

APPLICATION PROCESS & DISCLOSURES

Thank you for taking the time to look at one of our rental homes! Here at *Good Steward Property Management*, we want you to have a great rental experience. It is very important for you to take a moment and read this as you will get a better understanding of our application process. When referring to the company, Good Steward Property Management, you will see it written as GSPM. Upon completion of your application(s) you will be notified of your approval or denial within 2-3 business days. Once again, thank you and we look forward to serving your rental needs!

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APPLICATION PROCESS

- Each adult 18 or older is required complete a separate application. It is in your best interest to confirm that all applicants meet our minimum standards through our screening criteria to prevent having your applications be rejected as we **do not** prescreen, applicants are required to pre-screen themselves.
- Multiple applicants may be reviewed at the same time in choosing an applicant. In the event of multiple applicants, tenancy will be granted to the most qualified based on our screening criteria.
- Each applicant is required to provide a copy of a legible government issued photo identification card and a social security number.
- The application fee pays for the credit check as well as several background checks therefore there is no refund of application fees once someone has applied, no exceptions.
- A common question we get once an applicant has applied is if we can provide a copy of the credit report and/or the background check. We have an account directly with TransUnion and based on TransUnion's requirements they *do not* allow us to provide the reports directly to the consumer for privacy reasons. In order for TransUnion to be in compliance with [The Fair Credit Reporting Act](#), TransUnion must provide the reports directly to you. After you've applied, to obtain a copy of the report you can call Consumer Solutions at (800) 916-8800 and for the background check you can call Background Data Solutions at (800) 568-5665.
- If you have any questions please contact our office during normal business hours which is Monday through Friday from 9 AM to 5 PM.

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SCREENING CRITERIA

GSPM 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 and offer application forms to everyone who requests one. We encourage you to apply if you meet the below criteria:

1. Credit History
2. Employment Verification & History
3. Income Verification
4. Rental Verification & History
5. Background Check
6. Occupancy Limit

1. Credit History

We will obtain a copy of your credit score from TransUnion. You cannot provide this to us. Credit history should show that the applicant 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. Credit score must be a minimum of 600.

2. Employment Verification & History

Your employment should be verifiable from an unbiased source such as your employer's HR department. You must be a permanent employee (not temporary or probationary).

3. Income Verification

The household gross income should be at least three times the monthly rent and verifiable from an unbiased source such as your employer through pay stubs. If you are self-employed, retired, or not employed, we can accept such documents as 2 years tax returns and/or most recent 6 month's bank statements that provide proof of the applicant's ability to pay the rent. Your employment history should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer. Applicant must pay any verification fees required by the employer.

4. Rental Verification & History

We require verifiable residence history for at least five years whether you currently own or rent and applicants must receive positive references from all previous landlords for the previous five years. Applicants are responsible for providing information including the names, addresses and phone numbers of landlords with the dates of tenancy for the previous five years. Rental history must be verified from unbiased sources. Home ownership will be verified from a current credit report and/or property tax records. We can accept base housing as rental history. Any evictions within the previous five years will be automatic grounds for denial. Broken leases will be considered on a case-by-case basis and an additional security deposit may be required.

5. Background Check

We will check this database for all occupants 18 years of age or older. 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. This search includes a database for registered sex offenders.

6. Occupancy Limit

Occupancy is limited to 2 people per bedroom plus 1. Here's a breakdown:

- 1 Bedroom Unit = 3 Residents Max

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- 2 Bedroom Unit = 5 Residents Max
- 3 Bedroom Unit = 7 Residents Max

PROGRAMS

Our company offers four Programs which are designed to either protect our Owner's interest and/or to enhance the rental experience for our Tenants/Residents. The three programs are as follows: (1) Resident Benefits Package, (2) Pet Protection and (3) Owner Protection. Each of these programs has a monthly fee associated with it and depending on the program your participation may or may not be required. The following is an overview of the programs.

