



## **RENTAL APPLICATION POLICY**

**READ ALL OF THE FOLLOWING BEFORE YOU BEGIN YOUR APPLICATION!**

Thank you for considering Golden Pen Property Management! Please read our qualifications and procedures. If you have any questions, please do not hesitate to contact us immediately.

*\*Please note that we select the most qualified application and not the first application. Additionally, your application must be completed in its entirety to be considered.\**

- Everyone 18 years or older **MUST** fill out an application (this includes spouses, parents, grandparents, siblings, adult children 18 or older, etc...), even if they will not be financially responsible.
- A **NON-REFUNDABLE** application fee of **\$75** per adult (anyone 18 years or older) is required at the time of application submission. Regardless of that person's financial contribution to rent.
- All **ACTIVE MILITARY APPLICATION FEE** is **\$50 PER ADULT**

Golden Pen Property Management, LLC fully complies with the Fair Housing Law. We do not discriminate against persons because of race, color, religion, sex, handicap, familial status, national origin or age. We also comply with all state and local fair housing laws. Approval is based on Seven factors:

1. Identification Verification
2. Credit History & Verification
3. Rental History & Verification
4. Income History & Verification
5. Employment History & Verification
6. Criminal Background & Terrorist Database Search (Addendum Attached)
7. Pet Criteria (Addendum Attached) "Petscreening.com Pet, Animal & No-Pet Profile"

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.

### **An application will contain:**

1. Signed Golden Pen Property Management General Rental Criteria, Rental Application Policy and Procedures Form
2. Signed Golden Pen Property Management Privacy Notice (Full Addendum Attached)
3. Golden Pen Property Management Residential Lease Application; (One for each individual 18 years and older)
4. **\$75** Application fee for each Golden Pen Property Management Residential Lease Application submitted

### **Required Supportive Documentation:**

5. Valid Driver's License (front and Back) or other Government Issued Photo ID for each Residential Lease Application submitted
6. Verifiable Proof of Income: (Last 2 months of pay stubs or Last 2 years of tax returns if self-employed/1099)
7. Proof of Funds: (Last 2 Months of Bank Statements)
8. Completed by all Applicants; Pet Screening Profile; Signed Addendum
9. Contact information of previous 3 landlords for rental history verification

**Lease Processing Fee:** There will be a one-time lease processing fee of **\$145** charged and it will need to be paid at the time of your lease signing.

## 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 Florida, 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. The ideal rolling positive balance in your bank accounts is equal to 1 Month of Rent & No recurring history of overdrafts.

### 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. Contingent on your credit, a specific deposit amount will be required. All lease holder's credit scores are averaged. See below.

Credit Score 800-749: 1 month's rent (No additional Risk Mitigation Fee)

Credit Score 650-699: 1 month's rent and **\$10** monthly fee (added to rent for duration of tenancy)

Credit Score 600-649: 1 month's rent and **\$20** monthly fee (added to rent for duration of tenancy)

Credit Score 550-599: 1.5x's month's rent and **\$40** monthly fee (added to rent for duration of tenancy)

Credit Score 500-549: 2x's month's rent and **\$50** monthly fee (added to rent for duration of tenancy)

In those cases, a Full Cash Deposit would be Required.

Co-signers are eligible to help increase your credit score if needed. Qualified co-signer's Credit Score must have a minimum of 700 or higher.

- Additional issues that may increase security deposit: Foreclosure (2x's the monthly rent), Broken Lease or negative rental history with no existing debt (2x's the monthly rent), No rental history or NO credit score (2x's the monthly rent)
- Background check requirements: No felony convictions of illegal manufacture or distribution of a controlled substance within the last 5 years. No felony convictions resulting in bodily harm or intentional damage or destruction of property within the last 7 years. No sexual related offenses for any time period.
- Automatic Decline: Applicants will be automatically declined for the following: -Anyone having been Evicted and/or Owing a debt to a prior Landlord, Dismissed or Petitioned Bankruptcy in the past 5 years, Falsification of application or Invalid Social Security number.
- The Property will be accepted 'AS-IS'
- Reservation Fee due within **48-hours** of application acceptance

Example:

Applicant Credit Score = 550 + Co-signer Credit Score = 700, Average Credit Score = 625

Credit Scores of 599 or below will be charged **\$75** at Approval and a **\$10/Monthly Risk Mitigation Fee**. Risk Mitigation Fee is required and is not removed due to having a co-signer.

**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

Roommates: 3 or more adults, non-related persons will be considered roommates.

- 3 Bedrooms - 3 Roommates = 3x the Monthly Lease Amount Cash Deposit.
- 4 Bedrooms - 4 Roommates = 4x the Monthly Lease Amount Cash Deposit.

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

**Upon Approval:**

Once you have been notified of your approval you will receive an invitation via email to purchase your required Policy & Pay your Lease Preparation Fee. Upon paying the Lease Preparation fee the property will stay on a temporary hold while we write your lease. The lease will be sent out for the agreed upon move in date through Docusign for you to review and sign online. You can come in person to sign the lease if you wish. You will have 24 hours to review and sign the lease once it has been sent to you. After the lease has been signed we will take the property off the market. Once all fees and prorated rents have been paid we will, on the morning of your lease start date, provide you the access code to enter the property for move-in and obtain your keys.

**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 (see question section below).

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

**Golden Pen Property Management, LLC is an Equal Opportunity Housing Company and a member of the National Association of Residential Property Managers (NARPM®) & National Association of REALTORS®. Our staff members adhere to a strict Code of Ethics, and to the Federal Fair Housing Law.**



## PRIVACY NOTICE

You have chosen to do business with Golden Pen Property Management, LLC 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 is information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information 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 non affiliated 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 non affiliated third parties, except permitted by law.

