



SCREENING CRITERIA AND DISCLOSURE

(APPLICATION FEES ARE **NON-REFUNDABLE**)

All applicants 18 or older must apply online and pay the \$65.00 application fee. All application charges are NON-REFUNDABLE. You are responsible to review our screening criteria before applying. Silver Tree Management will review eviction history, foreclosures, bankruptcies, job loss, minimal income, low credit scores (below 500), pets, criminal background, or any item that would cause your application to be rejected. Several applications may be processed in choosing a qualified applicant. If you have any questions, feel free to contact our office during normal business hours Monday to Friday 9 AM to 4 PM Central Standard Time. Silver Tree Management is committed to equal housing and fully complies 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. We do not pre-screen the applications. You must verify schools, and allowable pets, and resolve any HOA concerns before signing a lease agreement. Any marketing information will not constitute a written agreement or guarantee of the facts stated.

Each applicant must provide a copy of a government-issued photo identification card. A photo of your identification card can be emailed to info@silvertreemanagement.com.

Income: should be at least three (3) times the monthly rent and verifiable by: You will need to provide pay stubs, tax returns, and/or bank statements. Self-employed income may also be verified with tax returns. Employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer.

Employment: We require verifiable employment history for at least the past 2 years.

Self-employed or retired, will need to provide 2 years of signed tax returns, and bank statements to show proof of the applicant's ability to pay the rent.

Residence History: Residence history for at least 3 years whether you own or rent. Names, addresses, and phone numbers of landlords with the dates of tenancy for the previous 3 years will be needed. Evictions within the previous 3 years will be grounds for denial. Broken leases will be considered on a case-by-case basis and an additional security deposit may be required.



Credit History: A credit report will be pulled and should show that the applicant has paid bills on time. Applicants with a TransUnion tenant score lower than 600 could be able to rent from us by paying a risk assessment fee to offset the monetary risk for the owner, and the management company. A TransUnion tenant score between 600 and 580 requires a risk assessment of \$300. A TransUnion tenant score between 579 and 550 requires a risk assessment of \$500. A TransUnion tenant score below 549 requires a risk assessment of \$700. A TransUnion tenant score below 500 is denied. Applicants without a social security number may be charged a \$500 risk assessment fee.

Criminal backgrounds: We will not rent to a registered sex offender. Criminal background involving crimes such as 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. You will need to contact us to discuss the offense. Failure to disclose is grounds for denial.

Pet: Our pet policy varies from property to property due to ownership of the rental property. Some landlords will not allow pets except for approved service animals. Other landlords restrict the number of pets allowed, along with the size. If pets are allowed, our monthly pet fee is \$45 per pet. All applicants must complete a pet application through <https://silvertreemanagement.petscreening.com>. Pets over 50lbs or under the age of 1 will be subject to additional approval and a monthly pet fee of \$50 per pet. An Emotional Support Animal (ESA) or Service Animal will require supporting documentation submitted through <https://silvertreemanagement.petscreening.com>. Aggressive breeds will not be allowed. The following are considered aggressive breeds: Rottweilers, Staffordshire Terriers, Pit Bull Terriers, American Bulldog, Bullmastiff, Akitas, Shar Pei, Dalmatian, Presa Canarios, Dobermans, German Shepherds, Chows, Huskies, Great Danes, Alaskan Malamutes, St. Bernards, Mastiffs, Wolf hybrids and mixed breeds of any of the above or any other breeds expressly prohibited by owner's home insurance policy will not be approved. Silver Tree Management charges a \$35 animal pet processing fee per pet.

Resident benefits package: A monthly fee of \$35 will be charged to all leases. The resident benefits package includes the following: AC filters delivered to your home, free access to your tenant portal to conveniently pay rent, submit work, and find important documents. Free credit reporting on rent payments. This can increase your credit score by 20 points or more! Free utility



connection concierge to take the headache out of tracking down utility companies. Earn free points to movie theaters, restaurants, and more. We will provide you with a key to the property at the time of move-in. This saves you the headache of sitting in traffic and driving across town to pick up the keys. We will give you a one-time NSF return ACH payment fee forgiveness and a one-time late fee waiver. The resident benefits package is not optional. It is included with all lease agreements.

Renters insurance: Each lease will be required to carry insurance. Proof of renters insurance will be required.

Lease Preparation Fee: A lease preparation fee of \$145 will be charged per lease agreement. This is to prepare, forward, and offer the convenience of electronic signatures for the lease agreement. Approved applicants will receive an email with instructions on how to move forward. Security deposits or the no security deposit option through Obilgo, if applicable, are due within 24 hours after an approval email is received. After we receive the security deposit, we will hold a vacant home for 14 days. Rent will be prorated from the day of move-in. Rent is due on the 1st of each month, and a late fee will be applied on the 4th day of the month at midnight. In following the Federal Fair Housing laws, late fees will be applied to all tenants that are late.