

Norman Investments, LLC PO Box 6, Gum Spring, Virginia 23065
(804) 339-6529 cell

benita@normaninvestments.com www.normaninvestments.com

<https://normaninvestments.petscreening.com/>

Applicant Instructions

Thank you for choosing one of our rentals. We take considerable amount of pleasure in providing quality housing to anyone that meets below qualifications. The management is committed to complying with all applicable laws including all Fair Housing Laws and prohibits discrimination based on race, color, national origin, religion, sex, familiar status, disability, age, sexual orientation, gender identity, or status as a student. Below is a list of minimum requirements and qualification that management utilizes to determine the eligibility of each applicant. The information below is provided to give an understanding of the qualifying procedure. All of the items below are necessary to assure the proper review of the application package. *Warrior Realty of VA LLC is the exclusive agent and Norman Investments, LLC representative of the property owner and does not, in any respect, have any fiduciary or agency responsibilities to the applicant.*

To apply online using a personal commuter visit: www.normaninvestments.com click **HOMES FOR RENT** choose the property click on **RENTAL APPLICATION**.

It is understood that the Premises are to be used as a residential dwelling to be occupied by none other than those persons listed in the application.

To apply on one of our properties you must have visited the property and have the showing agents contact information. This information will be requested during application process.

NOTE: There may be multiple applications registered for the property.

The Non-Refundable application fee is \$40.00 for each applicant over the age of 18 is required payable online at time of application by debit or credit card.

An application is required for each adult over the age of 18 regardless of whether or not they are employed and/or will be responsible for the lease.

1. **Employment History:** Current and/or previous employment for twelve (12) month is required.
2. **Income Requirements:** EACH Applicant(s) must earn two half (2.5) times the amount of the monthly rent must be uploaded into TenantReports.com.
3. **Income Verification:** Applicant(s) must supply management with written verification AND two current paycheck stubs, Bank Statements OR 2 current W-2's must be uploaded into TenantReports.com.
4. **Identification:** A copy of your current valid driver's license or state ID card is required with each applicant must be uploaded into TenantReports.com.
5. **Rental History:** Must have twenty-four (24) months verifiable and positive rental history. **NO eviction or eviction judgments. NO outstanding money owed to a landlord or Property Management company. Delinquent rental payments and/or failure to fulfill terms on prior lease are grounds for denial.**

6. **Credit Report:** a credit report will be obtained for all applicants with a min. 625 credit score. Negative credit information will be reviewed as to the age of the account, account type, and the negative debt (excluding student loans and medical). **Outstanding judgments or liens may not be accepted and if accepted will result in an additional deposit but no more than 2 times the rental amount or possible denial. Any “open” bankruptcy is an automatic denial. Bankruptcy discharges must be a minimum of twenty-four months (2) years.**
7. **Nationwide Criminal Background Check/Sex Offender:** A criminal/sex offender background check will be done on each applicant. Record of any felony, drug related, or violent criminal offenses, unlawful detainers or judgements will be grounds for denial.
8. **Guarantor:** First time renters, student and retired may utilize a guarantor. The guarantor income must be six (6) times their rent/mortgage and the application’s rent amount combined.
9. **Property Hold:** If your application is accepted: **You must sign your lease within 72 HOURS and pay the Security Deposit by Certified Funds** of acceptance of your application. **First month’s rent is at MOVE-IN by Certified Funds or Money Order.** If multiple applicants all applicants must sign the lease and pay the **Security Deposit by Certified Funds for the property to be held until move-in OR;**
10. Failure to sign the lease within 72 hours may result in us immediately moving on to the next application and withdrawing yours. The property will remain listed and will continue to show and be available to the next applicant.
11. **Utilities:** Proof of electric and or water/sewage will be required before move-in.
12. **Occupancy Limit:** The number of occupants per unit is limited to no more than 2 people per bedroom, unless local fire safety codes are more prohibitive.
13. **Renter Insurance: A minimum of \$100,000 property liability insurance is required within 30 days of move-in with Norman Investments, LLC listed as certificate holder.**
14. **Pet Restrictions:** Some of our rentals are pet friendly. Please check with the Property Manager before visiting the property. A \$450.00 Non-refundable pet fee weight limit varies by property. Monthly pet fee Canine \$45.00 and Up and Feline \$15.00-\$25.00 varies by property please confirm. Must sign and agree to our Pet Policy and Pet Agreement we do have Canine restrictions please visit www.normaninvestment.com for list, no exceptions.
15. **Broker Relationship Disclosure:** Please sign where indicated and upload with application failure to include with application will delay processing of your application until received.

