the residence. Unverifiable income will not be considered.
- All bankruptcies MUST be dismissed or discharged and no bankruptcies within the last 2 years.
- To verify applicant income, PMI Navigate relies on a third-party verification service called Plaid/PayScore. All applicants will start the verification process within this application. Application submittals are not considered complete until an automated income verification report from Plaid has been received by the person processing your application.
- All source(s) of income must be verifiable either through employer pay stubs, tax returns, or bank statements. Please provide us with copies of the last two (2) months' paycheck stubs or a letter on company letterhead from your employer verifying your terms of employment
- Applicants should have minimum Six (6) months employment with their current employer.
- Self-employed applicants must provide prior 2 years of income tax returns, along with two (2) monthly bank statements.
- Other income such as retirement, child support, investment income, etc. must have reliable 3rd party documentation to be considered. If combined applicant income is less than three (3) times the monthly rent, additional security deposit may be required.

Criminal Background Check

Residency may be denied due to criminal history (see Criminal Background Criteria)

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. Contingent on your credit score, an additional Security Deposit will be required. All lease holder's credit scores are averaged. See below:

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| Credit Score below 550: | will be declined |
| Credit Score 551-599: | 2.0 times Security Deposit will be required due to Credit Score |
| Credit Score 600-619: | 1.5 times Security Deposit will be required due to Credit Score |
| Credit Score 620 or above: | No additional Security Deposit will be required due to Credit Score |

****Credit Scores of 550-599** will be charged \$75 at approval and assessed a \$25/Monthly Risk Mitigation Fee per applicant. A risk Mitigation Fee is required and is not removed due to having a co-signer or guarantor.

Cosigners and Guarantors

- Co-signers are eligible to help increase your credit score if needed. Qualified co-signer's Credit Score must have a minimum of 700 or higher. For qualified co-signers, we require at least 5 times the monthly rent in gross income. Example: Applicant 1 Credit Score = 550 + Co-signer 1 Credit Score = 700, Average Credit Score = 625 (No additional deposit needed)
- For guarantors, we require at least 5 times the monthly rent in gross income and a credit score of 700 or higher.

Maximum Occupancy

Efficiency - 2 Occupants. Maximum Occupancy for number of bedrooms is Two (2) per bedroom + one Roommates: 3 or more adults, non-related persons will be considered roommates. There will be an additional Security Deposit required for roommates.

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| 3 Bedrooms - 3 Roommates = 3 times Security Deposit |
| 4 Bedrooms - 4 Roommates = 4 times Security Deposit |
| 5 Bedrooms - 5 Roommates = 5 times Security Deposit |

PMI Navigate is an Equal Opportunity Housing Company and our staff are members of the National Association of Residential Property Managers (NARPM®) & National Association of REALTORS® adhering to a strict Code of Ethics, and to the Federal Fair Housing Law.

Criminal Background Criteria

Disqualification From Residency For Life (Convictions ONLY)

- First or Second-Degree Murder
- First Through Third Degree Assault
- Kidnapping
- First Through Fourth Degree Criminal Sexual Conduct
- Arson
- Harassment and Stalking
- An Attempt to Commit one of the above crimes
- A conviction in another jurisdiction that would be a violation of the above crimes

Disqualification From Residency For 10 Years After the Completion of Their Sentence (Convictions ONLY)

PMI NAVIGATE

- Third Degree Murder
- Second Degree Manslaughter
- Criminal Vehicular Homicide or Injury
- Simple or Aggravated Robbery
- Any Felony Drug or Narcotics Convictions
- False Imprisonment
- Carrying a weapon without a permit or any other weapons charge
- Felony Theft
- Felony Forgery
- Felony Burglary
- Terrorist Threats
- Felony Controlled Substance
- An Attempt to commit one of the above crimes
- A Conviction in another jurisdiction that would be a violation of the above crimes

Disqualification From Residency For 5 Years After the Completion of Their Sentence (Convictions ONLY)

- Non-Felony Violation of Harassment and/or Stalking
- Fourth Degree Assault
- Any Misdemeanor Drug or Narcotics Conviction
- An Attempt to commit one of the above crimes
- A Conviction in another jurisdiction that would be a violation of the above crimes

Pet Policy

PMI Navigate has a very basic pet policy. Most of our properties allow pets! We understand that a pet 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 all animals looking to be accepted in one of our properties. Pet Screenings can be completed by going to: <https://pminavigate.petscreening.com/>

The general restrictions we have are that your animal must be one year of age or older. Breeding of any pet/animal strictly prohibited. There is a maximum of two Pets without owner approval. We are willing to work with some puppies and kittens, depending on age and training and the general application information of their owners; however, this is handled on a case-by-case basis (pet rent will be charged according to the anticipated full grown weight of your animal). If you have several pets, please call to make sure that we have property suitable for a large number of animals. Regardless of prior consent, PMI Navigate 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.

PMI Navigate charges pet rent each month for each of your pets. The term "pet rent" is simply rent you will pay for the allowance of your pet to occupy the rental unit with you. Pet rent is charged on a monthly basis and is paid with your rent. The charges break down as follows for different types and sizes of animals:

Pet Processing Fee

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| Processing Fee (non-refundable) | \$250 (one-time flat fee) |
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Pet Rent (Paid Monthly in addition to Property Rent)

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| Approved pets are based on FIDO “Paw score” | <i>1 Paw: \$75/pet 2 Paw: \$65/pet 3 Paw: \$55/pet 4 Paw- \$45/pet 5 Paw- \$35/pet</i> |
| Domestic Cats (per cat) | \$30 |
| Birds (per cage) <i>Small Breeds (ie. Budgies & Finches) – Large Breeds (ie. Parrots & Cockatoos)</i> | <i>Small Breed - \$10 Large Breed - \$20</i> |
| Caged Animals (per cage) (Hamsters, Gerbils, Guinea Pigs, etc) | \$10 |
| Water Filled Tanks “Fish Tanks” (per tank) | <i>(10 - 24 gals.) \$10 No Aquariums larger than 25 gallons allowed</i> |

• **Pet Breeds that are NOT accepted for Landlord Insurance Issues are as followed:**

Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German Shepherds, Presa Canarios, Chows Chows, Doberman Pinschers, Akitas, Wolf-hybrids, Mastiffs, Cane Corsos, Great Danes, Alaskan Malamutes, Siberian Huskies, and any mix with these breeds.

