



Privacy Notice

You have chosen to do business with PMI Metroplex 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”. Non public personal information (NPI) is information about you that we collect in connection with providing a financial product or service 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 applications 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 our customers or former customers to nonaffiliated third parties, except permitted by law.

PMI Metroplex 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 Privacy Policy or have any questions about the privacy of their customer information should call PMI Metroplex.



Rental Application Policy and Procedures

Thank you for applying with PMI Metroplex 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). All approved applications for the same property are submitted for final decision.

A complete application will contain:

1. Signed PMI Metroplex Rental Application Policy and Procedures Form
2. Signed PMI Metroplex General Rental Criteria
3. Signed PMI Metroplex Privacy Notice
4. Completed PMI Metroplex Residential Lease Application; (One for each individual 18 years and older)
5. \$50 Application fee for each PMI Metroplex Residential Lease Application submitted
6. Valid Driver's License or other Photo ID for each Residential Lease Application submitted
7. Verifiable Proof of Income (Minimum of 2 months of paystubs, 2 years of tax returns if self-employed/1099)
8. Completed Pet Screening Profile (Applicable if pets are being considered); [Pet Screening Profile](#)

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.
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 Metroplex will withdraw approval and will process the next application received or consider other applications. Each occupant and co-applicant 18 years or older must submit a separate application. Once the application has been processed the total \$50 application fee will not be refundable. If the application has not been processed, the \$45 application fee may be refundable, but the \$5 online payment processing fee will not be refundable.

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

Sight Unseen Addendum: If any lease holders have not physically seen the property prior to a lease being signed, a "Sight Unseen Addendum" will be required to be signed by all lease holders.

PMI Metroplex is an Equal Opportunity Housing Company and a member of the National Association of Residential Property Managers (NARPM®). Our staff members adhere to a strict Code of Ethics, and to the Federal Fair Housing Laws.



General Rental Criteria

Two Years of Good Rental History

No Forcible Entry & Detainers (Evictions) unless you have a verifiable documentation of landlord irresponsibility. However, FE&D due to property damage by the resident will not be accepted under any circumstance. 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 co-signer - the cosigner must be a resident of Texas, have a good credit history and be willing to sign the lease (and pay the non-refundable \$50 application fee).

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 not 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 people 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

Resident Liability Insurance: PMI Metroplex requires you to have Resident Liability Insurance. (Addendum Attached)

Credit Reporting Program: PMI Metroplex offers an excellent program to build your credit by doing something that you already do, paying your rent on time. (Addendum Attached)

Non-Disparagement Clause: You will be required to sign a Mutual Non-Disparagement Clause with your lease. This Clause protects yourself and PMI Metroplex from disparaging comments, verbally or in writing that could be injurious to business, reputation, property or disparaging comments which are false. (Addendum Attached)



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

Disqualification 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



Pet Policy

PMI Metroplex 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: [Click here to go to Pet Screening](#)

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, PMI Metroplex 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 Metroplex 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 break down as follows for different types and sizes of animals:

Refundable Pet Deposit & Processing Fee for Non-Caged Animals

Processing Fee (non-refundable)	\$200 (one time flat fee)
Pet Deposit (refundable)	\$100 per animal (one time fee)

Pet Rent (Paid Monthly with Property Rent)

Domestic Dogs (per dog)	(1 lb - 39 lbs) \$30 / (40 lbs - 99 lbs) \$40 (100 lbs - 150 lbs) \$50 / (151 lbs +) \$60
Domestic Cats (per cat)	\$30
Birds (per cage) <i>Small Breeds (ie. Budgies & Finches) - Large Breeds (ie. Parrots & Cockatoo)</i>	<i>Small Breed - \$10 / Large Breed - \$20</i>
Caged Animals (per cage) (Hamsters, Gerbils, Guinea Pigs, etc...)	\$10
Water Filled Tanks "Fish Tanks" (per tank)	(10 - 24 gals.) \$10 / (25 gals. +) \$15
Farm/Exotic Animals	<i>Case By Case Basis</i>

Breeds that are 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.



Resident Liability Insurance: What You Need To Know

As a condition of our lease, we require all residents to carry liability insurance (\$100,000) for damage to the landlord's property during the term of their lease.

To satisfy this lease requirement you have two options:

Option 1: Sign up for Renter's Insurance and provide proof of coverage

Having renter's insurance not only meets your lease requirement it will also protect your personal belongings from theft or damage.

Cost: Depends on your provider

Option 2: Do nothing – you will be automatically enrolled in our Resident Liability Insurance Program

This is an easy and low-cost way to meet your lease requirement. You pay the monthly premium together with rent. This option does not include renter's insurance coverage to protect personal belongings. (See complete details below).

Cost: \$12.95 per month

Resident Liability Insurance Program Details

Policy Coverage: \$100,000 Legal Liability for damage to Landlord's property.

The coverage provided by our resident liability insurance program meets the minimum requirements of the lease. The policy covers your legal liability for damage to the landlord's property (covered losses include fire, smoke, explosion, water discharge or sewer backup) up to \$100,000.

If the property damage from fire, smoke, explosion, water discharge or sewer backup result from the negligent acts or omissions of a participating resident are under \$100,000, landlord may make a claim up to \$5,000 to replace tangible personal property as determined by the property owner and subject to the terms of any applicable owner insurance policy; provided that in no event shall the sum of the property owner's covered damages and all amounts paid exceed \$100,000. Coverage also includes damage to windows and doors regardless of the cause of loss.