PROPERTY MANAGER: BENITA NORMAN IS A LICENSED REALTOR IN
VIRGINIA WITH WARRIOR REALTY OF VIRGINIA, LLC
4795-D Bethlehem Road, Richmond VA 23230
LIC#0225065167 – 56854- WRVA01 v.5.11.18

Resident Benefit Package:

Norman Investments, LLC 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 \$45.00/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 90 days
- Renters Insurance that meets all lease requirements from an A-rated carrier
- Credit building to help boost your credit score with timely rent payments
- 24/7 online maintenance reporting
- Home buying assistance for when the time is right to buy your “forever” home
- Online portal: Access to your account, documents, communication and payment options
- Vetted vendor network: we find the technicians who are reputable, licensed, and insured

Renters Insurance requirements and options:

The Landlord requires Tenant 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 Norman Investments, LLC evidence of the required insurance prior to occupancy,

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 at Carrier's current rate; 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. Tenant 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. **The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.**

Option 2: Buy a policy. If Tenant prefers, Tenant may find, purchase, and maintain another policy that satisfies the Landlord's requirements. Required insurance coverage: **minimum \$100,000 in property damage and legal liability**

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
- Norman Investments, LLC is listed as additional interest and certificate holder
- Norman Investments, LLC Realty address is listed as: PO Box 6 Gum Spring VA 23065

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.

I choose Option 1 _____(initial)_____ I choose Option 2 _____(initial) _____

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.

Adopted August 2021 by Norman Investments, LLC

I acknowledge and understand that should my application be approved, and once my lease is signed, I will be automatically enrolled in the RBP offered by Norman Investments, LLC, at a monthly rate of \$45. This fee is inclusive of the advertised rent rate of the property.

Applicant

Date

Applicant

Date

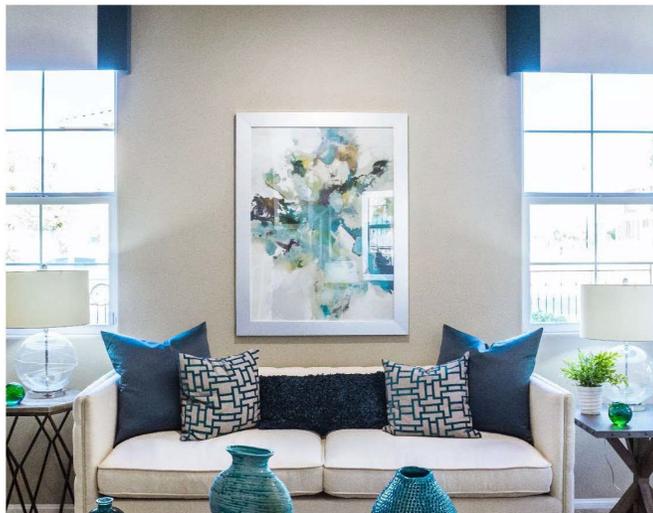
MyAssurantPolicy

Renters Insurance Summary

Coverage Start Date	1st day of Rental
Your Liability	\$100,000
Your Belongings	\$20,000
Replacement Cost	 Included
Water Sewer Backup	Added
Fraud Expense Protection	Added
Deductible	\$500

Residential Benefit Package (RBP)

Benefits so good, you may never want to leave.



We don't just want you to rent from us. We want you to stay with us. At Norman Investments, making you feel at home is everything. We created a benefits package that is sure to make you very happy the entire time you're here.

All of our residents receive the following benefits:



Filter Delivery Service

Changing filters is as easy as

opening the front door. This service helps you save up to \$250/year and reduces the hassles of repairs.

\$45/monthly charge



Gutter Cleaning Service

per trip months of November-February per trip



Annual power washing per trip

24/7 Maintenance Coordination

It always seems like things happen after hours. This makes reporting those pesky maintenance issues easy and fast by online portal by apartments.com

Vetted Vendor Network

We may find the technicians, but you can feel safe knowing they're reputable, licensed, and insured for every job.



Landscaping/Groundskeeping/Gutter cleaning

Landscaping. Resident is is not (check one) responsible for

the upkeep of the yard including street sides and maintenance of the landscaping, including watering, mowing, weeding and clipping, mulching flower beds. Resident shall promptly advise Owner/Agent of any problems with the landscaping, including, but not limited to, dead grass, plants or tree limbs, insect infestations. Resident may not delegate the responsibilities of this paragraph to any person, including a contractor, without owner consent.

