

Getting Your Tenants Approved on a Navy to Navy Rental

1. Ensure they have reviewed the “Navy to Navy Residential Selection Criteria” which is also listed below.
2. Applications can be found online at www.NavytoNavy.com; Click on Search Homes, Homes for Rent. They will locate the property and click on APPLY NOW.
3. Anyone living in the home, over the age 18 MUST fill out an application.
4. Each application is not complete until all of the following is uploaded:
 - Photo ID
 - Proof of Income- Two Paystubs or A Bank Statement Showing Two Direct Deposits
 - Offer Letter or LES for Military is Satisfactory
5. Applications are processed on a first come, first serve basis. Any applications received on a same calendar will be processed first.
6. Processing time takes 72 Business Hours
7. We do not process applications on the weekend
8. To ensure a quick turnaround, inform your applicants to upload all Necessary Documents (See Step 4) and ensure Proper Notice to Current Landlord has been given. Many landlords will not release tenant information if notice has not been given; therefore, we will not be able to complete a rental verification, which could result in a denial due to lack of information.
9. There is a spot on the application for the Applicant to place your name and company name for the referral fee. One approved, please send your W9 to the listing agent for your referral fee.
- 10.** Lastly, it is important to know. Navy to Navy processes all applications objectively and submits to the designated property owner who has the final say. Navy to Navy does not make the decision for the application.

RESIDENT SELECTION CRITERIA

Before you apply to rent a home, please take the time to review these terms, conditions and screening policy. It is the policy of this company to comply with all applicable fair housing laws including those which prohibit discrimination against any person based on race, sex, religion, color, familial status, national origin, handicap, sexual orientation or gender identity.

The term "applicant(s)" under this policy means the person or persons that will be signing the Lease as "residents"; the term "occupant(s)" in this policy means the person or persons that are authorized occupants under the Lease. Please also note that these are our current rental criteria; nothing contained in these requirements shall constitute a guarantee or representation by us that all residents and occupants currently residing in the home have met these requirements. There may be residents and occupants that have resided in the community prior to these requirements going into effect; additionally, our ability to verify whether these requirements have been met is limited to the information we receive from the various resident credit reporting services used.

1. All persons 18 years of age or older must submit a fully completed, dated and signed residency application and pay application fee. Applicant must provide proof of identity. A non-refundable application fee will be required for all adult applicants. Applicant may be required to be approved by a condo/homeowner's association and may have to pay an additional application fee or an additional security or damage deposit.
2. Applicants must have a combined gross income of at least three times the monthly rent. We reserve the right to require a cosigner. A minimum of two years residential rental history is required. We may deny on the basis of this income requirement even if pre-paid rent is offered by applicant.
3. Credit history and or Civil Court Records must not contain slow pays, judgments, eviction filing, collections, liens or bankruptcy within the past 5 years. Minimum credit score considered is 580.
4. Self-employed applicants may be required to produce upon request 2 years of tax returns or 1099s and non-employed individuals must provide verifiable proof of income.
5. All sources of other income must be verifiable if needed to qualify for a rental unit.
6. Criminal records must contain no convictions for felonies of illegal manufacture or distribution of a controlled substance within the last 7 years, felonies resulting in bodily harm or intentional damage or destruction of property for example, "arson", within the last 7 Years. Criminal records must contain no convictions for sexual offenses ever.
7. Previous rental history reports from landlords must reflect timely payment, sufficient notice of intent to vacate, no complaints regarding noise, disturbances or illegal activities, no unpaid NSF checks, and no damage to unit or failure to leave the property clean and without damage at time of lease termination.
8. No pets (with the exception of medically necessary pets for the benefit of the occupant(s)) of any kind are permitted without specific written permission of landlord in the lease document, an addendum to lease, a non-refundable pet fee acceptable to landlord and/or an additional pet deposit or additional security deposit. Fees and deposits are waived for medically necessary pets, with appropriate documentation from competent professional and a complete pet profile from Petscreening.com. The pet profile online link will be made available to the applicant.
9. A minimum non-refundable property preparation fee may be charged to the Resident(s) at time of leasing the property. It will be used at the end of your lease term to cover any needed

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cleaning, carpet cleaning and rekeying. Other mandatory minimum fees for cleaning, carpet cleaning, rekeying etc. may be charged as per the lease. Resident(s) shall still be liable for amounts for damages, cleaning, re keying etc. that exceed this non-refundable property preparation fee or minimum fees.

10. Applicants will be required to pay a security deposit at the time initial rental documents are executed, within 48hrs of approval. Security Deposits will be a minimum amount equal to one month's rent but may increase up to two times the normal amount, based on the results of the credit report. We reserve the right to require a higher security deposit and or additional prepaid rent.

11. The number of occupants must be in compliance with HUD standards/guidelines for the applied for unit.

The following occupancy standards apply based on 2 persons per bedroom.

One Bedroom	Two Persons
Two Bedroom	Four Persons
Three Bedroom	Six Persons
Four Bedroom	Eight Persons
Five Bedroom	Ten Persons

**Residents who exceed these occupancy standards during the lease term, will be required, upon the end of the current lease term, to either:

- i. Transfer into another available home which has more bedrooms; or
- ii. Move out

**Rent for the new home will be at the rental rate at the time the lease is entered into, for the new home.

12. We may require a holding or good faith deposit to be collected to hold a property off the market. In the event the application is approved and applicant fails to enter into a lease, the applicant shall forfeit this deposit. In the event the application is approved, this deposit shall be applied to the required security deposit.

13. Any exceptions to our company's criteria will need to be submitted in writing to the rental agent for presentation to the landlord for consideration. If approval is then given for such exceptions, additional security, cosigners, and/or additional advance rent payments may be required.

14. Any falsification in Applicant's paperwork will result in the automatic denial of Application. In the event that an Applicant falsifies his/her paperwork, owner has the right to hold all deposits and fees paid to apply towards liquidated damages.

15. Our company policy is to report all non-compliances with terms of your rental agreement or failure to pay rent, or any amounts owed to the credit bureau and/or a collection agency and if the amount is disputed, it shall be reported as disputed in accordance with law.

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