



SCREENING CRITERIA AND DISCLOSURE

All applicants will be charged a **\$75.00** application fee per adult (18 or older)

THE APPLICATION FEE OF \$75.00 PER ADULT IS NON-REFUNDABLE

Each applicant age 18 or older must submit a separate application. We encourage all applicants to review our resident selection criteria before applying. Factors such as income, credit history, rental history, occupancy standards, and pet policies may affect eligibility. Please contact our office with any questions before submitting your application.

****Offering less than the advertised rental rate may affect the competitiveness of your application and could result in delays or non-selection.****

We do not pre-screen or pre-approve applications. All applicants are encouraged to review the criteria below before applying. To be considered, applicants must satisfy our rental application requirements, which include:

- 1. Verification of government-issued identification**
- 2. Review of credit history**
- 3. Review of rental history**
- 4. Verification of income for each applicant**
- 5. Verification of employment history**
- 6. Criminal background screening and compliance screening as permitted by applicable law**
- 7. Review of pet or animal applications, if applicable**

Once the online application is submitted, it will be processed and the \$75 application fee will be charged.

Application materials, including background information, credit information, rental history, criminal history, and employment verification, will be reviewed only by authorized HALO Realty personnel and any third-party screening providers involved in processing the application.

****We may review multiple applications for the same property before making a final selection.****

Lease Application Information: Before applying for a home, please review the information below regarding our application and screening process. If you have any questions, please contact our office during normal business hours, Monday through Friday, 9:00 AM to 4:00 PM Central Time.

Application Process & Screening Criteria

HALO Realty is committed to equal housing opportunity and complies with the federal Fair Housing Act and applicable state and local fair housing laws. Under the federal Fair Housing Act, housing discrimination is prohibited based on race, color, national origin, religion, sex, familial status, and

disability. HUD also states that sex includes sexual orientation and gender identity. “Age” is not a protected class under the federal Fair Housing Act, though it may be protected under other laws depending on the jurisdiction.

We make application forms available to all prospective applicants. Each person age 18 or older who will occupy the property must complete a separate application and pay the \$75 application fee. Applications are evaluated using the criteria below.

Identification: Each applicant must provide a legible copy of a valid government-issued photo identification card. A copy of the identification must be uploaded with the online application. *Applications missing required identification documents may be considered incomplete and may not be processed until all required information is received.*

Income Verification: Combined household income should generally be at least three times the monthly rent, unless otherwise stated in writing for a specific property. Income must be verifiable through reliable documentation, which may include pay stubs, tax returns, bank statements, or other supporting records.

Self-employed applicants may provide tax returns or a CPA-prepared financial statement. Applicants who have recently changed jobs, transferred, or relocated may provide an offer letter or other documentation confirming employment. Any third-party fees required to complete employment or income verification are the responsibility of the applicant. *Applications missing required income documentation may be considered incomplete and may not be processed until all required information is received.*

Employment: Applicants must provide verifiable employment history, typically covering at least the past three years, or alternative documentation sufficient to demonstrate the ability to meet lease obligations. Applicants who are self-employed, retired, not currently employed, or receive non-wage income may provide supporting documentation such as tax returns, benefit statements, bank records, or other proof of income.

Military applicants may provide current LES or other appropriate military income documentation. Active-duty military applicants should also confirm that, to the best of their knowledge, they will be able to fulfill the initial lease term, subject to any legal rights available under applicable law. *Applications missing required employment or supporting income documentation may be considered incomplete and may not be processed until all required information is received.*

Residence History: Applicants must provide verifiable residence history for the past three years, whether renting or owning. Applicants are responsible for providing accurate prior housing information, including addresses, dates of residency, and landlord or housing provider contact information, where applicable.

Rental history should be verifiable through reliable sources. Homeownership may be verified through credit reporting or other available records. Prior lease violations, unpaid housing-related balances, evictions, or other adverse rental history may affect eligibility, subject to applicable law. Broken leases may be evaluated based on the surrounding circumstances. *Applications missing required residence history information may be considered incomplete and may not be processed until all required information is received.*

Credit History: HALO Realty or its screening provider will obtain a consumer or tenant screening report, which may include credit-related information. Applicants do not need to provide their own credit report unless specifically requested.