Privacy Notice

You have chosen to do business with PMI Navigate and we honor that relationship with great care, beginning with the confidential information that may come into our possession during your interaction with us. We believe that your privacy should not be compromised and are committed to maintaining the confidentiality of that information.

You can be assured that we respect your privacy and safeguard 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 transactions 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 as permitted by law.

PMI Navigate 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 PMI Navigate.

MUTUAL NON-DISPARAGEMENT CLAUSE

The parties to this agreement mutually agree and covenant not to disparage one-another by publishing to any third-party, verbally or in writing, derogatory statements, "reviews," comments or remarks that are, or could reasonably be construed as being, injurious to the other's business, reputation or property and/or which are false, or would tend to cast a false or negative light on the other, including without limitation, statements of opinion, comparison or evaluation.

The categories of statements expressly prohibited by this agreement shall include, but are not limited to statements, including written, photographic or video-based reviews, testimonials or evaluations, published on any internet website, crowd-sourced review publication or database (including but not limited to Yelp, Facebook, Google Maps, Twitter, Angie's List, Manta, Rip-off Report, Consumer Affairs, Google Reviews) whose subject matter is, whether in whole or in part: (i) the performance or breach by the other party of any of such party's obligations under any written agreement entered by the parties (whether prior or subsequent to this Agreement), including without limitation any lease or property management agreement; (ii) the performance or breach by the other party of any legal or regulatory duty; (iii) the physical condition of any real property, including without limitation required repairs or maintenance, or requests therefore; and (iv) the payment, refund or accounting for any security deposit.

Anything to the contrary herein notwithstanding, the parties acknowledge and agree that this agreement is intended to constitute a voluntary, mutually agreed and mutually binding waiver and restriction of certain rights of the parties, including the ability to speak publicly, but shall not prohibit any party from publishing or making factual and accurate statements about the other party to any of the following:

1. law enforcement agencies
2. regulatory agencies, including the Texas Real Estate Commission
3. courts of this state, to the extent that such statements are made in connection with a legal proceeding
4. an attorney representing the party making the statement(s); and/or
5. any credit bureau or other reporting agency, provided that the statements otherwise comply with applicable laws.

If any dispute arises regarding whether any remark, statement, or publication is disparaging or otherwise violates this agreement, the parties agree that for purposes of this provision, that any remark, statement, or publication shall be irrefutably deemed disparaging if: (1) the other party requests, in writing, that the party publishing the same removes the statement and/or publication; and (2) the statement and/or publication is not removed from publication within 72 hours of said written request.

The parties mutually agree that breach of this agreement shall subject to non-breaching party to damages, the amount of which are difficult to determine. Accordingly, the parties agree that damages for failure to comply with this provision shall be liquidated at \$500.00 per day for each day that a disparaging statement remains in publication following the 72-hour notice and demand period herein specified. The parties further agree that enforcement of this provision is appropriate through injunctive relief, notwithstanding any rights of the parties under the First Amendment to the United States and/or Texas Constitutions or other codified statute, regulation, or code, and that any party who prevails on enforcement of this provision shall be entitled to recover from the non-prevailing party all costs and attorney fees associated with the enforcement hereof. The parties to this agreement agree that this provision shall survive the termination, expiration or cancellation of the lease and this agreement in enforceable at any time should any party publish a disparaging statement in violation hereof.

For The Review and Sign Verbiage

I have read, agree and affirm that all of my statements and information provided in this application are true and complete. I acknowledge that false, undisclosed, incomplete or misleading information herein may constitute grounds for rejection of this application, termination of right of occupancy of all residents and occupants under a lease and/or forfeiture of deposits and fees, and may constitute a criminal offense under the laws of this state. I understand that this application is preliminary only and does not bind you to execute a Lease or to deliver possession of the premises to me. I authorize you to contact any references listed above and to obtain consumer reports, which may include credit, rental payment and/or eviction history and criminal background information about me and in order to verify the above information. I understand that as my prospective landlord, any co-applicants, occupants, or guarantors that may be added to this application may need to

PMI NAVIGATE

consent to and successfully pass consumer background screening reports. By agreeing, I authorize you to obtain subsequent consumer reports, including credit reports, to ensure that I continue to satisfy the terms of my tenancy, for the collection and recovery of any financial obligations relating to my tenancy, or for any other permissible purpose. Further, if I have included information on co-applicants, other adult household members, and/or guarantors on this application, I affirm that those individuals have knowledge of their inclusion on this application and expressly authorize you to obtain subsequent consumer reports, including credit reports. I understand that you may report all positive and negative rental payment history to consumer reporting agencies who track this information for landlords, mortgage companies and other creditors. I and all occupants or guarantors hereby release from all liability or responsibility all persons and corporations requesting or supplying such information.

For the Pay and Submit Section

If you are an applicant you have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency that provided the report or through Background Data Solutions (a TransUnion Rental Screening Solutions, Inc. company) consumer relations at 1-800-230-9376 or TURSSDispute@transunion.com. Additional information about the dispute process can be found at <https://www.transunion.com/client-support/rental-screening-disputes>.