

C&B Realty
8323 Culebra Road, Ste. # 103
San Antonio, TX 78251
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www.cbrealty.org

Application Process & Screening Criteria

C&B Realty is committed to Equal Housing Opportunity and we fully comply with the Federal Fair Housing Act. We do not discriminate against any person 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.** All of our applications are processed through a professional screening company.

Please review this document and if you feel that you qualify, please apply. **If you have any questions, please ask.**

1. **Completed applications are reviewed in the order in which they are received. We only process one application at a time.**
2. **All persons 18 years or older must submit a separate application. Married applicants may combine information the same application form.**
3. **A non-refundable application fee of \$75.00 per applicant 18 years or older is due at the time the application is submitted.**
4. **Once the application is received you will receive a link to pay the application fees. No cash or personal checks accepted.**
5. **An application deposit, in the amount of \$50.00 less than the rent rate is required at within 24 hours of approval notification.**
6. **Any additional fees required by an applicant's landlord or employer to release or verify information must be paid by applicant in advance in order to complete application processing.**
7. **Applicants must submit a valid current government issued photo identification, proof/verification of income, picture of any animal to be on property, separate certified funds, and completed C&B Realty application forms when applying for a rental property.**

APPLICATIONS ARE PROCESSED IN THE ORDER THEY ARE RECEIVED AND WILL NOT BE PROCESSED WITHOUT ALL NECESSARY PAPERWORK, FUNDS AND/OR DOCUMENTATION. PLEASE CONTACT OUR OFFICE TO DISCUSS THE DOCUMENTATION YOU WILL NEED TO PROVIDE WHEN SUBMITTING YOUR APPLICATION.

I/We have read and understand the information contained on this page.

All applicants 18 years and older initial and submit this page with the application: ___/___/___/___/___/___/___/___

Application Approval Requirements for Leaseholders

IDENTIFICATION:

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

INCOME VERIFICATION:

Must provide verification of gross monthly income equal to a minimum of three (3) times the rent

1. Married couples or immediate family may combine incomes.
Roommates may not combine income and must qualify individually.
2. Income must be verifiable through pay stubs, signed employment letter, tax records, social security/disability award letters or retirement verification letters.
3. Self-employed income must be verifiable through a CPA prepared financial statement or official IRS tax return transcript for the past 2 years.
4. Employment history should reflect at least six months with your current employer in the San Antonio area or transfer verification from the same employer and at least 12 months with a previous employer.

RENTAL HISTORY:

You are responsible for providing us with information, including name, address and telephone numbers of Landlords with the dates of tenancy for the previous 2-5 years.

HOME OWNERSHIP:

Mortgage payment history will be considered. If you owned rather than rented your residence during the previous 2-5 years, you will need to furnish Mortgage Company references and/or proof of ownership or sale.

Rental history must be verified from unbiased sources. If your only rental history is from a biased source (family or friend) you application may not be approved. **We accept Base Housing as rental history.**

CREDIT REQUIREMENTS:

1. To determine satisfactory credit worthiness we will obtain a report from a credit-reporting agency.
2. Credit card records showing occasional late payments of no more than 30 to 59 days may be acceptable, provided you can justify the circumstances a separate written explanation should accompany application.
3. If you have credit problems, your application may possibly be approved with a stipulation of an additional or elevated deposit.
4. Payments past due 60 days or more in the last 24 months may be cause for refusal of application.
5. We may deny approval if you have filed bankruptcy within the past 24 months.
6. Any bankruptcy must have been discharged at least one year previous to the date of your application.
7. Unpaid collections within the last two (2) years may result in denial of your application.
8. Outstanding debt to property management or a landlord may result in denial of your application.
9. We may deny approval if your credit score is below 575

CRIMINAL BACKGROUND CHECK:

A criminal background and OFAC check will be conducted on each applicant. The inability to obtain a complete criminal background check, any felony or serious misdemeanor charge(s) and/or conviction(s) is grounds for denial of an application. We do not rent to **CONVICTED SEX OFFENDERS OR ANYONE REQUIRED TO REGISTER AS A SEX OFFENDER.** Criminal backgrounds involving violent crimes, prostitution, and domestic violence and/or involving the possession of weapons or illegal substances are grounds for denial of an application. An exception may be made for type and/or age of offence. Please provide details to Property Manager.