PROGRAM 1: RESIDENT BENEFITS PACKAGE

Participation: Required

Fee: \$25/month

Our *Resident Benefits Package* provides you the following benefits:

- **Online Resident Portal:** You will have your own online portal which allows you to pay your rent via ACH (with your bank account number and routing number) at no additional cost. You also have the option of paying via credit or debit card (these two options do have a third party merchant fee). In addition you will be able to submit all maintenance requests online.
- **Rent Payment Credit Reporting:** Credit reporting agencies allow renters to utilize rent payments to build credit. However, to do so they need either a landlord and/or property management company to report these payments. We work with a company called Credhub to report your rent payments to the credit bureaus which help you build credit. We will report to the credit bureaus for anyone that's 18 or older living in the home.
- **Air Filters:** Having clean air filters provides you cleaner air as well as reduces your electricity bill. We will show you how to replace your air filter and you will be getting two air filters per year by mail so you can replace them.
- **Combination Lockbox:** We provide you a combination lockbox and a bonus key. The lockbox gets programmed with a four-digit code that only you know and we show you how to change the code should you need to. While it's not required to leave outside the home, we suggest doing so as if you ever lock yourself out you'll have a key readily available.
- **Rekey:** Most of our rental homes come with Kwikset SmartKey Locks. If your rental home comes with these locks we are able to rekey the home for you up to once a year at no additional cost.
- **Buyers' Closing Cost Credit:** If you are looking to buy a home we will introduce you to three real estate agents within our referral network. If you end up buying through one of our referral agents you will be provided a \$1,000 credit towards your closing costs!
- **Utility Set Up:** We contract with a company called *Citizen Home Solutions* which will assist you in setting up all utilities (water, trash, electric and gas) in addition to cable and internet.

PROGRAM 2: PET PROTECTION

Participation: Required if you have pet(s)

Fee: \$40/month per pet

Finding a *Pet Friendly* home can be a challenge as owner's may be hesitant to rent to a household with pets. If the rental home you are applying for is *Pet Friendly* there are three specific charges that will apply: **(1)** A monthly *Pet*

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Fee of \$40 will be assessed per pet, **(2)** an additional \$500 security deposit will be charged per pet, and **(3)** a *Pet Inspection* will be performed approximately 5-6 months into your lease term to verify that the property is free of any pet damage.

Restrictions

- **Limits:** Each property may have weight limits on pets. There is a 2-pet maximum per property.
- **Picture:** Must provide a picture of each pet.
- **Breed Restrictions:** GSPM to determine pet breed (determinations are final). Tenants can be evicted for misrepresenting their pet breed. Most property insurance companies do not allow certain breeds of dogs, either purebred or mixed. Therefore, dogs fully or partially of the following breeds will be rejected; 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 combination of these.

Service Animals & ESA's: Any requests to allow for certified service animals or emotional support animals must be accompanied by a physician letter stating the need for the animal.

PROGRAM 3: OWNER PROTECTION

Participation: The owner of the rental home may require your participation

Fee: \$15/month

If directed by the Owner, this rental home comes with the *Owner Protection Plan* which is \$15 a month. This fee is to pay for the costs of a potential future eviction, its attached to the property and is not a reflection of the tenant that rents this property. We would not be leasing this property to you if we thought you intended to violate the terms of our contract. Per the Department of Real Estate this fee cannot be charged to an owner and must be charged to the tenant(s) under this program.

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.

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 prospective applicants 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.

SCHOOL BOUNDARIES

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School enrollment concerns should be investigated prior to submitting your application. Applicants must verify their own school information with the school district. Because of the expansive growth in this region, school enrollments get capped and designation boundaries may change. We highly recommend you contact the local school district should any of the school boundaries be a concern for the home you would like to rent.

REASONS FOR DENIAL OF APPLICATIONS

- Failure to provide a current photo ID and a valid social security number.
- Failure 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.
- Having had three or more late payments of rent within the last 12 months.
- If you have any unpaid collections/judgments filed against you by a landlord and/or a property management company.
- Having an unlawful detainer action or eviction.
- Having recently received a three-day notice to vacate.
- Having less than a 600 combined Trans Union applicant credit score.
- Having had two or more NSF checks within the last 12 months.
- Having allowed any person(s), not on the lease, to reside on the premises.
- If we are unable to verify your information, we must deny the application.
- Operating a business from the property (If you have a home-based business that you think we might approve please let us know).
- Requesting re-wording or removing any paragraphs in our lease agreement.