Credit history may be considered as part of the application review, including payment history, collection accounts, outstanding housing-related debt, and other relevant credit factors permitted by law. Unpaid balances owed to a prior landlord or utility provider may affect eligibility.

Property Information Disclaimer: We make every effort to provide accurate information about each property; however, information may change without notice. Applicants are encouraged to independently verify school information, pet restrictions, property features, utility information, and any homeowners' association requirements before signing a lease.

Information included in advertising, marketing materials, or MLS listings is provided for general informational purposes and does not create a binding representation unless specifically included in a fully executed written lease agreement.

Criminal, Sex Offense, and Terrorist Database Check: For applicants age 18 or older, HALO Realty may conduct criminal background screening and other lawful screening measures as permitted by applicable law. Screening results will be evaluated in accordance with governing law and company policy.

We do not accept applicants who are subject to a legally disqualifying sex offender registration status where permitted by law. Criminal history may be considered only to the extent allowed by applicable federal, state, and local law, and any individualized review process should be applied consistently. Requests for additional information regarding criminal history review may be directed to the Property Manager.

Six (6) Month Lease Agreement Option

A six-month initial lease term may be available at a monthly rental rate equal to the advertised rent plus 20%.

Example: Advertised monthly rent of \$1,500 + 20% (\$300) = \$1,800 total monthly rent.

End of Lease Agreement and Resident Move Out:

After HALO Realty completes the final move-out inspection, the resident will receive an itemized statement for any damage beyond normal wear and tear, as permitted by the lease agreement and applicable law. Any amounts due will be payable upon receipt or as otherwise stated in the final notice.

If authorized by the lease agreement and applicable law, HALO Realty may charge the resident's payment method or bank account for approved move-out charges, up to a maximum amount equal to one month's rent.

Unpaid balances that remain outstanding may be referred to a third-party collection agency, subject to applicable law and any required notice.

INFORMATION ON PETS & ASSISTANCE ANIMALS

Animal policies vary by property and owner. Some properties do not allow pets, while others may limit the number, type, size, or breed of pets permitted. Unless otherwise approved in writing, no more than two pets are allowed per household.

All applicants must complete a profile through HALO Realty’s pet screening service using one of the following options:

OPTION ONE: Applicants who do not have animals or pets must complete a no-pet profile. There is no charge for this process. Please complete this at <https://RowCal.PetScreening.com/>

OPTION TWO: Applicants with animals or pets must complete a pet profile and provide the required information for each animal or pet. Please complete this at <https://RowCal.PetScreening.com/>

As part of the screening process, applicants may be asked to provide:

1. A description of each pet, including species, breed, age, weight, color, and sex.
2. Current veterinarian contact information.
3. Vaccination records, if applicable.
4. Recent photos of each pet.

Once all information is received and verified, your animal (pet) will be assigned a paw score from 1 to 5 Paws.

1 Paw = \$100	2 Paw = \$85	3 Paw = \$70	4 Paw = \$55	5 Paw = \$40
				

The monthly Pet Fee is determined by PetScreening.com ranging from \$40 per month to \$100 per month

Restricted breeds: Any approved restricted breed requires a separate Dog Liability Insurance Policy naming HALO Realty as "Additionally Insured". This must be presented prior to move in.

Animal (pet) Processing Fee: A \$175.00 fee will be charged at lease signing per animal (pet) allowed on the lease.

Assistance Animals: Applicants requesting a reasonable accommodation for a service animal or support animal must complete the assistance animal profile at www.RowCal.PetScreening.com.

NOTICE TO ALL APPLICANTS: NO SMOKING is permitted inside the home or garage.

Disability-Related Modifications and Accessibility Requests

Residents or applicants requesting a disability-related accommodation or modification should submit the request in writing to the Property Manager.

HALO Realty will review requests in accordance with the Fair Housing Act and other applicable laws. Reasonable modifications to the interior of the premises may be permitted with prior written approval, and, in many cases, may be made at the resident's expense, as permitted by law. In some circumstances, restoration of interior modifications at move-out may be required if the modification interferes with the next resident's use of the premises. Under HUD guidance, restoration generally applies only to interior modifications, not exterior or common-area modifications.

