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### **SAFE TIPS FOR HALLOWEEN**

Without the right precautions, Halloween decorations in your home and yard can pose a risk to your family and to trick-or-treaters who come to your door. Here are some safe yet spooky tips to make Halloween safe!

**Create a well-lit path.** A dark and scary Halloween night can be made less so with proper lighting for costumed visitors. Check the lighting for your front entryway or porch and replace any damaged or nonworking bulbs. If accessible areas such as the front yard and walkway aren't well-lit, add walkway lights or flashlights.

**Remove or highlight potential tripping hazards.** Clear your lawn, steps and porch of any obstacles. Make sure tree roots and other hazards are clearly marked, and secure temporary extension cords. Be sure that the extension cords you use outdoors are rated for outdoor use.

**Avoid open flames.** Jack-o'-lanterns with burning candles require constant supervision and can pose a risk to trailing parts of flammable costumes. Use battery-operated candles or LED lights instead.

**Don't overload extension cords.** If you have a lot of interior decorations that require power, make sure you're not putting too much strain on your extension cords. Check the cord periodically: If any part of the cord, the plug or the socket is hot, discontinue use to prevent overheating.

*Happy Halloween from all of us here at TNT Properties Real Estate! We hope you have fun but most importantly stay safe!*

### *In this issue:*

- Safe yet **SPOOKY** tips for Halloween
- Why Renewing Early is **NOT EVIL**
- **BEWARE** Dirty Air Filters can be dangerous!
- The Roommate from **HELL**
- Why Credit checks **POSSESS** importance to rent.
- **SCARY** Community events
- TNT Property **HAPPENINGS**





### ADVANTAGES OF RENEWING YOUR LEASE EARLY

For renters, there comes a critical time when you must decide whether to stay or go. When it comes to deciding whether you'll be renewing your apartment lease, there are several important factors to consider. Here are just a few of the questions you may want to ask yourself when you are making the decision to renew or not:

#### 1. What are important dates you should know?

Important dates to keep in mind are the exact date of your lease expiration, time frame you must give renewal notice and date you must give termination notice.

2. **What are your renewal options?** Make sure to carefully read over "Right to Renew" language in the lease agreement

3. **How does your rent compare to the rental market?** Be aware if you are paying above or below market rent.

4. **Are you in the right space?** Size, location and neighbors make all the difference and if unhappy you should consider relocating.

5. **Why should I worry about this now?** It may seem far away, but your lease expiration will be here before you know it. It takes time to negotiate a renewal or relocate a new space so communicating with your property manager *early* gives everyone involved a plan that is proactive and a happy scenario.

## HOW TO COPE WITH A DIFFICULT ROOMMATE

Dirty dishes, unwanted guests, loud music one room over, a long overdue check for their share of rent — the grievances you can rack up against a roommate may seem endless. But there's a right way and a wrong way to confront the issues that frustrate you the most.

### **Resist the urge to retaliate**

Of COURSE it can feel tempting to dump the grimy bowl your roommate left festering on the kitchen table onto, say, her unkempt bedspread. But passive-aggressive attempts to convey your annoyance will only make things worse. Just like in any conflict, retaliation makes the other person angry and intensifies whatever the original problem was

**Address the Issue Sooner Than Later** Timing is everything. The longer you wait to let your roommate know something they're doing is seriously bugging you, the more resentment you'll feel toward them — and the more ominous a confrontation will seem.

**Talk in person, not via text** There's less anxiety tied to a text than an in-person conversation. But successful resolutions really require a face-to-face discussion. Too much can be read into a text. Plus, digital missives can be easily ignored or just feel more flustering, especially if they're sent while one or both roommates are at work or saddled with other real-world demands.

### **Say it right by describing the facts**

(i.e. I woke up last night to the door slamming and the sound of you laughing with a guy whose voice I didn't recognize), **and how you feel** (i.e. I felt unsafe because I wasn't sure what was going on and really frustrated because I needed to get up for work early and had a really important presentation to give) **then ask for what you want** (i.e. I'd really like to coordinate more in advance about bringing guests over. And it's important for me to be able to fall asleep by 11:00)

**Repeat if necessary** If your goal is to get your roommate to fork over her portion of the electric bill, or stop bringing sketchy dudes' home, and she just isn't getting it, you may need to reiterate your request more than once during the first confrontation.

### **Adjust the intensity of your requests**

**accordingly** Example: "I've mentioned this before and I'm starting to get frustrated because I feel like you aren't meeting me halfway. I really need your help here if we're going to live together."

### **Know when to bounce or when to kick a roommate out**

There are some people who just will not alter their behavior no matter how skillfully you try to negotiate with them. If the above strategies don't lower the tension in your shared living situation, it may be time to look for a different living situation stat.





## WHY YOUR CREDIT MATTERS

When you find a rental that fits your budget and requirements, you want to make sure your application floats to the top of the pile. Landlords and property management services want someone who will pay rent on time, won't cause trouble, and will keep the place in good condition. A credit check is one of the tools landlords use to screen rental applicants. Bad credit might keep you from the place of your dreams, and good credit can help you stand out.

Here's an overview of why your credit matters and what landlords might look for when reviewing your application. A potential landlord isn't bothered if a single life event, such as a divorce or illness, led to derogatory marks if the applicant has an otherwise good record. Landlords want to know the details contained within one of your credit reports, not just the resulting score. In other words, it's not all "BLACK AND WHITE".

Your credit reports keep a record of late payments, foreclosures, evictions, bankruptcies, and other derogatory marks from the last 7 to 10 years. Your report also has positive information, such as on-time payments, and identifying information, such as your Social Security number and date of birth. Having a good credit score can save you thousands, even tens of thousands of dollars, on your largest financial purchases. Good credit truly is the gift that keeps on giving.

If you're worried about what a potential landlord or property manager might find on your credit report, here's a simple fix: Look first. You're entitled to a free credit report every year from each of the three major credit bureaus. Those will include all the credit information the landlord will see, sometimes more.

You can't control how a landlord or property manager might interpret a credit report, but if you already know what's on it, you'll be more prepared to answer questions and provide context, if you need to — and getting an apartment may become a bit easier.

### COMMUNITY EVENTS

- [Brazos Valley Fair & Rodeo](#)
- [Brazos Valley Bombers' BooFest](#)
- [Night at the Museum Halloween Event](#)
- [Texas Renaissance Festival](#)
- [Wiener Fest](#)
- [Trick or Treat at Werewolf Creek](#)
- [Fright Nights – Downtown Bryan](#)
- [Zombie Pub Crawl – Downtown Bryan](#)

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