

Qualifications

Please be prepared to pay the application fee as outlined in the property listing. In addition to this rental application, you will also be required to provide a copy of a valid form of identification, proof of income and complete the income verification report. All of this is mandatory to be considered for qualification.

Qualifications as of February 9, 2026

INCOME/EMPLOYMENT:

You must have a verifiable gross income of three times the monthly rent. All income must be verifiable. We accept proof via most current paycheck stub, W-2, government-issued statements (SSI, SSD, etc.), annuity statements and/or tax return.

If you are using Section 8 funds to rent a property, you must obtain a housing voucher that shows your maximum approved rent amount before submitting your application. This letter ensures that the rental unit falls within the payment standards set by the housing authority and helps prevent risk of applying for a unit that exceeds the allowable rent limits set by your housing authority. Without the housing voucher submitted at time of application, your application is not considered complete & will not be processed. Always check with your local housing authority to confirm the required steps and documentation necessary to receive your housing voucher that references your maximum approved rent amount.

CREDIT:

Credit scores, judgments, collections, late payments, and debt to income ratio are all used in determining approval for a property. We are currently using **Transunion, FICO Risk Score Classic 4, which is industry specific.**

For properties renting monthly at \$2,001 & above, a 700+ credit score required. Credit scores of 699-669 may be able to attain Conditional Qualification (often with a cosigner).

For properties renting monthly at \$2,000 or less, a 670+ credit score is required. Credit scores of 669-640 may be able to attain Conditional Qualification (often with a cosigner).

Under a 600 credit score is automatic denial.

Any applicants owing utility companies and past landlords must pay off these balances and provide proof prior to being approved or attaining a Conditional Qualification.

RESIDENT HISTORY:

You must tell us where you have lived for the last **SEVEN CONSECUTIVE YEARS** with no gaps in the date ranges even if you have not rented. Rental history of at least three years must be verifiable from the legal property owner or property management company. Landlord references are very important. The way you paid your rent and took care of the property provides the best indication of how you will deal with future rentals. If we cannot speak with your previous landlords, we may not be able to complete the application. Negative information received from a landlord will result in denial of the application. Renting from friends or family will not be considered. If you do not have the required rental history, but meet our other guidelines, you may be eligible for a Conditional Qualification.

EVICCTIONS:

We normally do not rent to anyone who has been evicted, however we may consider your tenancy if the eviction was over five years ago and was for nonpayment of rent, you currently have sufficient income, you have had perfect rental history since the eviction, you do not owe a landlord money, there has not been more than one eviction, there is no negative information received from the evicting landlord except for nonpayment. In this case, you may be eligible for a Conditional Qualification.

Each resident over the age of 18 must submit a separate rental application. We support Equal Housing Opportunity and encourage users of our site to follow appropriate guidelines to comply with the Federal Housing Act, as well as any applicable state and local regulations. All renters are hereby informed that all property rental offers are available on an equal opportunity basis.

PETSCREENING (REQUIRED PART OF THE APPLICATION FOR ALL APPLICANTS):

A welcoming environment is paramount to all our residents with or without pets as well as animals. To help ensure ALL our residents understand our pet and animal-related policies, we use a third-party screening service and require EVERYONE to complete a profile. This process ensures we have formalized pet and animal-related policy acknowledgments and more accurate records to create greater mutual accountability. If you need accommodation in another way, please contact your housing provider.

Please get started by selecting a profile category on our landing page: <https://pmgmtservices.petscreening.com>

RESIDENT BENEFITS PACKAGE:

The 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 \$39.95/month, payable with rent.

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

- Renters Insurance that meets all lease requirements from an A-rated carrier
- 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
- 24/7 online maintenance reporting
- Online portal: Access to your account, documents, communication, and payment options.
- Vetted vendor network: we find technicians who are reputable, licensed, and insured.

Renters 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: Do nothing. Tenants will be automatically enrolled into an insurance policy as part of the Resident Benefits Package. No further action is required. Coverage will begin on the effective date of Tenant's lease and continue throughout the lease term. Please refer to the evidence of insurance that is supplied by Krystal Properties for additional coverage details. The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.

Option 2: Buy a policy. If the Tenant prefers, the Tenant may find, purchase, and maintain another policy that satisfies the Landlord's requirements. The Resident Benefits Package monthly amount 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. It is Tenant's responsibility to pay premiums directly to your insurance provider. If the policy is terminated or lapses, Tenant will be subject to a lease violation fee of \$25 and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

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 legal liability
- Krystle Properties is listed as additional interest
- Krystle Properties address is listed as: PO Box 660121 Dallas, TX 75266

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.

COSIGNORS & LARGER DEPOSITS:

If any member of your party lacks sufficient rental history, has a credit score below 680 or has been at their job for less than one year you may qualify for a Conditional Qualification. To achieve a Conditional Qualification, our applications manager will work with you in a deeper application review process in an attempt to better understand your qualification level and help you present your case to property owners. A Conditional Qualification is not an approval, and not all property owners will consider an application with a Conditional Qualification.

Terms of a Conditional Qualification could include a larger security deposit and/or a co-signor. A co-signor must have an established credit history with a credit score of not less than 680 and a verifiable monthly income of four times the amount of the rent.

Providing ANY false information shall be grounds for rejection or subsequent termination of tenancy.

Advertised rent is non-negotiable. Offering less than the advertised rent amount will result in application denial.

Harassment of staff, in any form of communication, is strictly prohibited. Threatening or verbally abusing any staff member will result in immediate application denial. This includes excessive calls or emails for application status updates before the communicated timeline has elapsed.

I have read and understand the above qualification standards and understand that application fees are non-refundable.

_____ Applicant	_____ Date	_____ Applicant	_____ Date
_____ Applicant	_____ Date	_____ Applicant	_____ Date