

## RENTAL APPLICATION GUIDELINES

- **UPDATED 5/13/2021** – In an effort to help you understand how we will evaluate your rental application; we have made a few updates to this application package. Please review everything carefully, before submitting your application.
- **FAIR HOUSING** – Brick & Mortar Properties (B & M) strictly abides by the Federal Fair Housing Act, Nevada Fair Housing Law and principles of equal opportunity. We open our doors to all, regardless of race, color, religion, national origin, ancestry, sex, marital status, source of income, physical or mental disability, familial status, sexual orientation, or gender identity/expression.
- **PET POLICY** – B & M is a “pet friendly” property management company. We welcome pets, on approval, on a case-by-case basis depending on the property. Whether you have a pet, a disability-related assistance animal, or no animals at all, please acknowledge our pet policies BEFORE submitting your application. The link to register your pets and/or acknowledge our policies is: [brickandmortar.petscreening.com](http://brickandmortar.petscreening.com)
- **AGENCY DISCLOSURE** - You acknowledge you have received the attached “Duties Owed by a Nevada Real Estate Licensee” form, and you further acknowledge your understanding that B & M represents the owner/s of the rental property.
- **APPLICANTS** - Each proposed occupant 18 years of age or older must complete a rental application. For your identity protection, we require ALL applications and supporting documents to be submitted electronically. Our application processing fee is \$45 per application, and must be paid before we will begin review of your application. Fee is paid directly to the online credit/background screening program. Please do not provide Brick & Mortar with payment. This fee is non-refundable. Once you’ve submitted a COMPLETE application package, and have registered and acknowledged our pet policy at [brickandmortar.petscreening.com](http://brickandmortar.petscreening.com) B & M will process your application. If there is more than one applicant (CO-TENANTS), your application scores will be blended to arrive at a decision (see attached). All blanks must be filled in. If something doesn’t apply to you, please enter “N/A” in the space provided.
- **FIRST COME, FIRST SERVED** - We process rental applications on a first-come, first-served basis. In other words, if we accept your application/s for processing, that means it will either be approved or declined. Your application/s either meet/s our qualifying criteria, or not. And, our qualifying criteria is attached, so you’ll know exactly how we will evaluate your application/s.
- **YOUR APPLICATION WILL NOT BE ACCEPTED FOR PROCESSING, UNLESS ALL REQUIRED INFORMATION IS PROVIDED, INCLUDING** applications from all co-tenants. the additional documents required (photo id, proof of income, and registration at [brickandmortar.petscreening.com](http://brickandmortar.petscreening.com)
- **CREDIT CRITERIA** – B & M will attempt to obtain a consumer credit report for each applicant. This report must be generated by B & M, and not the applicant. In addition to a credit report, we may also run a fraud search, eviction search, bad check search, national criminal database scan, and driver’s license verification. We also may contact current and previous landlords, employers, and/or references provided by you. If you currently owe for unpaid utilities, or owe money to a former landlord, or have been evicted from a rental, your application will be denied.
- **INCOME VERIFICATION** - Upload to the credit screening program the proof of income. Last 2 paycheck stubs or a letter on company letterhead from your employer to verify. If you are self-employed, please upload a copy of last year’s income tax return and your last 3 months bank statements. Other income such as retirement, SIIS, child support, etc. must have reliable documentation if you wish us to consider it. If your combined income (for all applicants) is less than three (3) times the monthly rent, you will be required to pay a minimum of 2x the advertised security deposit on the property.
- **IDENTIFICATION** - Photo identification is required. Please upload image of a driver’s license, or government-issued photo ID to the credit screening program.

- **SMOKING POLICY** - All of our rental properties are non-smoking properties. No smoking of tobacco, herbal, or other products is permitted inside any of our rental homes or garages.
- **PETS** - Some of our properties will consider pets, on approval by owner, on a case-by-case basis. The final decision as to whether to approve your pet(s) is always the property owner's. Your security deposit will be increased by \$300 (refundable) for each approved pet. **We require all prospective renters (even if you don't have pets) to register and acknowledge our pet policies at [brickandmortar.petscreening.com](http://brickandmortar.petscreening.com).**

No Aquariums larger than 10 Gallons allowed.

