

Savvy PatAnn Realty LLC Rental Criteria Terms and Conditions

This document details the Resident Selection Criteria for Savvy PatAnn Realty LLC (“Savvy PatAnn Realty”). It may be revised, modified, or updated at any time by Savvy PatAnn Realty LLC at the discretion of Savvy PatAnn Realty LLC. Applicants applying to homes governed by homeowner’s associations (“HOAs”) or municipalities may be subject to additional qualification criteria based upon HOA regulations or municipal ordinances.

Savvy PatAnn Realty LLC Residents with prior lease agreements with property management companies or landlords, upon which Savvy PatAnn Realty LLC is now the property management company due to an acquisition and change of property ownership, must renew their lease agreement under Savvy PatAnn Realty LLC criteria and “Savvy PatAnn Realty” does not guarantee that residents will meet qualification standard outlined and required by Savvy PatAnn Realty.

Savvy PatAnn Realty LLC offers reasonable accommodations for any individual with a disability who needs assistance with touring and visiting a prospective home or with assistance during the application process. Please call 702-550-9425 or email Info@SavvyPatAnnRealty.com and a Savvy PatAnn Realty team member will be happy to help you.

Listed features may not be accurate; confirm details with a leasing representative. [Application](#)

1. All adults, 18 years of age, or considered an adult under state law, are required to complete an application in its entirety;
2. All occupants applying for the property must reside in the property. We do not accept guarantors as additional applicants;
3. By acknowledging the terms and conditions outlined in the Savvy PatAnn Realty rental criteria, the Applicant confirms all information provided is true and accurate. Any falsification, fabrication, or untruthful answers and supporting documentation shall result in an automatic denial;
4. Applicants are required, unless otherwise noted, to pay a \$49.00 non-refundable application fee to authorize a background check and additional qualification processes;
5. Properties may not be held off the market for greater than fourteen (14) days, unless a Savvy PatAnn Realty representative approves an extension;
6. Upon Applicant approval, Leases are required to be signed within 24 hours of generation. In the event Lease is not signed within the 24-hour time Savvy PatAnn Realty LLC may elect to cancel the application and place the home back on the market. A non-refundable Administrative fee is required upon move in, price varies per market;
7. All Applicants are required to provide valid identification. Non-US citizens applying to a home may be required to present information acknowledging the individual’s right to live in the United States through the duration of the lease term; and
8. Approved applications are valid for thirty (30) days, after that time period, all Applicants must provide written consent for additional screening, credit checks, income verification, and requalification for a

property managed by Savvy PatAnn Realty LLC.

Equal Housing Leasing

Savvy PatAnn Realty is pledged to the letter and spirit of all applicable state and federal fair housing laws, including, without limitation, the Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended), for the achievement of equal housing opportunities for all rental applicants and Residents throughout each of the states in which we operate. We encourage, foster and support an affirmative advertising, marketing and rental program in which there are no barriers to obtaining or enjoying housing because of race, color, religion, sex, handicap (disability), familial status, national origin or any other class of persons recognized under any applicable federal, state or local laws, rules or regulations.

In addition, it is Savvy PatAnn Realty LLC policy to make reasonable accommodations for persons with disabilities in accordance with applicable fair housing laws.

Resident Qualification Criteria

Any application that provides falsified or incorrect information may be subject to automatic disqualification. If an Applicant falsifies their application or supporting documentation, Savvy PatAnn Realty LLC has the right to hold all deposits and fees paid to apply towards liquidated damages.

Standard Occupancy Guideline

The maximum occupancy for Savvy PatAnn Realty LLC properties is two persons per bedroom, plus one additional occupant per home. Occupancy standards may vary by region based on local city, county, and state laws.

Age

All persons 18 years of age occupying the property are required to complete an application.

All persons occupying the property must be identified in the application; this includes all minors under the age of 18.

Credit

All applicant's credit history enters a scoring model to determine a SafeRent Score for each application. The SafeRent Score is determined from an analysis of information found in each applicant's consumer credit report, application, and previous rental histories (if applicable). Consumer reports may include but are not limited to payment history, bankruptcies, number and type of accounts, collection activity, outstanding debt and credit inquiries. In addition, the scoring process includes income-to-rent ratio, eviction records, and subprime credit records.

An applicant's security deposit is determined by the SafeRent Score of the applicant and may result in an increased security deposit for approval.