The policy does not cover your personal belongings for all causes of loss, nor does it cover additional living expenses, or liability arising out of bodily injury or property damage to any third party. If you require any of these coverages, you should contact an insurance agent or insurance company of your choice and sign up for a Renter's Insurance (HO-4) Policy.

Monthly Cost: \$12.95 / Per Month

Policy Details: All Claims should be reported to your Property Manager.

Questions Regarding Insurance Requirements to Maintain Lease Compliance: Contact Kim LeMere, Stern Risk Partners - 720.667.9918 or klemere@sternrisk.com.

For Additional Contents Coverage: Please visit <https://www.worthavegroup.com/portal/stern>

Please Note: *You are under no obligation to participate in our resident liability insurance program. You may satisfy the lease requirement by obtaining a personal renter's insurance or liability insurance policy from an insurance agent or insurance company of your choice and providing proof of coverage (a copy of the declarations page) for the duration of your lease.*

Resident Liability Insurance Policy is provided by Great American E&S Insurance Company



Build Your Credit History with PMI Metroplex

It's Simple yet **POWERFUL.**

You probably already know that credit history has a big impact on how we live our lives. It determines what credit access you qualify for and what interest rate you pay for: credit cards, mortgage loans, car payments, etc. We understand the importance of building credit history and believe that renters should be able to build their credit by making on-time payments just as homeowners do by paying their mortgage.

HOW IT WORKS:

Renters Sign Up: Your account is automatically set up as soon as you join the PMI Credit Reporting Program.

Rent Verification: As a PMI Metroplex Tenant, our system automatically verifies your rental payment information so it can be included in your credit report.

Rental History to Credit Bureau: Every month we provide your rental payment history to at least one national credit bureau.

Credit Score Impact: Once you start the program, your credit history and credit score will be updated in as little as 10 days. Including rental payment history allows you to establish and build credit history.

Increase your credit score, **Change Your Life!**

We believe that changing your credit score is not merely about changing a number. It is about creating access to financial possibilities so you can live the life you've always wanted.

☐ **YES;** I would like to be enrolled in the PMI Credit Reporting Program. (\$25/Month)

☐ **NO;** I do not want to take advantage of this great opportunity to add my rental history to my credit report.

*Credit Reporting Program Disclaimer: Enrollment in the Credit Reporting Program does not guarantee a tenant's credit score will improve.



MUTUAL NON DISPARAGEMENT CLAUSE

The parties to this agreement mutually agree and covenant not to disparage one-another by publishing to any third-party, verbally or in writing, derogatory statements, “reviews,” comments or remarks that are, or could reasonably be construed as being, injurious to the other’s business, reputation or property and/or which are false, or would tend to cast a false or negative light on the other, including without limitation, statements of opinion, comparison or evaluation.

The categories of statements expressly prohibited by this agreement shall include, but are not limited to statements, including written, photographic or video-based reviews, testimonials or evaluations, published on any internet website, crowd-sourced review publication or database (including but not limited to Yelp, Facebook, Google Maps, Twitter, Angie’s List, Manta, Rip-off Report, Consumer Affairs, Google Reviews) whose subject matter is, whether in whole or in part: (i) the performance or breach by the other party of any of such party’s obligations under any written agreement entered by the parties (whether prior or subsequent to this Agreement), including without limitation any lease or property management agreement; (ii) the performance or breach by the other party of any legal or regulatory duty; (iii) the physical condition of any real property, including without limitation required repairs or maintenance, or requests therefore; and (iv) the payment, refund or accounting for any security deposit.

Anything to the contrary herein notwithstanding, the parties acknowledge and agree that this agreement is intended to constitute a voluntary, mutually agreed and mutually binding waiver and restriction of certain rights of the parties, including the ability to speak publically, but shall not prohibit any party from publishing or making factual and accurate statements about the other party to any of the following:

1. law enforcement agencies;
2. regulatory agencies, including the Texas Real Estate Commission;
3. courts of this state, to the extent that such statements are made in connection with a legal proceeding;
4. an attorney representing the party making the statement(s); and/or
5. any credit bureau or other reporting agency, provided that the statements otherwise comply with applicable laws.

If any dispute arises regarding whether any remark, statement, or publication is disparaging or otherwise violates this agreement, the parties agree that for purposes of this provision, that any remark, statement, or publication shall be irrefutably deemed disparaging if: (1) the other party requests, in writing, that the party publishing the same removes the statement and/or publication; and (2) the statement and/or publication is not removed from publication within 72 hours of said written request.

The parties mutually agree that breach of this agreement shall subject to non-breaching party to damages, the amount of which are difficult to determine. Accordingly, the parties agree that damages for failure to comply with this provision shall be liquidated at \$500.00 per day for each day that a disparaging statement remains in publication following the 72 hour notice and demand period herein specified. The parties further agree that enforcement of this provision is appropriate through injunctive relief, notwithstanding any rights of the parties under the First Amendment to the United States and/or Texas Constitutions or other codified statute, regulation, or code, and that any party who prevails on enforcement of this provision shall be entitled to recover from the non-prevailing party all costs and attorney fees associated with the enforcement hereof. The parties to this agreement agree that this provision shall survive the termination, expiration or cancellation of the lease and this agreement in enforceable at any time should any party publish a disparaging statement in violation hereof.