No ferrets, reptiles or rodents of any kind are permitted.

Monthly: \$30.00/ Animal per month

- **RENT PRORATION** - All rents are prorated to become due on the first (1st) day of each month. Leases that commence after the 15th day of the month will require the full payment of both the first month's rent and the pro-rated second month's rent at the time of move-in, in addition to the security deposit.
- **CRIMINAL HISTORY** –If you have been convicted of a felony involving drug manufacture or sales, or a violent crime (such as murder, rape, arson), your application to rent will be denied. We do not rent to any person required to register as a sex offender. 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. An exception may be made for type and or age of offense, please provide details to the Property Manager.
- **FALSE INFORMATION** - If any information provided on your application proves to be false or misleading, your application will be denied. If you have already entered into a rental agreement on the property when we discover that you've provided false information, you will be subject to immediate eviction from the premises.
- **SCHOOL BOUNDARIES** - School Enrollment concerns should be investigated prior to submitting your application. Applicants must verify their own school information with the school district. 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. **IT IS THE DUTY OF THE APPLICANT TO VERIFY SCHOOL BOUNDARIES**
- **Brick & Mortar is a ZERO TOLERANCE company** in regards to rent collection. Rent is due the 1st of each month, late the 2nd of each month. If rent has not been paid by that point, late fees will be applied with no exceptions. We encourage all tenants to pay via our online system for the most secure and traceable method of payment. Rent can be set up with an ACH payment through the online tenant portal. No mailed in payments or cash accepted.
- **HOW AND WHEN DO WE DECIDE?** - We process rental applications on a first-come, first-served basis. (IMPORTANT: Until we have complete applications for all proposed residents aged 18 or older, plus all required back-up documents (ID, proof of income, registration and acknowledgement of our pet policies at [brickandmortar.petscreening.com](http://brickandmortar.petscreening.com) , plus the completion of the credit/background screening), your application/s will not be considered first in line for processing.) It usually takes no more than a day or two to process rental applications, once we have all required documents. Please see the attached for a copy of the rating system we use to score your application. Your application/s will be approved or denied, and we will notify you of the outcome.
- **ONCE YOUR APPLICATION IS APPROVED** - In order to secure your position as the approved tenant for the home, you must sign a lease agreement and pay the security deposit within two (2) days of the day we notify you that your application/s has/have been approved. If the home is vacant at the time you apply to rent, you will be required to take possession of the property within fourteen (14) days of lease signing. Should you fail to comply with these deadlines, the property will be offered to other qualified applicants.
- Thank you for considering renting a home from B & M.

Name of Applicant:				
RATING CATEGORY				
Length in Field of Employment	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	0-6 mos.	6-24 mos.	24-36 mos.	36+ mos.
Rent to Income Ratio (income for all tenants)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	40% or more	39-33%	28-32%	27%
Credit (F.I.C.O) Score	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	≤600	600-649	650-699	750+
Debt to Income Ratio (new rent plus loan, credit card, other payments - combined for all tenants)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	≥56%	55%	50%	45%
Payment History	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	2+ late or \$ owing to LL or Utils.	2 late in last 24 months	1 late in last 24 months	No Late or \$ owing to LL or Utils.
NSF Checks	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	1+ NSF	1 NSF	No history	None
Length of Residency (Average last 5 yrs.)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	12 mos. or less	12-18 mos.	18-24 mos.	24+
Late Rent or Mortgage (last 12 months)	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
	3	2	1	0
Felony (Drugs, Violent Crime)	Yes/No	Application denied		
Income less than 3X rent?	Yes/No	2 x security deposit, if otherwise approved		
Eviction or \$ owing for utilities or to landlord?	Yes/No	Application denied		
16+, no pets	Approved w/minimum security deposit, equal to one month's rent.			
16+, with pet	Conditional approval, subject to approval of pet. (Security deposit increases by \$300 with each approved pet)			
13-15	Approved w/ double security deposit or qualified co-signer. (If there are also pets, subject to approval with additional increase of \$500 deposit per pet.)			
Less than 13	Application denied. (No co-signers or increased deposit will be considered.)			

Notified Applicant: