



Dear Applicant,

Thank you for choosing Success Realty Property Management. This packet contains all the requirements you will need to submit to apply for one of our properties.

- Lease Application for all occupants over 18 years of age
  - Filled out online at: [www.successrealtyrentals.com](http://www.successrealtyrentals.com)
- \$40 Non-Refundable Application Fee all occupants over 18 years of age
  - Paid online at: [www.successrealtyrentals.com](http://www.successrealtyrentals.com)
  - Success Realty must complete the application submission to run the credit card payment. This happens after the application has been submitted by the applicant.
- Income Verification with [The Closing Docs](#) (Third-Party Vendor Website)
- Signed Rental Criteria from all occupants over 18 years of age
  - Any additional applicable documentation as listed in the criteria that pertains to your status
- Authorization to Release Information from all occupants over 18 years of age
- TAR Form 2501 – Information About Brokerage Services signed by each Applicant
- Email approval of credit check from all occupants over 18 years of age (sent in a separate email)
  - Each applicant must have their own email address. No shared email addresses are allowed.
- Copy of each Applicant's Government Issued ID
- Please create an account at [www.landlordv.com/successrealty](http://www.landlordv.com/successrealty) to input your three (3) past rental histories.
- All applicants are required to submit a pet profile through a Third-Party Pet Screening vendor as part of our rental application process. There is an option of "NO-PETS" for applicants who do not have a pet.
  - Success Realty Pet Screening.com Link: <https://www.successrealtyrentals.petscreening.com/>

Credit card payments are two-step process. Once the application is submitted, I must submit the credit card payment through the website. This is the only way the credit cards are processed. If the credit card is rejected, I will contact you for alternate payment. Review all required documents to be certain that all areas are complete and that each form is properly initialed, signed and dated. **INCOMPLETE OR ILLEGIBLE APPLICATIONS CANNOT BE PROCESSED.**

**Applications are processed Monday thru Friday 9:00 am to 4:30 PM. We will do our best to resolve an application within 48 to 72 business hours.** We may have delays in processing if rental history is not obtained quickly or verifying additional information requires more time. Applications received over the weekend will be processed the next business day.

Once an application is approved, applicant has 7 calendar days to start the lease and start paying rent. Security Deposit must be paid in full at the time of signing the lease. If approved applicant is unwilling or unable to start renting the property within 7 calendar days, then we will cancel the approval and move onto another applicant. All move-ins will be conducted during weekdays, Monday-Friday. You can send these items via email, fax or mail.

If you have any questions regarding the Credit Check Email process, please contact the customer service number on the website. Success Realty does not operate the website; we are contracting the service through a Third-Party Vendor.

For any questions, contact our office directly at 915-252-7943 during business hours which are Monday - Thursday 9:00 AM to 4:30 PM or Friday 9:00 AM to Noon.

Thank you,

*Angela Ochoa*

CNE, CSP, GRI, PMN, TRLP, TRLS, TRPM  
Owner/REALTOR/Property Manager

[angela@successrealtyrentals.com](mailto:angela@successrealtyrentals.com) ☆ [www.successrealtyrentals.com](http://www.successrealtyrentals.com) ☆ Fax 915-247-3960



Property Management Division

Fax 915-247-3960

[angela@successrealtyrentals.com](mailto:angela@successrealtyrentals.com)

[www.successrealtyrentals.com](http://www.successrealtyrentals.com)

## Rental Criteria

Success Realty Inc. Property Management is committed to Equal Housing Opportunity for all applicants. Please review the following criteria for rental and if you feel you qualify, please apply.

### Application Approval Requirements

#### IDENTIFICATION

All applicants must provide a copy of their current photo identification along with their completed application. (Driver's license or other government issued photo identification is acceptable.)

