FLORIDA HOMES REALTY & MORTGAGE RESIDENT SELECTION CRITERIA

1. All Adult applicants 18 or older must submit a fully completed, dated and signed residency application and 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 co signer. A minimum of two years residential rental history is required.

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.

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 within the past 7 years involving the manufacture or distribution of controlled substances. For other felony convictions, we will conduct individualized assessments that take into account mitigating factors, such as facts & circumstances surrounding the criminal conduct, age at time of conduct, evidence of good tenancy before and after conduct, nature & severity of conviction and the amount of time that has passed since the conviction. Criminal history which indicates that an applicant's tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy could result in substantial physical damage to the property of the owner or others may result in rejection of the application.

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.

9. A minimum non-refundable property preparation fee may be charged at 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 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 of lease execution in a minimum amount of one months rent. 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.

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, co signers, and/or additional advance rent payments may be required.

14. 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.