Current Open Bankruptcies (Chapter 7 or 13) will result in an automatic denial. Applicants are subject to further verification at the request of a Savvy PatAnn Realty representative.

For applications in the state of Illinois: Applicant(s) does hereby consent upon completion and meeting

the criteria of a credit and rental history screening, a criminal background report will be processed by Savvy PatAnn Realty Homes, LLC to complete screening of the consumer information report.

Savvy PatAnn Realty LLC uses TurboTenant as their screening provider. Rental scoring allows landlords and property management companies to manage financial risk involved in leasing a home. The rental scoring process provides an objective and consistent review of relevant applicant information for real time approvals or denials of applications. TurboTenant uses a rental score resulting from a mathematical analysis of information found in the Applicant's consumer credit report. The score is derived from a number of factors including payment history, number and type of accounts, collection activity, outstanding debt, inquiries, income to rent ratio, previous eviction records, and subprime credit records otherwise known as SafeRent Score.

Security Deposit

Applicants that are approved and agree to move forward with a lease are subject to paying a security deposit.

Security deposits may vary depending on the market and TurboTenant.com.

Income

Household income requirements are based upon the market and other qualification factors within the application process.

If a household has more than three (3) Applicants, Landlord will use only the 3 highest qualified incomes in calculating the combined household income.

Employment: Applicants are required to provide proof of income for the past four (4) consecutive weeks unless otherwise advised by a representative of Savvy PatAnn Realty. The most recent proof of income must be dated within the last 15 days of the date of application. (Applicants paid on a monthly basis will be asked to supply two (2) months' worth of income for consistency of pay evaluation). Savvy PatAnn Realty Homes may request additional proof of income if documents provided are insufficient.

Any falsified documents will result in a denial.

Additional Income Sources: Social Security Benefits, Child Support, Alimony, Disability,

Retirement, Pensions, VA Benefits and Bank Statements (complete) are accepted. Items

containing redacted or otherwise altered information are subject to additional verification.

All income should be verified and evidenced by the source of income. If income is not verifiable. Savvy PatAnn Realty may request additional information for verification of income at any time.

Job Transfer/New Role: Applicants with an offer of employment or transfer of role from their existing employer are required to provide an Offer Letter or Transfer Letter on employer letterhead confirming terms of compensation and start date. The letter should be signed and dated by the offeror.

Applicants that provide any false, counterfeit, or other fake documentation are subject to denial, even if discovered after approval.

Rental History

Prior Evictions, filed or enforced, may result in an automatic denial of the application.

Any outstanding debt or judgment owed to any prior landlord may result in a denial.

Savvy PatAnn Realty may request rental verification, if rental history cannot be verified.

Criminal History

Each Applicant is subject to a criminal background check.

Criminal background screening is broken into the following categories 1) Crimes Against Persons, 2) Property, and 3) Society. Criminal histories presented through applicant screening reports pertaining to weapons, drugs, violence, or any other act that poses a threat to household, neighborhood, vendors, Savvy PatAnn Realty employees, or the physical property itself, may result in a denial. Criminal history will be assessed on the risk to persons or property by an applicant including but not limited to the type of crime; the severity of the crime; circumstance of the crime; and the length of time since the crime occurred.

Denied Applicants may dispute any wrongful record claims by contacting CoreLogic Rental Property Solutions and following process as outlined in their action letter and CoreLogic.

Criminal background screening is also governed by federal, state or local laws which regulate Savvy PatAnn Realty's screening processes.

OFAC-Office of Foreign Assets Control

An Office of Foreign Assets Control (OFAC) search is completed for each Applicant. If Applicant appears on the OFAC list, the application will be denied.

Pets

Unless Savvy PatAnn Realty provides written approval, no more than three (3) pets are allowed in the home.

Applicants are required to pay a non-refundable pet fee of \$250, per each pet; and where applicable, monthly pet rent of \$25 per pet in the home.

Unless deemed restricted by local city or county ordinance, pets are allowed.

Restricted breeds include Akita, American Bulldog, American Pit Bull Terrier, Bull Mastiff, Chow, Doberman, German Shepard, Great Dane, Husky, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, Wolf, or any mix of the listed breeds.

Dangerous or poisonous animals are not permitted as a pet.

Assistive Animals for persons with disabilities are not considered to be pets and are not subject to the pet restrictions bestowed in this section.