To evaluate a request, HALO Realty may require a written description of the proposed work and may require that the work be performed in a safe and professional manner, in compliance with applicable building codes and permitting requirements. Any required permits and contractor information must be provided upon request.

Where permitted by law, HALO Realty may require a reasonable restoration escrow for certain approved interior modifications, consistent with fair housing requirements. HUD guidance states that a housing provider may not charge an increased security deposit because of a disability-related modification request.

School Boundary Information

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.

*****IT IS THE DUTY OF THE APPLICANT TO VERIFY SCHOOL BOUNDARIES*****

Sex Offenders

Applicants are encouraged to independently review any information that is important to their housing decision, including publicly available crime data and sex offender registry information, before submitting an application.

Sex offender registry information for Tennessee is available through the Tennessee Bureau of Investigation. The TBI also states that registry information is provided by the registering agency and is not guaranteed by TBI.

Applications may be subject to criminal background screening and sex offender registry review, as permitted by applicable law and HALO Realty's written screening criteria.

Registry resource: Tennessee Bureau of Investigation Sex Offender Registry

Application Denial Criteria

An applicant may be denied, subject to applicable law and HALO Realty's written screening criteria, for reasons that may include the following:

- Failure to provide proper notice when vacating a prior residence, where required under the lease
- Negative rental history indicating that a prior landlord would not re-rent based on documented lease violations, property damage, unauthorized occupants, unauthorized animals, or other material lease noncompliance
- Three or more late rent payments within the previous 12 months
- An unpaid housing-related collection account or outstanding balance owed to a property management company or landlord
- An eviction filing, unlawful detainer action, or court-ordered possession judgment within the previous five years, to the extent permitted by law
- A recent notice to vacate or lease violation notice that reflects material noncompliance, where legally relevant and verifiable
- Failure to meet the minimum credit standards for the property, including refusal to accept any approved conditional terms or additional risk mitigation requirements, if offered
- Two or more non-sufficient funds or returned payments within the previous 12 months
- A history of unauthorized occupants residing in the home
- Inability to verify identity, income, rental history, employment, or other material application information
- Intent to operate a business from the property, unless expressly approved in writing and permitted by the lease, zoning, HOA rules, and applicable law
- Material misrepresentation, omission, fraud, or abusive or disruptive conduct during the application process
- Requests to modify HALO Realty's standard lease terms, where the requested changes are not approved by the owner or management

Application Approval: All approved applicants will receive further instructions via email.

Standard Lease with Security Deposit: If the application is approved under the standard security deposit option, the required security deposit must be paid within **48 hours** of approval in certified funds.

RESIDENT BENEFITS PACKAGE: \$49.00 Per Month

All lease agreements with HALO Realty include a **Resident Benefit Package** for \$49.00 per month. This package includes the services and benefits listed below.

1. **Build Your Credit Score:** The Landlord will report the Tenant's positive payment history to credit bureaus through a third-party service. The Landlord is not responsible for any errors, omissions, or misreporting by the third-party service. The Tenant understands that any disputes regarding credit reporting must be addressed directly with the third-party service provider.
2. **Tenant Liability and Content Benefit (\$18 Value):** Includes: See Explanation of Benefits (a) **\$20,000** Renter Content Coverage (\$250 deductible) under the property management company master policy. Replacement cost. (b) **\$100,000** Tenant Liability coverage.
3. **Free Rental Payment Options:** Landlord covers all fees related to In-Person, ACH, or eCheck payments.
4. **Utility Concierge Service:** The Landlord will provide a concierge service to assist the Tenant with utility, cable, internet, and other service activations. The Tenant retains the right to arrange these services independently if preferred. The tenant agrees to abide by all HOA/Association rules and regulations and other lease restrictions and guidelines applicable to utilities.
5. **\$1 Million ID Protection:** By executing this agreement, you agree to CLC ID Protects Terms of Service and Privacy Policy regarding the identity theft protection service provided as part of your tenant's kit.
6. **Resident Portal:** The Landlord agrees to provide the tenant online portal access to review pertinent documents, rent, and other fee(s) payments and report maintenance concerns. The Landlord reserves the right to restrict payment access to the Tenant at the Landlord's sole discretion should a pattern of delinquency arise or persist.
7. **24/7 Emergency Maintenance Services:** The Landlord shall allow access to the Tenant to report maintenance concerns outside of regular business hours via the online Tenant portal or other such means made available by the Landlord.
8. **One-Time Returned Payment Fee Forgiveness (\$30 Value):** The tenant will receive a one-time waiver of a returned ACH or Check Payment Fee.
9. **One-Time Late Fee Forgiveness:** The tenant will receive a one-time waiver of a late fee if rent is paid in full no later than the 8th of the month.