I/We have read and understand the information contained on this page.

All applicants 18 years and older initial and submit this page with the application: _____

Rental Criteria for Pets

Policies on pets may vary from home to home. Certain owners do not permit any pets while others permit dogs only with additional restrictions to size and weight limits, breed restrictions and whether they will allow indoor or outdoor only pets. Please call the office to determine the pet policy for the home for which you are applying.

Usually a total of two pets per household are permitted. Birds, fish tanks over 25 gal., reptiles, etc., are not included as pets.

1. No Cats are accepted on any of our properties.
2. No aggressive or mixed aggressive breed dogs. Dogs will be rejected if they are full or mix of the following breeds, or appear to be of the following breeds:
Pit Bull, Staffordshire Terriers, Doberman Pincher, Rottweiler, Akita, Chow-Chow, Tosa Inu, Presa Canario, Dogo Argentino, Ban Dog, Husky-Alaskan Malamute, any of the Russian Shepherds, Kerry Blue Terriers, Cane Corso, Mastiffs, any of the Bull Terriers
3. **Current picture of the pet must be provided at the time the application is submitted and will be kept on file.** Tenants will be evicted for misrepresenting the breed of their dog or the possession of poisonous, dangerous, or illegal pets, or endangered species.
4. A signed Pet Agreement and additional deposit/fee of \$350 per pet is required at the time of move in. \$50 of each deposit/fee is a one time, non-refundable fee -\$300 of each deposit/fee is refundable and become part of the total unit deposit and are subject to final move out deductions as stated in the Lease / Pet Agreement.
5. **Pet sitting/Guest with pets are not allowed.** Unauthorized pets on the premises will be subject to fines and may be grounds for termination of your lease agreement.
6. Pet policies are strictly enforced, and any breach will be grounds for termination of your lease agreement.

Service and Emotional Support animals, with proper documentation, are exempt from pet policies and certain requirements. Picture and Animal declaration must be made at the time application is submitted.

Can We Hold a Property for You?

We can hold a property for a maximum of 15 days from date of application or when the property becomes vacant, whichever is later. Rent will be charged beginning the 16th day.

Disabled Accessibility

If you have disabled accessibility concerns, please submit them in writing to the Property Manager. We must get the Owner's approval to allow the existing premises to be modified. All modifications are at the expense of the disabled person. The disabled person agrees 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:

1. Written proposals detailing the extent of the work to be done.
2. Written assurances that the work is to be performed in a professional manner by a licensed/bonded contractor.
3. Written approval from the landlord before modifications are made.
4. Appropriate building permits and required licenses made available for the landlord's inspection.
5. A restoration deposit may be required per Fair Housing guidelines.

I/We have read and understand the information contained on this page.

All applicants 18 years and older initial and submit this page with the application: _____

REASONS FOR DENIALS

1. If we can not reach the owner of record or Property Management Company to verify rental history
2. If you failed to give proper notice when vacating property.
3. If previous landlord(s) would be unwilling to rent to you again for reasons pertaining to the behavior of Yourself, occupants, your pets, guest or others allowed on the property during tenancy.
4. If you have had three or more late payments of rent within a 12 month period.
5. If you have an unpaid collection filed against you by a Property Management Company or Landlord.
6. If you have received a current notice to vacate, are in the eviction process, or received and unlawful detainer action or eviction has occurred within the past five (5) years.
7. If you have had two (2) or more NSF checks within the last 12 month period.
8. If you have allowed person(s) not on the lease to reside on the premises.
9. If you have allowed unauthorized pets on the property.
10. If you used the home to run an unauthorized home based business. Please discuss this with the Property Manager prior to submitting your application for processing.
11. Foreclosures or bankruptcies in the last 5 years.
12. If we are unable to verify your information, we must deny the application.