1. Complete applications are reviewed in the order in which they are received. Applicants are judged on the same standards, one person or family at a time, on a "First Come-First Served" basis.
2. All persons 18 years or older (or persons otherwise legally emancipated) must apply with a **NON-REFUNDABLE \$40.00 application fee.**
  - a. Married applicants must each submit a separate application with a non-refundable application fee of \$40.00 each.
  - b. Roommates must apply and qualify individually. Roommates require owner approval.
  - c. We DO NOT accept co-signers.
3. All applications must be filled out completely and signed by each applicant.
4. All funds must be tendered in the form of an Electronic Payment, Cashier's Check, or Money Order with a notation on the check for the purpose of the payment (i.e. "Security Deposit", "Address Rent", "Application Fee") A separate Cashier's Check or Money Order is required for each of the following fees or payments:
  - a. Application Fee
  - b. Security Deposit
  - c. First Month's or Prorated Rent
5. You must be a permanent employee (not temporary or probationary). If you are active-duty military, must be on assignment that, to the best of your knowledge, will allow you to complete an initial 12-month lease. A copy of your current military orders must be provided with the application.

#### RENTAL REQUIREMENTS FOR NON-US RESIDENTS

1. Applicants must meet all specified requirements in addition to providing two of the following:
  - a. Work/Student VISA
  - b. Student ID or Government Issued ID
  - c. 6 months of Bank Statements
  - d. Proof of Income
2. All applicants must have a Social Security Card.

## INCOME VERIFICATION

1. *To verify Applicant Income, Success Realty relies on a third-party verification service called The Closing Docs. Relying on this service, which is fully encrypted and secure, may eliminate the need for you to upload pay stubs and/or bank statements. Please expect a request for verification of income via email and text message.*
2. All applicants must have income of a minimum of **three (3) times** the rent of **verifiable** net income. **Verifiable Income is IRS-Reported Income.**
3. Unemployment Income is not accepted as a source of income.
4. Married couples may use combined income.
5. Roommates (**anyone not legally married**) must qualify separately, and owner approval is needed.
6. Income must be verifiable through pay stubs, employer contracts, tax records, and/or bank statements. Any "verification fees" required by the employer, must be paid by applicant. Regarding employers, applicants are required to provide the contact information of the Human Resource Department, Direct Supervisor, and the main business telephone number.
7. If you are self-employed, your income must be verifiable with a copy of your past two (2) tax returns filed with IRS and two (2) most current bank statements.
8. Applicant's employment history should reflect at least six (6) months with your current employer in El Paso or a verification of transfer and six (6) months with the same employer or demonstrate continued employment in the same field or trade within the previous twelve (12) months. (EX: Recent college, university, employment contract or employment letter.) Applicants who do not meet the above employment or equal income requirements must submit Bank Account Statements that indicate a minimum balance equal to twelve (12) months of rental payments.
9. **Applicants must submit one (1) month's recent pay stubs.**
10. For Military Applicants, please provide a copy of your current LES with your BAH allowance listed.

## RENTAL HISTORY

1. Applicants are responsible for providing information including names, addresses, and telephone numbers of landlords with the dates of tenancy for the previous three (3) years.
2. Rental history must be verified from unbiased sources. If your only rental history is from a biased source (i.e., family member or relative) your application will not be approved.
3. We accept Base Housing as rental history.
4. Please create an account at [www.landlordv.com/successrealty](http://www.landlordv.com/successrealty) to input your three (3) past rental histories.

## CREDIT REQUIREMENTS

1. To determine satisfactory credit worthiness, we obtain a report from a credit report from a credit-reporting agency.
2. Credit cards showing occasional late payments of not more than thirty (30) to fifty-nine (59) days may be acceptable, provided you can justify the circumstances.
3. Payments past due sixty (60) or more in the last twenty-four (24) months may be cause for denial of application.
4. We must deny approval if you have filed for bankruptcy or foreclosure within the last twenty-four (24) months.
5. Any bankruptcy must have been discharged at least one (1) year before the date of your application.
6. Unpaid, non-medical collections, within the last twenty-four (24) months will result in the denial of your application.

7. **Outstanding debt to any property management company or landlord will result in the denial of your application, including any judgements or collection activities.**

### **CRIMINAL BACKGROUND CHECK**

We conduct an authorized criminal background check on all applicants as part of the application process. If you have any questions regarding the credit check email process, please contact the customer service number on the website. Success Realty does not operate the website. We are contracting the service through a Third-Party Vendor.

### **RESIDENT BENEFIT PACKAGE**

The Success Realty Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature. Applicant agrees to be enrolled and to pay the applicable cost relevant to Property. Your RBP may include:

1. Filter delivery: Changing filters is as easy as opening the front door. This service helps you save up to \$250 per year and reduces the hassles of repairs.
2. Utility concierge service: One call sets up utility, cable, and internet services - and makes sure you get the best price.
3. Resident rewards: Earn rewards and save on everyday expenses for the best rental experience you've ever had.
4. Home buying assistance: for when the time is right to buy your "forever" home
5. Online portal: Easy access to your account and documents.
6. Vetted vendor network: We may find the technicians, but you can feel safe knowing they're reputable for every job.

### **RESIDENT PAYMENT HISTORY REPORTING TO CREDIT BUREAUS**

Success Realty utilizes CredHub, a Data Analytics and Credit Bureau Reporting Company. CredHub provides property rent roll analytics information to Success Realty in addition to providing payment data to TransUnion and Equifax monthly. RentCred reports your rental payments to TransUnion and Equifax. Getting credit for your most substantial payment can increase your credit score 20 – 70 points saving you \$1000's of dollars down the road. All Success Realty residents are enrolled in this program.

**CredHub does the work and the resident reaps the benefits:** Success Realty will report your rental payment history monthly during the term of your lease. CredHub will in turn transmit this history to two of the major credit bureaus: TransUnion, Equifax (the "Credit Bureaus").

**There will be a monthly charge of \$8/month for each adult. This will be billed on top of your monthly rent payment.**

### **RENTAL CRITERIA FOR PETS**

Policies on domestic pets vary from home to home. Certain owners do not permit pets, while other owners may permit pets. (Service animals, such as seeing-eye dogs, are not classified as pets and are exempt from certain requirements.) Please check the website to determine the pet policy for the home for which you are applying. **A picture of the pet specified in the pet agreement is required prior to approval.**

### **Standard Pet Policy:**

1. A total of two (2) dogs are permitted. All pets must be licensed and current with vaccinations by the applicable municipal authority. (Ex: City of El Paso, El Paso County, City of Horizon, etc.)

2. **A NON-REFUNDABLE Pet Fee of \$250.00** is required for each pet, upon execution of the lease.
3. No cats, birds, ferrets, reptiles, or rodents of any kind are permitted as pets. Fish tanks and aquariums greater than fifty (50) gallon capacity are not permitted.
4. Pet Policies are strictly enforced. Any breach will be grounds for termination of your lease.
5. Tenants will be evicted for misrepresenting their pets or for the possession of poisonous, dangerous, or illegal pets, or endangered species.
6. **All applicants are required to submit a pet profile through a Third-Party Pet Screening vendor as part of our rental application process.**
  - a. **There is an option for “NO-PETS” for applicants who do not have a pet.**
  - b. Rental applicants with household pets or service/companion/assistive animals are required to submit a per pet application through a third-party pet screening vendor as part of our rental application process.
  - c. **PetScreening Link :** <https://www.successrealtyrentals.petscreening.com/>