Home Buying Assistance

For those who want to move onto homeownership, we'll help you get there.

Online Portal

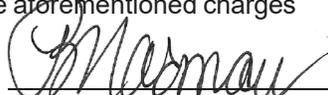
Access your documents and pay rent through our easy to use online portal.

Credit Reporting

You'll love this. Every time you pay your rent on-time, we report it. That can boost your credit score.

By signing below you agree to the aforementioned charges

X _____
Tenant Signature

X  _____
Property Manager Signature

5/16/2023

Broker Relationship Disclosure

Before working with a real estate broker, you should know that the duties of a broker depend on whom the broker represents. If you are a prospective seller or landlord (owner) or a prospective buyer or tenant (buyer), you should know that the broker who lists the property for sale or lease is the owner's agent. A broker who acts as a subagent represents the owner in cooperation with the listing broker. A broker who acts as a buyer's agent represents the buyer. A broker may act as an intermediary between the parties if the parties' consent in writing. A broker can assist you in locating a property, preparing a contract or lease, or obtaining financing without representing you. A broker is obligated by law to treat you honestly.

IF THE BROKER REPRESENTS THE OWNER/LANDLORD: The broker becomes the owner's agent by entering into an agreement with the owner, usually through a written - listing agreement, or by agreeing to act as a subagent by accepting an offer of sub-agency from the listing broker. A subagent may work in a different real estate office. A listing broker or subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first. The buyer should not tell the owner's agent anything the buyer would not want the owner to know because an owner's agent must disclose to the owner any material information known to the agent.

IF THE BROKER REPRESENTS THE BUYER/TENANT: The broker becomes the buyer's agent by entering into an agreement to represent the buyer, usually through a written buyer representation agreement. A buyer's agent can assist the owner but does not represent the owner and must place the interests of the buyer first. The owner should not tell a buyer's agent anything the owner would not want the buyer to know because a buyer's agent must disclose to the buyer any material information known to the agent. If you choose to have a broker represent you, you should enter into a written agreement with the broker that clearly establishes the broker's obligations and your obligations. The agreement should state how and by whom the broker will be paid. You have the right to choose the type of representation, if any, you wish to receive. Your payment of a fee to a broker does not necessarily establish that the broker represents you. If you have any questions regarding the duties and responsibilities of the broker, you should resolve those questions before proceeding.

X

Tenant

X

Tenant

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**CONSENT TO PERFORM CREDIT, BACKGROUND
AND REFERENCE CHECKS**

I, _____ & _____, (rental applicant), authorize and permit NORMAN INVESTMENTS, LLC to perform background checks and obtain information about me from credit reporting sources, current and previous landlords, personal and professional references, employers, banks and law enforcement agencies.

I also authorize and give permission to disclose any information requested about me to the rental owner or management company.

I further authorize and permit the rental owner or management company to obtain updated information annually and on future occasions for rental renewal consideration and for collection purposes should that be deemed necessary, if my application is accepted. If my application is not accepted this form is null & voided.

Rental Applicant (signature) _____

Date _____ Phone _____

Social Security Number _____

Rental Applicant (signature) _____

Date _____ Phone _____

Social Security Number _____



Virginia Statement of Tenant Rights and Responsibilities under the Virginia Residential Landlord and Tenant Act as of July 1, 2025

This is a summary of tenants' rights and responsibilities under the Virginia Residential Landlord and Tenant Act. This summary does not modify your lease or Virginia law. A lease cannot give up a tenants' rights under the law. The information below is not intended as legal advice. All parties to a rental agreement are encouraged to consult the Department of Housing and Community Development's [website](#) for more information related to landlord and tenant resources. Tenants with questions are encouraged to contact their local legal aid program at (866) 534-5243 or valegalaid.org/find-legal-help.

Tenant Rights

Applications:

Tenants may be charged a nonrefundable application fee of no more than \$50 (not including third party costs for a background check) and a refundable application deposit. If the tenant does not rent the unit, the application deposit must be returned, minus any actual costs or damages. ([§55.1-1203](#))

Written lease:

Under the VRLTA, a landlord is required to provide a tenant a written lease. If a landlord fails to do so, the VRLTA still protects a tenant by establishing a statutory lease between landlord and tenant for 12 months not subject to automatic renewal. ([§55.1-1204](#))

Disclosure:

A landlord must reveal certain information to the tenant, including any visible evidence of mold ([§55.1-1215](#)), the name and address of the owner or property manager ([§55.1-1216](#)), notice of sale or foreclosure of the property ([§§55.1-1216, 1237](#)), and on the first page of the lease, a list of all charges including the security deposit, rent, and any additional charges. ([§55.1-1204.1](#))

