

# **Privacy Policy**

You have chosen to do business with PMI United and we are obligated to honor the relationship with great care, beginning with the confidential information that may come into our possession during the course of your transaction with us. We believe that your privacy should not be compromised and are committed to maintaining the confidentiality of that information.

You can be assured that we are respecting your privacy and safeguarding your "nonpublic personal information". Nonpublic personal information (NPI) is information about you that we collect in connection with providing a financial product or serve to you. NPI does not include information that is available from public sources such as telephone directories or governmental records.

We collect personal information about you from the following sources:

- Information we receive from you on application or other forms
- Information about your transactions with us
- Information about your transaction with nonaffiliated third parties
- Information we receive from a consumer reporting agency

We respect the privacy of our customers, and we will not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need that information to provide products to you.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We will not disclose nonpublic personal information about customers or former customers to nonaffiliated third parties, except permitted by law.

PMI United recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. Customers who have any questions about the Private Policy or have any questions about the privacy of their customers information should call PMI United.



## **Rental Application Process and Procedures**

Thank you for applying with PMI United for your housing needs. In order to best serve you, we feel it is imperative that you are made aware of, and fully understand our application policies and procedures.

Please read this document carefully before signing. It is the policy of this management company that applications must be complete and all fees paid prior to submission for consideration. All completed applications are processed on a daily basis (Mon-Fri, excluding Holidays). All approved applications for the same property may be submitted for final decision.

#### A complete application will contain:

- 1. Signed PMI United Rental Application Policy and Procedure Form
- 2. Signed PMI United General Rental Criteria
- 3. Signed PMI United Privacy Notice
- 4. Completed PMI United Residential Lease Application; (One for each individuals 18 years and older)
- 5. \$35.00 Application fee for each PMI United Residential Lease Agreement Application Submitted
- 6. Valid Driver's License or other Legal Photo ID for each Residential Lease Agreement Application Submitted
- 7. Verifiable Proof of Income (Minimum of 2 months of paystubs, 2 year of tax returns if self-employed/1099
- 8. Completed Pet Policy Acknowledgement (Pet profile for each pet if pets are being considered); <u>Click here to</u> <u>acknowledge pet policy and/or to create pet profilce(s)</u>

### Upon Approval:

The applicant will be notified by phone, email or both

- 1. Once the applicant has been approved, they will have 24 hours to submit the security deposit to secure the property (Cashiers check payable to PMI United).
- 2. Once the security deposit has been submitted, applicant will have 24 hours to sign lease once it has been sent to take the property off the market.

If the lease is not signed within the allotted time PMI United will withdraw approval and will process the next application received or considered other applicants. Each occupant and co-applicant 18 years or older must submit a sperate application. Once the application has been processed, the total \$35.00 application fee will not be refundable. If the application has not been processed, the \$35.00 application, but the \$5.00 online payment processing fee will not be refundable.

Property Condition: Applicant is strongly encouraged to view he Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter int a lease, Applicant can request repairs or treatments.

PMI United is an Equal Opportunity Housing Company and a member of the National Association of Residential Property Management (NARPM). Our staff members as here to strict code of ethics, and to the Fair Housing Laws.



## **General Rental Criteria**

#### **Two Years of Good Rental History:**

No Forcible Entry & Detainer (Evictions) unless you have verifiable documentation of landlord irresponsibility. However, an FE&D due to property damage by the resident will not be accepted under any circumstances. No history of any damage to the residence, or an outstanding balance due to a previous landlord. If you have no prior rental history then you must have a qualified cosigner - the cosigner must be a resident of Texas, have a good credit history and be willing to sign the lease. We can accept base housing as rental history.

#### Verifiable Gross Income:

Minimum of three times the rent charged on the residence. Section 8 vouchers and certificates may be accepted. The resident must meet the same criteria as those seeking non-subsidized housing.

#### **Criminal Background Check:**

Residency may be denied due to criminal history (see Criminal Background Criteria)

#### **Credit History:**

Credit history must show that the resident has paid bills on time and does not have a history of debt write-offs or accounts that have gone into collection. Residency may be denied due to poor credit history.

#### Maximum Occupancy:

Please note that these are the maximum number of occupants who may occupy homes with the number of bedrooms noted:

Efficiency - 2 Occupants	1 Bedroom - 3 Occupants	2 Bedrooms - 5 Occupants
3 Bedrooms - 7 Occupants	4 Bedrooms - 9 Occupants	5 Bedrooms - 11 Occupants

Roommates: 3 or more adults, non-related persons will be considered roommates. There will be a specific Rhino Policy required for roommates.