### **EXAMPLES FOR REASONS FOR DENIAL**

1. If you failed to give proper notice when vacating a property.
2. If previous landlord(s) would be unwilling to rent to again for reasons pertaining to your behavior, your family members, guests, other invitees, or your pets allowed on the property during tenancy.
3. If you have unpaid collection filed against you by a property management company or previous landlord.
4. If you have had three (3) or more late payments of rent within a twelve (12) month period.
5. If an eviction has occurred within the past six (6) years.
6. If you have received a current 3-Day Notice to Vacate.
7. If you have two (2) or more NSF checks or NSF ACH transactions within the last twelve (12) month period.
8. If you have allowed person(s) not on the lease to reside on the premises in violation of the terms of your lease.
9. If you have a pet violation within the last twelve (12) month period.
10. Failed to meet any stated criteria:
  - a. Criminal History
  - b. Previous Rental History
  - c. Current Income
  - d. Credit History or
  - e. Failure to provide accurate or complete information on the application.

Completed applications are processed in the order they are received in the office and will not be processed without all necessary paperwork, funds and/or documentation. If we are unable to verify your information within seventy-two (72) hours or three (3) business days or if you falsify any information on the application, we will deny the application. If misrepresentations are found after the lease agreement is signed, the lease agreement will be terminated.

Tenant or their real estate agent must have viewed the home. No application will be approved until the home has been seen by the tenant or representative of the tenant if tenant is unavailable. **Applications are processed Monday thru Friday 9:00 am to 4:30 pm. We will do our best to resolve an application within 48 to 72 business hours.** We may have delays in processing if rental history is not obtained quickly or verifying additional information requires more time. Applications received over the weekend will be processed the next business day.



Property Management Division

Fax 915-247-3960

[angela@successrealtyrentals.com](mailto:angela@successrealtyrentals.com)

[www.successrealtyrentals.com](http://www.successrealtyrentals.com)

**Once an application is approved, applicant has seven (7) calendar days to start the lease and start paying rent. Security Deposit must be paid in full at time of signing the lease. If approved applicant is unwilling or unable to start renting the property within seven (7) calendar days, then we will cancel the approval and move onto another applicant. All move-ins will be conducted during weekdays, Monday-Friday.**

Lease terms are for one (1) year minimum. Any application submitted must clearly state desired term of contract. Homes are on the market on AS-IS condition, unless stated otherwise. **Any request for repairs** must be presented for negotiation up front with lease application.

### STATEMENT OF UNDERSTANDING AND ACKNOWLEDGEMENT OF RECEIPT

Signing this acknowledgement indicates that you have had the opportunity to review the landlord's tenant selection criteria. The tenant selection criteria may include factors such as a criminal history, credit history, current income, and rental history. **If you do not meet the selection criteria, or if you provide inaccurate or incomplete information, your application may be rejected, and your application fee will not be refunded.**

_____ Applicant	_____ Date
_____ Applicant	_____ Date
_____ Applicant	_____ Date
_____ Applicant	_____ Date



# Information About Brokerage Services

Texas law requires all real estate licensees to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

**TYPES OF REAL ESTATE LICENSE HOLDERS:**

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

**A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):**

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

**A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:**

**AS AGENT FOR OWNER (SELLER/LANDLORD):** The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

**AS AGENT FOR BUYER/TENANT:** The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

**AS AGENT FOR BOTH - INTERMEDIARY:** To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any coincidental information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

**AS SUBAGENT:** A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

**TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:**

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

**LICENSE HOLDER CONTACT INFORMATION:** This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

<b>Success Realty</b>	<b>0591413</b>	<b>angela@successrealtyrentals.com</b>	<b>(915)252-7943</b>
_____ Licensed Broker /Broker Firm Name or Primary Assumed Business Name	_____ License No.	_____ Email	_____ Phone
<b>Angela Ochoa</b>	<b>486718</b>	<b>angela@successrealtyrentals.com</b>	<b>(915)252-7943</b>
_____ Designated Broker of Firm	_____ License No.	_____ Email	_____ Phone
<b>Angela Ochoa</b>	<b>486718</b>	<b>angela@successrealtyrentals.com</b>	<b>(915)252-7943</b>
_____ Licensed Supervisor of Sales Agent/ Associate	_____ License No.	_____ Email	_____ Phone
_____ Sales Agent/Associate's Name	_____ License No.	_____ Email	_____ Phone