If misrepresentations or omissions are found after the lease agreement is signed, the lease agreement may be terminated and/or subject to eviction.

ERRORS & OMISSIONS

While we make every effort to describe our rental properties accurately, changes can and do take place. Therefore, our descriptions are subject to errors and omissions. Tenants should verify schools, pets, features, etc. Listings do not constitute a guarantee of the facts stated. You should personally inspect the property before signing the lease agreement.

DISCLOSURE OF AGENCY

C&B Realty agents are acting as agents for the landlord and do not represent prospective tenants. Although C&B Realty agents show "for lease" properties to prospective tenants, they are not acting as tenant representatives and are working as agents of the landlord.

Residential qualifying criteria are subject to change at the Owner's discretion and without notice.

Our goal is to provide our owners the best possible tenants for their properties.

Occupancy will be based on overall condition of credit, employment, residential and criminal history. We reserve the right to refuse to rent to anyone that we feel does not meet our qualifications.

We **do not** accept co-signers.

A C&B Realty representative will contact you concerning the final status of your application once all information is received from the screening company. A declination letter will be provided for any applicant that does not meet our rental criteria. *All documents required and provided for verification of application process will become the property of C&B Realty.*

Approved applicants you will be notified by phone to schedule an appointment to sign the lease agreement. All leaseholders must be present at the scheduled lease signing. Lease must be signed prior to move in.

I/We have read and understand the information contained on this page.

All applicants 18 years and older initial and submit this page with the application: ____/____/____/____/____/____/____/____

Privacy Policy

What is personal information?

Personal information is:

- ⇒ information in a consumer report
- ⇒ an individual's first name or initial and last name in combination with any of the following: birth date, social security number or other government issued identification number, mother's maiden name, unique biometric data (fingerprint, etc.), unique electronic identification number or routing code, telecommunication access devices including debit or credit card information or financial institution account or information.

A consumer report is a report related to a person's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living prepared by or obtained from an agency that collects such information such as a credit reporting agency.

How is personal information collected?

This company obtains personal information in the following ways:

- ⇒ consumer reports from reporting agencies to which this company subscribes in connection with lease applications, loan applications, or for other reasons that the consumer may authorize this company to obtain
- ⇒ lease applications a prospective tenant completes
- ⇒ loan applications a borrower or buyer completes
- ⇒ other real estate related forms the customer or client completes in or related to a transaction
- ⇒ tax reporting forms that the customer or client is required to complete and which are given to this company.

When completing the forms required above, the customer or client may send the information to this company by mail, fax, personal delivery, or by email. Customers or clients may occasionally provide personal information to this company or its agents by other means such as telephone calls, fax messages, or email messages in order to expedite a transaction in which the customer or client is involved.

How and when is the personal information used?

The personal information that prospective tenants provide this company is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. The information in the consumer reports may be discussed with landlords for whom this company manages property. This company also reports information to credit reporting agencies and uses personal information to complete those reports.

When this company acts as a property manager for a property owner, the company uses the property owner's personal information only: to deliver the required management services; to file any required reports with governmental agencies (IRS, etc.); or for other purposes the property owner may authorize.

When this company represents a person (buyer, seller, landlord or tenant) in a transaction the agent servicing the client may, on the client's behalf and at the client's instruction, convey personal information he or she provides to the agent to service providers (mortgage lenders, title companies, etc.) as those service providers may require for the products or services the client needs or requests. If this company represents a prospective tenant in a lease transaction, the personal information may, on the tenant's behalf and with the tenant's knowledge, be discussed with and provided to landlords or their agents. This company and its agents exercise reasonable discretion when discussing any personal information with others.

How is the personal information protected?