APPLICATION APPROVAL

All approved applicants will receive further instructions via email. After approval, if tenant will not be taking occupancy within 48 hours the security deposit will be required within 48 hours in **certified funds** to hold the property until a mutually agreed upon move-in date. The maximum amount of time a rental will be held is 14 days. If the prospective Tenant fails to provide the security deposit within 48 hours of approval the home will be offered to the next qualified applicant. After being approved, and before occupancy will be granted, the prospective Tenant must pay the required move-in funds (security deposit and pro-rated rent), register online at RentCafe.com for their online resident portal, obtain renters insurance, transfer utilities to their name and sign the lease.

CHOOSING YOUR LEASE BEGINNING DATE

For *Vacant Homes*, all leases must begin within 14 days of the applicant being approved. We are unable to hold the home rent-free longer than that timeframe. For *Occupied Homes*, we will typically advertise a first available date. In some cases, those dates will need to change due to circumstances beyond our control and if so we ask the approved incoming tenant be flexible. We understand the burden this can create and strive to advertise a solid date so incoming tenants can plan accordingly.

Rent Pro-Ration: If your lease beginning date is between the 1st and 24th you will be required to pay the pro-rated rent amount for that month only. If your lease beginning date is on the 25th or any day after, then we will require the pro-rated amount of that month as well as the following month's rent.

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RENTING FROM GSPM - DISCLOSURE

1. **Annual Inspection:** GSPM conducts annual walk-through evaluations of the rental home. We take pictures of the interior and exterior of the home during that walk-through. This information is kept on record and shared with the owner. If this standard annual walk-through procedure is not something you are comfortable with we recommend you stop now and do not apply for one of our rental homes.
2. **End of Lease Showings:** During the last 30 days of your lease agreement a sign may be placed on the home and you may be required to show the home to prospective new tenants.
3. **ZERO TOLERANCE POLICY:** GSPM is a zero-tolerance company regarding rent collection. Rent is due the 1st of each month and late the 2nd of each month. A late fee of 6% gets assessed on the 4th. If the rent has not been paid by that point the late fee will be applied with **no exceptions** and a Three-Day Notice will be served.
4. **Lease Preparation Fee:** There is a lease preparation fee of \$100 to prepare, forward and offer the convenience of electronic signatures upon acceptance as well as any *Lease Renewals* or adding and/or removing someone from the lease.
5. **No Smoking:** Smoking is not permitted inside the home or garage or within 20 feet of the home. If this policy is not something you are comfortable with we recommend you stop now and do not apply for one of our rental homes.
6. **Yard Maintenance:** If you are renting a home with a yard you will be responsible for an \$50 a month fee to partially cover the cost of the gardener. We will contract with the lawn maintenance company direct and bill you for the service.
7. **Utilities at Apartments:** If you are renting an apartment home from us (duplex, tri-plex, fourplex, multiple units) where an individual utility account cannot be established (Example: Water & Trash) there will be a flat fee service charge which will be added to a tenant's online *Resident Portal*. A flat fee of \$20 per month will be collected for trash services and a flat fee of \$40 per month will be collected for water charges.
8. **Utilities in HOA Communities:** If you are renting a unit in an HOA community (Example: Usually Condos & Townhomes) where an individual utility account cannot be established (Example: Water & Trash) there will be a flat fee service charge which will be added to a tenant's online *Resident Portal*. A flat fee of \$20 per month will be collected for trash services and a flat fee of \$40 per month will be collected for water charges.
9. **HOA's & Internet Service:** If you are renting a home from us where the HOA dues cover the internet service a flat fee of \$50 per month will be collected for internet services. This fee is a way to cover the internet being provided. Tenants are responsible for providing, maintaining and replacing their own modem.