Frequently Asked Questions:

Can I opt out of this Resident Benefits Package? Yes – But only the Insurance Portion. HALO Realty is providing the Resident Benefits Package to all Residents. The included insurance coverage is under HALO Realty as a Master Policy and applied to each home under management. Residents receive the benefits of the coverage without applications, credit checks, or billing arrangements.

What if I have my own Renters Insurance coverage? The **Resident Benefits Package** will apply to all homes and Residents under the HALO Realty Master Policy. **Residents may opt-out of the insurance portion of this program by showing proof of Renter's Insurance with coverage of at least \$20,000, and naming HALO Realty as ADDITIONALLY INSURED for a cost difference savings of \$18 per month.**

In the event of a claim: Residents may visit www.YRIG.com to complete a claim request.

START OF LEASE

Vacant Homes

For vacant homes, the lease start date must be no later than 14 days after application approval. HALO Realty will not hold a vacant property off the market beyond that time without an executed lease agreement and required move-in funds.

Occupied Homes

For occupied homes, HALO Realty generally advertises the first expected available date. Those dates are estimates and may change due to circumstances outside our control, including move-out delays, cleaning, repairs, or other turnover-related issues. Approved applicants should be prepared for reasonable scheduling changes. HALO Realty will make reasonable efforts to provide accurate availability dates so incoming residents can plan accordingly.

Move-In Inspection:

The move-in inspection will be completed before the resident takes possession of the home. We will document the condition of the property with photos and provide the report to the resident for review. Residents are responsible for promptly noting any additional concerns in accordance with the move-in inspection process. The completed move-in inspection report, together with any timely resident comments or additions, will be used as the baseline reference when assessing the property condition at move-out.

What Our Residents Should Know:

1. HALO Realty conducts routine quarterly inspections during the lease term to help maintain the home, replace HVAC filters, inspect major systems, and identify maintenance concerns early. During these inspections, we may take interior and exterior photos and share the inspection results with the property owner as part of our normal management services. In addition, we perform an annual life-safety inspection, which may include checking windows, door locks, smoke detector batteries, and thermostat batteries, where applicable. If resident-caused damage or lease violations are identified, corrective action may be required and unresolved issues may affect lease renewal eligibility, subject to the lease terms and applicable law. **Routine property inspections are a standard part of our management process. If this requirement does not work for your household, please do not proceed with the application.**
2. During the final 30 days of the lease term, HALO Realty may market the home for re-rental, including placing a sign on the property, using a lockbox, and scheduling showings for prospective residents, subject to the lease agreement and applicable notice requirements. If a resident requests an alternative showing arrangement, it must be approved in writing by HALO Realty and may result in additional charges only if authorized by the lease agreement and applicable law.
3. HALO Realty maintains a strict rent collection policy. Rent is due on the 1st day of each month and is considered late after the 5th day of the month. Late fees will be charged in accordance with the lease agreement and applicable law.

4. Applicants may apply for, be approved for, and sign a lease without viewing the property in person. In those circumstances, the approved applicant will be required to sign a Sight-Unseen Addendum before lease execution. The addendum may require the applicant to identify a trusted third party, not affiliated with HALO Realty, who has assisted the applicant in evaluating the property.
5. A lease preparation fee of \$195.00 will be charged for each lease agreement. This fee covers preparation of the lease documents, electronic delivery and signature processing, electronic payment setup, and coordination of move-in access.
6. **Resident Benefits Package: \$49 Per Month – See the Paragraphs Above.**
7. **Animal (pet) Processing Fee: \$175 Per Animal (pet)**

Upon completion of your Application, you will be notified in writing of your Approval / Denial / or Offer of Other Terms within 3 to 4 Business Days.