Golden Pen Property Management, LLC 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 Golden Pen Property Management, LLC.



## **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 or 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

Golden Pen Property Management, LLC 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 every applicant applying for one of our properties. Pet Screening provides a risk level assessment for each pet profile which is based on the over risk of the pet. Pet Fees are based upon those Paw Score Risk Levels. Pet Screenings & Policy Affirmations can be completed by going to: [www.goldenpenpm.petscreening.com](http://www.goldenpenpm.petscreening.com)

Regardless of prior consent, Golden Pen Property Management, LLC 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.

Golden Pen Property Management, LLC charges a pet fee each month for each of your pets. The term “pet fee” is simply a fee you will pay for the allowance of your pet to occupy the rental unit with you. Pet fees are charged on a monthly basis and are paid with your property rent. The charges breakdown as follows for each paw score risk level and non traditional pets:

### Pet Processing & Lease Addendum Fee for Pets\*

Pet Processing Fee	\$125 (Per Pet)
<b>Monthly Pet Rent (Per Pet)</b>	
	
	
	
<b>1 Paw - \$50</b> <i>Pet Deposit per Pet: \$1000</i>	<b>2 Paws - \$40</b> <i>Pet Deposit per Pet: \$1000</i>
<b>3 Paws - \$35</b> <i>Pet Deposit per Pet: \$700</i>	<b>4 Paws - \$30</b> <i>Pet Deposit per Pet: \$700</i>
	<b>5 Paws - \$25</b> <i>Pet Deposit per Pet: \$700</i>

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

*Dogs & *Cats	*Based Upon Paw Score
Birds (per cage) <i>Small Breeds (ie. Budgies &amp; Finches) - Large Breeds (ie. Parrots &amp; Cockatoos)</i>	<i>Small Breed - \$10</i> <i>Large Breed - \$25</i>
Caged pets (per pet) <i>(Hamsters, Gerbils, Guinea Pigs, Reptiles, Ferrets, Amphibians etc...)</i>	<b>\$10</b>
Water Filled Tanks “Fish Tanks” <i>(Per Tank Over 10gals) *max of 50 gal</i>	<b>\$10</b> per 10 gallons
*Farm/Exotic Pets & Fish Tanks over 50Gal	<i>Case By Case Basis</i>





## 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 Florida 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 the 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 Florida 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 is enforceable at any time should any party publish a disparaging statement in violation hereof.*

## **RESIDENTS BENEFIT PACKAGE (RBP)**

The Golden Pen Property Management Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature. By applying, Applicant agrees to be enrolled and to pay the applicable cost of \$50.00/month, payable with rent.

Your RBP may include, subject to property mechanicals or other limitations:

- HVAC air filter delivery directly to your door approximately every 60 days
- Liability Insurance that meets all lease requirements from an A-rated carrier
- Move-in concierge service that includes a one call set up your utility services, cable, and internet services
- A resident rewards program that helps you earn rewards for paying your rent on time
- Credit building to help boost your credit score with timely rent payments
- \$1M Identity Protection for all adult leaseholders
- On-Demand Pest Control that includes an innovative pest control service that provides an effective, reactive, and targeted approach to pest control
- 24/7 online maintenance reporting
- Home buying assistance for when the time is right to buy your “forever” home
- Online portal that includes access to your account, documents, communication and payment options
- Vetted vendor network: we find the technicians who are reputable, licensed, and insured

### **Liability Insurance requirements and options:**

The Landlord requires Tenant to obtain liability coverage of at least \$100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Tenant is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

To satisfy the insurance requirement, Tenant may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Benefits Package; or (2) obtain alternative liability coverage from an insurer of Tenant’s choice. The option Tenant chooses will not affect whether Tenant’s lease application is approved or the terms of Tenant’s Lease.

- **Option 1: Master Policy (Automatic Enrollment)** – If the Tenants does not provide evidence of the required insurance coverage by the Lease commencement date, Tenants has elected to be automatically enrolled into an insurance policy as part of the RBP. Coverage will begin on the effective date of Tenants’ lease and continue throughout the term of the Lease. Please refer to the evidence of insurance that is supplied by Golden Pen Property Management, LLC for additional coverage details. The monthly premium for the elected insurance policy is **\$50**.
- **Option 2: Tenants Policy (Policy Verification Required)** - Tenants has elected to find, purchase, and maintain Tenants’ policy that satisfies the Landlord’s coverage requirements. Tenants must provide evidence of the required insurance coverage by the Lease commencement date. The RBP Fee will be adjusted accordingly. Visit <http://insurance.residentforms.com> and follow the instructions listed there to provide evidence of the required insurance coverage to your Landlord.



**Please be sure that your policy meets the following criteria prior to submitting:**

- Policy is purchased from an A-rated carrier
- Policy meets or exceeds the required **\$100,000** in property damage and personal liability
- Golden Pen Property Management, LLC is listed as additional interest
- Golden Pen Property Management, LLC address is listed as: **13475 Atlantic Blvd Unit 8, Ste. M780  
Jacksonville, Florida 32225**

It is Tenants' sole responsibility to timely pay premiums directly to the Tenants' insurance provider to avoid cancellation of coverage. If the policy is cancelled or lapses at any time during the term of the Lease, Tenants shall be subject to a **lease violation fee of \$65 a month** and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

*NOTE: The total monthly cost of the Resident Benefits Package is all-inclusive, and no discounts will be given if any element of the package is unavailable due to a lack of HVAC or another limitation at a specific property. All services are subject to the terms and conditions of the Resident Benefits Package Lease Addendum.*