- ⇒ Written files in this company are protected under lock and key. Offices containing files with personal information are also under lock and key.
- ⇒ Electronic records are protected under an access name and password assigned to persons in this company.
- ⇒ This company and its agents exercise reasonable discretion when discussing any personal information with others and releases personal information to others only as described by this policy.
- ⇒ This company does not permit its employees or agents to make copies of consumer reports or records of insurance claims. The consumer reports retained in the company's files are not to be accessed in the future as a convenience to customers or clients.
- ⇒ The individual agents that work with this company are independent contractors and the agent with whom a customer or client works with may maintain a separate transaction file. The company instructs its agents to not permit other persons to access the personal information in files the agents maintain. The company instructs its agents to protect the personal information in the agents' files in the same manner as described in the policy.

Who has access to the personal information?

The following persons have access to personal information in this company's files: the agent or broker, who is servicing or coordinating the transaction, the office manager to whom the agent reports, and the owner of the company.

Property owners for whom the company manages properties do not have access to personal information in the company's files. However, the company and its agents may discuss the information in a tenant's consumer report or lease application with a property owner. Copies of such information are provided to the landlord only:

- ⇒ with the tenant's consent
- ⇒ if the company ceases to be the property manager and the landlord requests that the files are sent to the landlord, the landlord's attorney or the new property manager.

Personal information from a buyer, seller, landlord, or tenant may be discussed with others (mortgage lenders, prospective landlords, etc.) only as is reasonably necessary to negotiate, or close the transaction or to provide the services the customer or client seeks from this company.

This company may, at the customer's or client's request, provide personal information to service providers in a transaction such as Title Company or Mortgage Company if it is necessary to expedite or complete a transaction.

If the company is required by law to allow others to access the personal information in the company's files, the company will comply with the law (i.e. compliance with court orders, subpoenas, or governmental investigations). The company will also allow law enforcement agencies access to personal information in order to cooperate with such investigations.

This company does not share information with other vendors without the consent of the customer or client.

How is the personal information disposed?

This company uses reasonable measures to dispose of personal information. Personal information is usually disposed of by shredding or burning documents, erasing electronic files by means that make the files unreadable or undecipherable, or by eradicating personal information from documents or electronic files in ways that make the personal information unreadable. This company may employ the services of a licensed and bonded document destruction company.

Erroneous Records

If this company erroneously reports information to a consumer reporting agency, the company will act to correct the information in the company's records and request the reporting agency to correct the information in its records promptly after the company has learned and determined that the report was in error.

Notice: C&B Realty asks any person who provides personal information to this company or one of its agents to identify the information at that time as "personal information".

C&B Realty * 8323 Culebra Rd., # 103, San Antonio, TX 78251
210-647-0008 office * 210-647-4988 fax * cbrealty@sbcglobal.net

FAX:

To: _____
Date: _____

Attn: _____
Total # of pages: _____

RE: _____



C & B Realty Application Process & Screening Criteria, Privacy Policy and Application for Rental

Signing this acknowledgement indicates that you have had to opportunity to read and review the landlord's tenant selection criteria. The tenant selections criteria may include factors such as 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.

I/ We acknowledge receipt of the C & B Realty Application Process & Screening Criteria, Privacy Policy and Application for Rental. **I / We understand inquires may be made into my credit, previous and current rental history, income verification and criminal history. A full disclosure of pertinent information may be made to C&B Realty or it's assigned. I / We authorize C&B Realty and/or our assigned screening agents to investigate all information provided by me in regards to a rental application.**

****Only 1 completed signature page needed per household for all applicants 18 years or older ****

| | | |
|------------|-----------|-------|
| _____ | _____ | _____ |
| Print Name | Signature | Date |
| _____ | _____ | _____ |
| Print Name | Signature | Date |
| _____ | _____ | _____ |
| Print Name | Signature | Date |
| _____ | _____ | _____ |
| Print Name | Signature | Date |
| _____ | _____ | _____ |
| Print Name | Signature | Date |

C&B Realty does not accept or process incomplete applications. Completed applications for all required household applicants, separate certified funds for application fees and application deposit are due at the time the application is submitted.

C&B Realty will process completed applications on a first come first serve basis. Back up applications may be accepted but are not subject to any type of processing until initial application processing has been completed.