Security Deposit:

A landlord may require a security deposit of up to two month's rent. Within five days of move in the tenant has a right to object to anything in the move-in report. The tenant also has a right to be present at a move-out inspection, which must be made within 72 hours of delivery of possession. ([§§55.1-1214, 1226](#))

Receipts:

Upon request, a tenant is entitled to a written receipt of rent paid by cash or money order. Upon request, a tenant is entitled to a written statement of all charges and payments over the past 12 months. ([§55.1-1204\(D\), \(J\)](#))

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Payment Methods:

A landlord must accept at least one method of payment that does not include additional collection or processing fees. ([§55.1-1204\(J\)](#))

Privacy:

A landlord may not release information about a tenant without consent, except under certain conditions, which are generally when tenant information is already public. ([§55.1-1209](#))

Fit and Habitable Premises:

A tenant has the right to a fit and habitable rental unit in accordance with the Uniform Statewide Building Code. The landlord must make all repairs needed to keep premises fit and habitable. ([§55.1-1220](#)) To request repairs, the tenant must give the landlord written notice of the need for repairs, and give the landlord a reasonable amount of time to make the repairs. If repairs are not made, a tenant can file a Tenant's Assertion in General District Court. The tenant must but current on rent in order to file a Tenant's Assertion. Courts may require this to be filed no later than five days after rent is due. There is no rent withholding in Virginia except under repair and deduct (below). ([§55.1-1244](#))

Repair and Deduct:

If an issue on the premises affects life, health, safety, or seriously affects habitability, and a landlord has not begun to address it within 14 days after written notice from the tenant, the tenant may contract to have the repair done by a licensed contractor at a cost of not more than \$1,500, or one month's rent, whichever is more. The tenant may deduct the actual cost of the repair from the rent. The tenant must send the landlord an itemized invoice and a receipt for payment to the contractor for the work, along with any payment of remaining rent owed. If a local government or nonprofit does repairs on behalf of the tenant, the tenant is still entitled to reimbursement by the landlord or to make a deduction from the rent. A tenant may not repair at the landlord's expense if the problem was caused by the tenant or their guest, OR if the tenant denied the landlord access to the unit, OR if the landlord already fixed the problem before the tenant hired a contractor. ([§55.1-1244.1](#))

Uninhabitable Dwelling Unit at Move In:

If, at the beginning of the tenancy, there exists a fire hazard or a serious threat to the life, health or safety of the tenant (such as an infestation of rodents or a lack of heat, hot or cold running water, electricity, or adequate sewage disposal facilities), the tenant may terminate the rental agreement and receive a full refund of all deposits and rent paid to the landlord. To terminate the agreement and request a refund, the tenant must provide a written notice of termination no later than seven days after the tenancy started. If, upon receipt of notice, the landlord agrees such hazardous condition exists, the landlord must refund all deposits and rent paid within 15 business days of being notified or of the tenant vacating the unit,

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whichever occurs later. ([§55.1-1234.1](#))

The landlord may, in a written notice provided to the tenant, state that the termination is unjustified and refuse to accept the tenant's termination of the lease. A tenant who has vacated the unit (or never moved in initially) may then challenge the landlord's refusal in court. The prevailing party shall be entitled to recover reasonable attorney fees. ([§55.1-1234.1](#))

Notification of Rent Increase/Nonrenewal:

If a lease contains an option to renew or an automatic renewal provision, a tenant must be notified in writing of a rent increase or nonrenewal at least 60 days before the end of the lease term. This only applies when a landlord owns more than four rental units or more than 10% percent interest in more than four rental units in the Commonwealth. ([§55.1-1204\(K\)](#))

Eviction:

A landlord may not evict a tenant without following the court eviction process. The landlord first sends a written notice and next the landlord files an unlawful detainer lawsuit. The landlord must get a court order of possession, followed by a Writ of Eviction that is served by the Sheriff. ([§§55.1-1245, 1252](#)). A tenant not getting paid due to a federal shutdown of 14 or more days can get an eviction lawsuit for nonpayment of rent postponed for 60 days. ([§44-209](#))

Unlawful Exclusion, Interruption of Essential Services, and Unlivable Premises:

A Landlord may not unlawfully exclude a tenant from the premises, interrupt an essential service, or make the unit unlivable. If this happens, the tenant may sue the landlord in General District Court and get an initial court hearing within five calendar days. At this hearing, a court may order the landlord to give the property back to the tenant, resume the essential service, or fix the conditions that make the unit unlivable. The court may also hold a second hearing within 10 days of the first hearing and may find that the tenant is entitled to actual damages, statutory damages, and reasonable attorney's fees. ([§55.1-1243.1](#)) If a tenant is excluded from the unit because the unit was condemned, the tenant may sue the landlord for actual damages. The landlord must return any prepaid rent, security deposit, and rent paid after the unit was condemned. ([§55.1-1243.2](#))

Domestic Violence— Right to Change Locks:

If a tenant has obtained an order from a court under [§16.1-279.1](#) (for family abuse) or [§20-103](#) (for apprehension of physical harm by a family or household member) that excludes someone else from the premises, the tenant may provide the landlord with a copy of that court order and request that the landlord either install a new lock or other security devices on the exterior doors of the unit or permit the tenant to do so.

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In the event the tenant changes the locks, the tenant shall provide a duplicate copy of all keys and instructions for the operation of all devices to the landlord. The new lock/security device must not cause permanent damage to the dwelling unit, and the tenant shall be responsible for the cost of installing the lock/security device, reasonable costs incurred to remove the device(s), and all damage upon termination of the lease. ([§55.1-1230](#))

Domestic Violence—Right to Terminate the Lease:

A tenant who is a victim of family abuse as defined by [§16.1-228](#), sexual abuse as defined by [§18.2-67.10](#), other criminal sexual assault, stalking in violation of [§18.2-60.3](#), or trafficking in violation of [Article 3 of Chapter 8 of Title 18.2](#) may terminate their lease if:

1. The tenant has obtained a preliminary protective order under [§16.1-253.1](#) (for family abuse), OR an order of protection under [§16.1-279.1](#) (for family abuse), OR a permanent protective order under [§19.2-152.10](#) (general protective order) against the perpetrator, OR the perpetrator has been convicted of any of the above crimes against the tenant, AND
2. The tenant provides the landlord with a written notice of termination that includes copy of the order of protection OR the conviction order, warrant, summons, information, or indictment.

The lease shall be terminated 28 days after the tenant provides the landlord with the written notice. The rent must be paid at the normal time through the effective date of the termination. ([§55.1-1236](#))

Redemption (Pay & Stay):

After an unlawful detainer lawsuit for nonpayment of rent is filed, a tenant has the right to pay to a zero balance on or before the court date and have the lawsuit dismissed. After a court issues a judgment of possession, a tenant has the right to pay to a zero balance up to 48 hours before the Sheriff's eviction and have the eviction cancelled. If the landlord has 5 or more rentals, a tenant may use these rights at any time. If the landlord has 4 or fewer rentals, the landlord may limit the tenant's use of these rights to once during the lease period if the landlord first sends a written notice of this limitation. ([§55.1-1250](#))

Fair Housing:

The tenant may have a right to file a fair housing complaint if the landlord or property manager violates the Virginia Fair Housing Act. ([§36-96.1 et seq](#), [HUD FHEO-2020-1](#))

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Tenant Responsibilities

Rent:

Unless the lease says otherwise, rent is due in equal payments each month on or before the first of each month. ([§55.1-1204](#))

Late Fees:

If rent is not paid on time, the tenant must pay a late fee only if the lease requires one. A late fee can be no more than 10% of the monthly rent or 10% of the unpaid balance owed by the tenant, whichever is less. ([§55.1-1204\(E\)](#))

Insurance:

A tenant may be required to have and pay for renters insurance. A tenant also may be required to have and pay for damage insurance and/or a security deposit, but the total of both the damage insurance premiums and the security deposit may not exceed two months' rent. ([§§55.1-1206, 1208](#))

Access:

A tenant must allow a landlord access to the unit at reasonable times and for practical purposes, such as maintenance, inspection, or to provide services. A tenant must allow access unless the landlords request is unreasonable. Unless impractical due to an emergency, the landlord must give 72-hours' notice of maintenance and must perform the maintenance within 14 days. If the tenant requests maintenance, notice is not required. ([§55.1-1229](#))

Maintain Fit and Habitable Premises:

The tenant must keep the rental unit as clean and safe as conditions allow and in accordance with the Uniform Statewide Building Code. The tenant must promptly notify the landlord of visible mold and use reasonable efforts to prevent moisture and mold. The tenant must promptly notify the landlord of insects or pests and must not be at fault in failing to prevent insects or pests. ([§55.1-1227](#))

Last Updated July 1, 2025