\_\_\_\_\_  
Buyer/Tenant/Seller/Landlord Initials

\_\_\_\_\_  
Date

**Regulated by the Texas Real Estate Commission**

**Information available at [www.trec.texas.gov](http://www.trec.texas.gov)**

IABS 1-0 Date



### AUTHORIZATION TO RELEASE INFORMATION RELATED TO A RESIDENTIAL LEASE APPLICANT

USE OF THIS FORM BY PERSONS WHO ARE NOT MEMBERS OF THE TEXAS ASSOCIATION OF REALTORS®, INC. IS NOT AUTHORIZED.  
©Texas Association of REALTORS®, Inc. 2018

I, \_\_\_\_\_ (Applicant), have submitted an application to lease a property located at \_\_\_\_\_ (address, city, state, zip).

The landlord, broker, or landlord's representative is:

Success Realty - Angela Ochoa	(name)
PO Box 960487	(address)
El Paso, TX 79996	(city, state, zip)
(915)252-7943 (phone) (915)247-3960	(fax)
angela@successrealtyrentals.com	(e-mail)

I give my permission:

- (1) to my current and former employers to release any information about my employment history and income history to the above-named person;
- (2) to my current and former landlords to release any information about my rental history to the above-named person;
- (3) to my current and former mortgage lenders on property that I own or have owned to release any information about my mortgage payment history to the above-named person;
- (4) to my bank, savings and loan, or credit union to provide a verification of funds that I have on deposit to the above-named person; and
- (5) to the above-named person to obtain a copy of my consumer report (credit report) from any consumer reporting agency and to obtain background information about me.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

*Note: Any broker gathering information about an applicant acts under specific instructions to verify some or all of the information described in this authorization. The broker maintains a privacy policy which is available upon request.*





Rental History Verifications are reported with Landlord Verification. Each applicant will need to complete a profile through this website. Each applicant will need to provide three (3) years of rental history with correct landlord information to be verified by the past or current landlord. Each applicant can list up to three (3) past or current landlords.



## INSTRUCTIONS

The following instructions will guide you through the steps necessary to complete your LandLord Verification™ Reports.

### When Your New Landlord Agrees To Pay For Our Service

1. Create your tenant account using the custom link your landlord provided.
  - a. [www.landlordv.com/successrealty](http://www.landlordv.com/successrealty)
2. Look for an email sent to you to verify your email address. Click on the link in the email.
3. Log back into the site using the log in credentials you just created.
4. If your landlord has agreed to pay for the service, skip “Step 1” and go directly to “Step 2” on your dashboard.
5. On the Request A Report page, please select the button that says, “Receiving Landlord Will Pay.”
6. Once all of the required data fields have been filled, click “Submit.”
7. You will be notified by email as reports are completed.

If you are experiencing technical difficulties, please contact us at [info@landlordv.com](mailto:info@landlordv.com)

[www.landlordv.com/successrealty](http://www.landlordv.com/successrealty)



## ALL RESIDENTS + PETS + ASSISTANCE ANIMALS



### ABOUT

We encourage healthy and responsible pet interactions for all prospective residents, and we strive to create a community that welcomes everyone and ensures a pet-responsible environment. We use a third-party pet application service that is simple and secure while storing your pet's information in one place.

This service makes it easy for Pet/Animal Owners to share their animal records with not only their Housing Provider, but also with pet groomers, doggy daycares, dog walkers, pet sitters, vets, pet friendly hotels, and more.

### PRICING

There is no charge (\$0) for a tenant profile, \$20 for an individual Pet Profile and \$15 for each additional Pet Profile. There is also no charge (\$0) for an Assistance Animal Accommodation Request. All profiles are active for one year upon completion.