Vehicles

No more than four (4) vehicles are permitted on the Premises.
Vehicles must be operational and have current and valid registration based upon state law.

Additional HOA restrictions may apply to number of vehicles, commercial vehicles and allowed parking locations. If your home is contained in an HOA review the HOA's restrictive covenants for more information regarding vehicle guideline.

Homes with a Pool

Savvy PatAnn Realty will provide a service provider for any home with a pool. This maintenance cost is not part of the monthly rental amount and is charged to you as a separate line item on your account. Pool maintenance is provided once per week to ensure the filtration system and chemical balance is at property levels. You must maintain the Pool, in between service dates, by skimming the surface, the floor, as well as, regularly emptying skimmer baskets and removing any flotation devices or toys after utilizing the Pool.

Please contact your Property Manager with all Pool maintenance or service needs.

Savvy PatAnn Realty also ensures pool safety barriers at the home, please don't remove or destroy the safety barriers. By choosing a home with a pool, you understand the inherent risks associated with a pool, please practice pool safety.

Homeowner's Association (HOA) – Rules and Regulations

Savvy PatAnn Realty pays all HOA dues but if you choose a home located in an HOA, you are responsible for ensuring compliance with all HOA rules and regulations.

If you violate a HOA rule, then you will be asked to resolve it and if not, Savvy PatAnn Realty will fix the problem, but you will be required to reimburse Savvy PatAnn Realty for any costs and associated fines with the HOA violation.

Please contact your Property Manager with all HOA needs and to request a copy of HOA rules and regulations to ensure you maintain compliance.

Renters Insurance

Savvy PatAnn Realty requires residents to obtain rental insurance in an amount no less than \$100,000 for Property Loss and Personal Liability Insurance coverage. In addition,

Savvy PatAnn Realty requires "Savvy PatAnn Realty LLC" to be named as a "Party of Interest" or "Interested Party" (or similar language as may be applicable based upon the insurance company) on the renter's liability insurance policy. Proof of this coverage is required at lease renewal or time of possession. Waterbeds will only be allowed with proof of fully paid insurance for the term of the lease.

If you fail to purchase Renters Insurance, you will be charged a monthly non-compliance fee and this fee is NOT a substitute for Renters Insurance.

Denied Applications

If an Application is denied, Savvy PatAnn Realty or Savvy PatAnn Realty's agent shall notify the applicant within ten (10) days, or upon written request of the Applicant, with the basis for the denial.

If the application is denied, applicants(s) consent to disclosing the basis and the personal information to all co-applicants, which may include but is not limited to credit reports, income verification, criminal history, or other negative reasons which may contain personal information.

Application Does Not Create a Lease

This application, even if accepted, shall under no circumstances be considered a lease agreement between Applicant and Savvy PatAnn Realty, nor an offer to lease, and does not create a landlord/tenant relationship. No lease shall exist between an Applicant and Savvy PatAnn Realty unless and until the parties enter a fully executed Lease Agreement conditioned on the Applicant paying all required fees, security deposits, and rent.

Possession

Delay of Possession By Landlord. If Landlord is unable to deliver Possession of the Property within ten (10) days after the Start Date, Resident may terminate this Lease by giving written notice to Landlord before the Property is made available for occupancy by Resident, and Landlord will refund the Security Deposit and any Rent paid. Landlord may cancel this lease agreement at any time prior to Resident taking Possession ("Cancellation"). Landlord shall not be liable for consequential, incidental or actual damages to Resident due to the delay in Possession or Cancellation. Notwithstanding the foregoing, Resident shall not have the right to terminate this Lease because of delays not impacting the habitability of the Property, including but not limited to, cleaning or make-ready work, and cosmetic defects.

Resident's Refusal to take Possession. If Resident refuses to take Possession of the Property after being made available by Landlord, Landlord's obligations under the Lease cease and Landlord shall retain Resident's security deposit, application fee, pre-paid rent, lost rent damages, or any other fee contained herein, as well as, all other monies collected by Landlord. Landlord's acceptance of any monies does not waive Landlord's right to exercise other remedies available per the Lease or state and local law.

Updated 2.08.2021

I have read and understand the terms and conditions of the Savvy PatAnn Realty Homes, LLC Resident Selection Criteria:

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date
Applicant Signature Date

Applicant Signature Date