C&B REALTY APPLICATION FOR OCCUPANCY

Property Address: _____ Rent: _____ M/I Date: _____

Applicant's Last Name: _____ First Name: _____ MI _____
Driver's License #/State: _____ DOB: _____ Social Security Number: _____
Cell # _____ Email: _____

If email is provided, I agree that emails will be used as an additional form of communications.

Spouse:
Last Name: _____ First Name: _____ MI _____ Maiden Name: _____
Driver's License #/State: _____ DOB: _____ Social Security Number: _____
Cell # _____ Email: _____

If email is provided, I agree that emails will be used as an additional form of communications.

Check One / How Long: Married: ___/___ Divorced: ___/___ Separated: ___/___ Single: ___/___

RESIDENCE HISTORY

Current Address/City/Zip: _____
Current Landlord /Address/City/Zip: _____
_____ Living /Renting from a friend or relative? _____ Landlord Ph #: _____
How Long: _____ Current Rent Amount: _____ Why are you moving: _____

Previous Address/City/Zip: _____ How Long: _____
Previous Landlord/Address/City/Zip: _____
_____ Living /Renting from a friend or relative? _____ Landlord Phone # _____

Please answer Yes or No to all questions; If yes, explain as requested below. Please attach additional pages as needed.
Have you or your spouse ever been evicted? _____ broken a lease? _____ declared bankruptcy? _____ been convicted of a felony? _____ received adjudication for a felony? _____ please explain any "yes" answers and include year, location filed and type of each felony: _____

EMPLOYMENT REFERENCE

Employed by: _____ Phone: _____ How Long: _____
Gross Monthly Income: _____ WorkAddress/City/Zip: _____
Position: _____ Date of employment: _____ If less than 6 mo., list previous employers name, address
City/Zip and phone number: _____

Spouse employed by: _____ Phone: _____ How Long: _____
Gross Monthly Income: _____ Work Address/City Zip: _____
Position: _____ Date of employment: _____ If less than 6 mo., list previous employers name, address
City/Zip and phone number: _____

**** Other Source of Income and amount:** _____
Total # of occupants: _____ ***Name and ages of all persons who will live in this home:*** _____

& Description of all Pets/Service Animal/Emotional Support Animal _____

Total # of Vehicles: _____ Year: _____ Make: _____ Model: _____ Plate # _____
Year: _____ Make: _____ Model: _____ Plate #: _____

Name, address, home and work phone numbers and relationship of someone 18 years or older, not living in same residence who we may contact in case of emergency: _____

Referred By: Showing Agent: _____ Yard Sign: _____ Phone Book: _____ Website: _____

Each applicant, 18 years of age or older, who will occupy the dwelling must submit a completed an application. A non-refundable processing fee of **\$75.00** per applicant will be retained by the Landlord. Acceptance of this application, and any monies received herewith, is not binding upon Landlord until approved by Landlord in writing. **Upon applicant's notification of approval and acceptance of terms and conditions, Applicants Reservation Deposit will be credited toward any deposit which may be required of applicant at the time a rental agreement is to be executed.** All monies will become non-refundable should Applicants cancel for any reason after Applicant's acceptance of terms and conditions.

I/WE HEREBY AUTHORIZED C&B REALTY AND/OR THEIR SCREENING AGENTS TO INVESTIGATE AND CONDUCT INQUIRES CONCERNING MY INCOME, FAMILY COMPOSITION, MODE OF LIVING, CREDIT AND CRIMINAL RECORD FOR THE PURPOSE OF VERIFYING AND QUALIFYING MY APPLICATION FOR RENTAL. A FULL DISCLOSURE OF PERTINENT FACTS MUST BE MADE TO THE LANDLORD. FALSIFYING INFORMATION ON THIS APPLICATION IS GROUNDS FOR DISQUALIFICATION/DENIAL.

Processing Fee (NON-REFUNDABLE) \$ _____ Reservation Deposit with Application \$ _____
Reservation Pet Deposit with Application \$ _____ Total fee and deposits paid \$ _____

SIGNATURE _____ DATE _____ SIGNATURE _____ DATE _____

Date application received in office: _____ / Received By: _____