### HOW TO MAKE A PROFILE

Note: Applicants without pets must complete the online affidavit, while Pet Owners should gather the following to start:

- Vaccination Records
- Microchip Information
- Photos of Your Pet

- 
1. All applicants should visit:  
<https://successrealtyrentals.petscreening.com/>
  2. Review the policies and click the 'Start Here' button for No Pets, Household Pets, or Animals.
  3. Enter your contact information, read and accept the Terms of Service, and click 'Create Profile'.
  4. *No Pets*: Simply complete the affidavit questions.  
*Pet/Animal Owners*: Select the type of animal then click Create a Pet Profile. If you are making an accommodation request for an Assistance Animal, the request box will be preselected.
  5. On the next page, click on each section within the profile to enter details, upload photos and attach documents.
  6. Click the green Proceed to Payment button at the top right of the profile, enter payment details and submit.
  7. Your Pet Profile will be shared automatically with your housing provider.



# Resident Benefits Package

\$25/mo plus \$8 per Adult

All of our residents receive the following benefits:



## Filter Delivery Service

Changing filters is as easy as opening the front door. This service saves you up to \$250/year and reduces the hassles of repairs.



## Positive Credit Enhancement Credit Reporting for All Rental Payments

Your on-time rental payments will help build your credit. We report all rental payment history to major credit bureaus allowing tenants the opportunity to establish positive rental history and improve their credit score. \$8/month per Adult



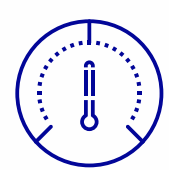
## Identity Theft Coverage

Tenants will be provided ID theft protection and resolution services to protect from multiple types of identity theft; provided by InfoArmor (by Allstate). This service is comparable to LifeLock at a fraction of the cost.



## Resident Rewards Program

Rewards! Earn rewards and save on everyday expenses for the best rental experience.



## Utility Concierge Setup

We take the frustration out of setting up utilities. One call sets up water, cable, and internet services - ensuring you get the best price.



## Online Portal

Access your documents, pay rent, and place service requests through our easy to use online portal 24/7.



## Tenant Insurance Options

We offer several options for our Residents to choose a Tenant Insurance Policy.



## Home Buying Assistance

For those who want to move onto homeownership, we'll help you get there.

Resident Benefit Package is **REQUIRED** with **ALL** lease agreements with Success Realty Property Management. Resident Benefit Package will be billed as one charge on a monthly basis. Credit Reporting will be billed at \$8/month per Adult.



A Data Analytics Company



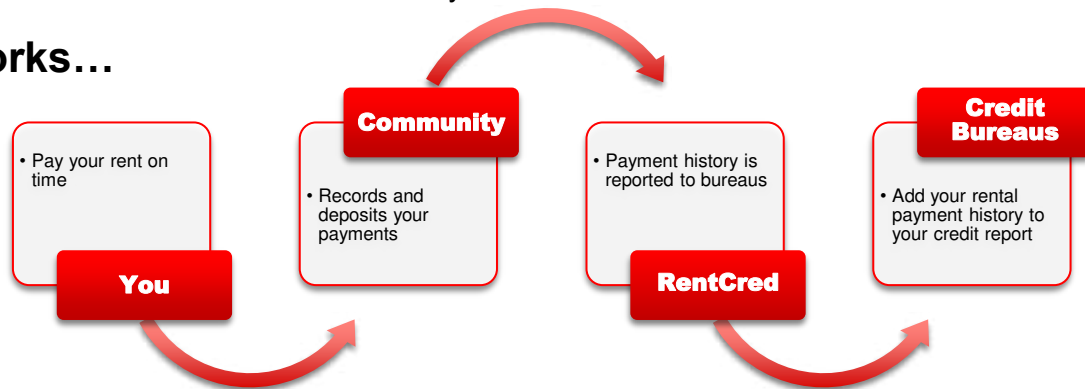
IDENTITY PROTECTION

Get Credit for your most substantial payment - your RENT

RentCred, powered by CredHub allows residents to get credit for their on-time rental payments

Success Realty utilizes CredHub, a Data Analytics and Credit Bureau Reporting Company. CredHub provides property rent roll analytics information to Success Realty in addition to providing payment data to TransUnion and Equifax monthly. RentCred reports your rental payments to TransUnion and Equifax. Getting credit for your most substantial payment can increase your credit score 20 – 70 points saving you \$1000's of dollars down the road. This service is available to all Success Realty residents.

### How it works...



**CredHub does the work and the resident reaps the benefits:** Success Realty will report your rental payment history monthly during the term of your lease. CredHub will in turn transmit this history to two of the major credit bureaus: TransUnion, Equifax (the “Credit Bureaus”).

#### The benefits of RentCred:

- Improve your credit score quickly
- Positively increase your buying power
- Gain better interest rates

- Have portable rental history
- Establish yourself in the credit world

#### The benefits of Allstate InfoArmor:

- ✓ Protect identity and finances with proactive monitoring and alerts
- ✓ Dark web monitoring thru bots to protect from suspicious hacker forums
- ✓ 24/7 credit team to manage recovery and restore identity in timely manner
- ✓ \$1 million dollar identity restoration policy to cover out of pocket costs if identity is breached

While using RentCred when you meet your lease payment obligations, your information will be reported to the Credit Bureaus and will help you in building a positive credit history. If you do not meet your rental payment obligations, as per your lease contract agreement, the late or unfavorable fact will be reported to CredHub and thereafter to the Credit Bureaus. This will also impact your credit and can affect your credit score.

**Positively impact your future!** It’s important to make sure that you are meeting your lease payment obligations monthly and throughout the term of your lease agreement. Reporting on-time rental payments can positively impact your credit score. Some results *may* be reflected in 7-10 days. Building a good credit history is important should you apply for credit in the future, such as to purchase a home or car. RentCred is the key to opening that future.

**Success Realty is excited to bring this amenity to all our residents!**



credhub.com

t • 1.833.888.CRED f • 888.657.2484  
707 S. Grady Way, Suite 600  
Renton, WA 98057



**SUREVESTOR** INC.

## LANDLORD REQUIRED LIABILITY INSURANCE

The Lease requires all Tenants to carry a \$100,000 in Tenant Legal Liability coverage for accidental or tenant damage resulting from fire, smoke, backup or overflow of sewer, drain, water damage, falling objects and collision with vehicles.



### CHOOSE ONE OF THE FOLLOWING OPTIONS BELOW

**Option 1:** Do nothing — you will be automatically enrolled in our Tenant Liability Insurance Program. You pay the monthly premium together with rent. (See details on back)

Tenant Liability Insurance DOES NOT include coverage for:

✗ Personal Property      ✗ Theft      ✗ Loss of Use

Cost: \$12.00 per month (includes admin fee)

**Option 2:** Purchase renters insurance from our preferred provider and provide proof of coverage to us. The policy is pre-underwritten and meets the terms of your lease while also providing coverage for:

✓ Personal Property      ✓ Theft      ✓ Loss of Use

Cost: Depends on limits, coverages, and deductibles selected — Scan for more info:



**Option 3:** Purchase renters insurance from a licensed agent and provide proof of coverage to us. Please ensure to obtain limits that meet the required amounts and name our Property Management Company as an "additional interest".

Cost: Varies on your provider and applicant's creditworthiness, among other factors

Coverage Comparison for Resident	Tenant Liability	HO-4 (Renter's Insurance Policy)
Name Insured	Landlord	Resident
Typical Liability Limit	<ul style="list-style-type: none"> <li>\$100,000 in Landlord Legal Liability coverage</li> </ul>	<ul style="list-style-type: none"> <li>\$100,000 Personal liability</li> <li>Roommates can be added</li> <li>Pet damage can be added</li> <li>Can purchase additional limit</li> </ul>
Typical Annual Cost to Residents	<ul style="list-style-type: none"> <li>Typical cost is \$9 a month + admin fee</li> </ul>	<ul style="list-style-type: none"> <li>Varies depending on limit purchased</li> <li>Typical cost is \$15 to \$16 a month</li> </ul>
Typical Personal Property Limits	<ul style="list-style-type: none"> <li>No personal property coverage available</li> </ul>	<p>Includes:</p> <ul style="list-style-type: none"> <li>Personal property coverage</li> <li>Theft and Vandalism</li> <li>Coverage for damage due to fire, smoke</li> <li>Includes water damage</li> <li>\$10,000+</li> </ul>
Typical Exclusions	<ul style="list-style-type: none"> <li>No Personal Property</li> <li>No Theft</li> <li>No Pet Liability</li> <li>No Loss of Use (If you had to move out due to a claim)</li> </ul>	<ul style="list-style-type: none"> <li>Many exclusions can be removed by paying additional premiums.</li> </ul>
Program Deductibles	<ul style="list-style-type: none"> <li>No Deductible (\$250 minimum claim required)</li> </ul>	<ul style="list-style-type: none"> <li>Varies depending on resident option.</li> </ul>

### WHAT IS RENTERS INSURANCE?

Renters insurance is an agreement between you and your insurance company that covers you if any of your personal belongings, like furniture or electronics, get damaged or destroyed. Renters Insurance also provides liability coverage, which protects you for negligent damage to the apartment or injuries to others that may occur at your place.

### WHAT DOES THE TENANT LIABILITY POLICY COVER?

This policy offers protection from accidental or negligent damage associated with the perils of fire, smoke, explosion, backup or overflow of sewer, drain or sump, & water damage of up to \$100,000 per occurrence with no aggregate limits. Tenant's benefit from this by having some protection in the event they cause damage to the landlords' assets.

### ARE WE REQUIRED TO OBTAIN THIS INSURANCE?

Yes. The Landlord requires coverage of \$100,000 of liability coverage per the lease agreement. This requirement can be fulfilled by either a Renters Insurance policy or a Tenant Liability policy. Tenants may opt out of this coverage by obtaining a similar policy from their own insurance company of choice.

### IS MY PROPERTY MANAGER AN INSURANCE SALESPERSON?

NO. Your property manager is not a licensed insurance salesperson. Contact Beecher Carlson at (404) 460-1425 should you have questions about your insurance options.

### WHO IS BACKING THIS INSURANCE?

The Tenant Liability Insurance is underwritten by Brit Global Specialty USA.

# WARNING!

There are many online scammers trying to steal money from renters like you. **DO NOT** send money or anything of value to anyone you have not met! **IT IS A SCAM AND YOU WILL LOSE YOUR MONEY!**

We care about you and our community, and we want to protect you from those seeking to lie to you and steal your money. Please be aware that there are many online scams regarding rental properties. Criminals will pressure you to wire money or send money by Western Union, Money Gram, Bitcoin, PayPal, or Venmo. Don't do it.

**This property is offered for lease only by**

**SUCCESS REALTY**

**DO NOT deal with anyone regarding this property other than us and Tenant Turner, our online scheduling software. DO NOT take the word of someone who claims to have recently terminated our services.**

If you feel that you are not dealing directly with us or a member of our staff, please call us immediately at **915-594-3339** and we will be happy to assist you with renting this property or to verify you are dealing with the correct company that represents this property.

## **What should I watch out for?**

- Emails or texts from someone who does not live in your local area or claims to be out of town for some time
- Inability or refusal to meet face-to-face to complete the transaction
- Rent prices that are too good to be true
- Minimal or no approval process
- Poor grammar and spelling
- Requests to send money by wire transfer, Western Union, Money Gram, bitcoin, gift cards, PayPal, shipping, escrow service, or a "guarantee". We will not ask you to wire money, and if we accept money orders and certified funds we will only do so in person at our office.