3 Bedrooms - 3 Roommates = PMI Birdy 3 bedroom roommate Rhino Policy will be required 4 Bedrooms - 4 Roommates = PMI Birdy 4 bedroom roommate Rhino Policy will be required 5 Bedrooms - 5 Roommates = PMI Birdy 5 bedroom roommate Rhino Policy will be required



## **Criminal Background Criteria**

**Disqualification From Residency For Life** 

(Convictions ONLY)

- First or Second Degree Murder
- First Through Third Degree Assault
- Kidnapping
- First Through Fourth Degree Criminal Sexual Conduct
- Arson
- Harassment and Stalking
- An Attempt to Commit one of the above crimes
- A conviction in another jurisdiction that would be a violation of the above crimes

#### Disgualification From Residency For 10 Years After the Completion of Their Sentence

(Convictions ONLY)

- Third Degree Murder
- Second Degree Manslaughter
- Criminal Vehicular Homicide or Injury
- Simple or Aggravated Robbery
- Any Felony Drug or Narcotics Convictions
- False Imprisonment
- Carrying a weapon without a permit or any other weapons charge
- Felony Theft
- Felony Forgery
- Felony Burglary
- Terrorist Threats
- Felony Controlled Substance
- An Attempt to commit one of the above crimes
- A Conviction in another jurisdiction that would be a violation of the above crimes

#### Disqualification From Residency For 5 Years After the Completion of Their Sentence

#### (Convictions ONLY)

- Non-Felony Violation of Harassment and/or Stalking
- Fourth Degree Assault
- Any Misdemeanor Drug or Narcotics Conviction
- An Attempt to commit one of the above crimes
- A Conviction in another jurisdiction that would be a violation of the above crimes



PMI UNITED

# **Pet Policy**

PMI United has a very basic pet policy. Most of our properties allow almost any pet you could imagine! We have had Labs and Chihuahuas, cats and mice (not together of course), snakes, ferrets, birds and rabbits. We understand that a pet plays a significant part in many people's lives, so we strive to allow most animals in most of our rental properties. Please make sure to ask if the property that has caught your eye accepts pets. Pet Screening Profiles are required for all animals looking to be accepted in one of our properties. Pet Screenings can be completed by going to: <u>petscreening.com/referral/wbXzX30WBYjB</u>

The only general restriction we have is that your animal must be one year of age or older. We are willing to work with some puppies and kittens, depending on age and training and the general application information of their owners; however, this is handled on a case by case basis (pet rent will be charged according to the anticipated full-grown weight of your animal). If you have several pets, please call to make sure that we have a property suitable for a large number of animals. Regardless of prior consent, Birdy Properties reserves the right to have any pet removed from the property if it is determined that the pet poses a threat to the safety or condition of the property or any people in the property or the community.

PMI United charges pet rent each month for each of your animals. The term "pet rent" is simply rent you will pay for the allowance of your pet to occupy the rental unit with you. Pet rent is charged on a monthly basis and is paid with your rent. The charges breakdown as follows for different types and sizes of animals:

### Refundable Pet Deposit & Processing Fee for Non-Caged Animals

rocessing Fee (non-refundable)	\$50 (one time flat fee)

### Pet Rent (Paid Monthly with Property Rent)

Domestic Dogs (per dog)	(1 lb - 39 lbs) <b>\$10</b> / (40 lbs - 99 lbs) <b>\$20</b> (100 lbs - 150 lbs) <b>\$30</b> / (151 lbs +) <b>\$40</b>
Domestic Cats (per cat)	\$10
Birds (per cage) Small Breeds (ie. Budgies & Finches) - Large Breeds (ie. Parrots & Cockatoos)	Small Breed - <b>\$5 /</b> Large Breed - <b>\$10</b>
Caged Animals (per cage) (Hamsters, Gerbils, Guinea Pigs, etc)	\$5
Water Filled Tanks "Fish Tanks" (per tank)	(10 - 24 gals.) <b>\$10 /</b> (25 gals. +) <b>\$15</b>
Farm/Exotic Animals	Case By Case Basis

#### Breeds that are NOT accepted for Landlord Insurance Issues are as followed:

Pit Bull Terriers, Staffordshire Terriers, Rottweilers, German Shepherds, Presa Canarios, Chows Chows, Doberman Pinschers, Akitas, Wolf-hybrids, Mastiffs, Cane Corsos, Great Danes, Alaskan Malamutes, Siberian Huskies, and any mix with these breeds.