

# Sea Shore Realty & Property Management, Inc.

## Tenant Checklist

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1248 Gunn Hall Drive  
Suite 102  
Virginia Beach, VA 23454  
757-301-8550 Office  
757-301-8552 Fax  
www.seashorerealtyinc.com

## Are you ready to submit an application for a rental property?

Make sure the following 4 items accompany your rental application or your application will not be processed.

- **Application** – Anyone over the age of 18 who will be residing in the home will need to be on the rental application. No one over the age of 18 may live in the home without completing a rental application.
- **Application Fee** – There is a non-refundable application fee of \$35.00 per applicant. Application fee may be paid in cash, check, money order or may be paid online from our website.
- **Picture ID** – DMV, Green card, Visa or Passport may be accepted, **(Please no Military ID's, per the law)**
- **Proof of Income** – Last two months of paystubs, official letter from your employer or LES is needed. For self-employed/1099'd applicants your last two years tax returns are required. If you are using additional income for qualification, please provide proof of this income.

When your application has been accepted the following items will be required within 24 hours of notification of acceptance:

- **Security Deposit** – Must be paid in cashier's check or money order (certified funds). No personal checks will be accepted for deposits. Please make payable to Sea Shore Realty and be sure to note the rental address on your form of payment.
- **Security Deposit Holding Agreement** – Agreement states if applicants decide not to take possession of home, security deposit will be forfeited.

The following items will be needed at the time of move in:

- **Proof of Renters Insurance** - Minimum of \$300,000 for liability, fire, damage and legal with Sea Shore Realty listed as additionally insured. Please ask your insurance company to fax declaration page of insurance to our office. Our fax number is 757-301-8552.
- **Rent** – Must be paid in cashier's check or money order (certified funds). No personal checks will be accepted for the first month rent. Please make payable to Sea Shore Realty and be sure to note the rental address on your form of payment.\*\* Please note first full month rent is due at time of possession and any pro-rate amount is due the following month.
- **Non-refundable Pet fee** – if applicable – must be paid in same form as rent is paid.
- **Voided Check** – All rent **MUST** be paid by ACH. There will be a \$50 fee each month our office processes a cashier's check or money order in our office. The \$50 fee is in addition to your monthly rent.

## We are unable to give you possession (keys) to house if you do not have all the information listed above at the time of move in.

Remember: If you have any questions please don't hesitate to call your Property Manager at Sea Shore Realty!



## VIRGINIA REALTORS® TENANT SELECTION CRITERIA



**APPLICATIONS:** All Applicants must meet the criteria for acceptance set forth in this Tenant Selection Criteria. All Applicants are required to provide either a social security number or individual taxpayer identification number issued by the U.S. Internal Revenue Service in accordance with Section 55-248.4 of the Virginia Residential Landlord and Tenant Act. In addition, all Applicants must sign the Agency Disclosure form as required by Virginia law. Supplying false, misleading, or inaccurate information, or omitting information may be grounds for disapproval.

Management complies with all federal, state and local laws including fair housing laws which prohibit discrimination based on any protected class under federal, state or local fair housing law or regulations, or the REALTOR® Code of Ethics.

**INCOME:** The following guidelines are used in determining sufficient income requirements for Applicants:

- A. Gross income for single persons should be at least three times the amount of the rent.
- B. Combined gross income for married persons should be at least three times the amount of the rent.

**\*\*Roommates , each individually should be no less than 1 1/2 times monthly rent.\*\***

All income may be verified through Applicant's employer, and Applicant may be required to provide two months recent pay stubs. A signed release from Applicant may be necessary to obtain this information.

**CREDIT:** A credit check through a local credit agency is performed on all Applicants. A history of good credit must be established. Evidence of a history of poor or delinquent credit, absence of credit, absence of gainful employment or income to meet income requirements may be grounds for disapproval. Judgments or collections that appear on the report may be cause for rejection of Applicant. Any Applicant with a bankruptcy must show a discharge more than one year ago and have established new credit with a positive rating with at least one account. In the discretion of the Managing Agent, hospital related debt may not disqualify you if you have entered into a written payment plan and you are current with your obligation under the payment plan.

**EMPLOYMENT VERIFICATION:** Applicant must provide two years of employment history. If current employment history is less than 2 years, previous employment will be verified. Current and/or past employment will be verified, including salary, position, length of employment, and probability of continued employment (if employment history is not available, Applicant must have good credit history, rental reference, and current or new employment must be verifiable).

**RENTAL HISTORY:** Two references are obtained from previous landlords, if possible, relative to payment history, length of rental agreement, amount of rent, damages, and violation history. If Applicant is breaking an existing rental agreement, it must be determined what liability the Applicant has under the current rental agreement, which may affect the Applicant's ability to pay current rent. Any adverse information relating to these areas is grounds for rejection of Applicant.

- A. You will be denied if you have a record of being late in paying rent two or more consecutive times or more than four times collectively.
- B. You will be denied if you have a record of material noncompliances with the rental agreement, rules and regulations, or applicable local, state or federal laws.
- C. You will be denied if you have an unsatisfied collection and/or judgment with a previous landlord, or have any evictions from previous housing.

**AGE:** All persons age 18 and older must complete an Application for Residential Lease, and may be required to qualify individually as a Tenant. No person over age 18 may reside in the Dwelling Unit without being approved as a Tenant or Occupant.

**INFORMATION VERIFICATION:** Applicant will be asked to provide verifiable information or documentation to support application items. These may include, but are not limited to, "Leave & Earnings Statements", pay stubs, evidence of taxes paid in past years, personal identification, or notarized confirmation of employment. Failure to provide such documentation may be grounds to reject Applicant.

**CO-SIGNERS/GUARANTORS:** Co-signers/guarantors may be accepted for those applications where the Applicant has insufficient income or other credit deficiencies as determined by Managing Agent. All co-signers/guarantors must be residents of the Commonwealth of Virginia. **\*\*Criteria must fall into Sea Shore Realty Rental Guidelines. Gross income - housing expense (will need copy of lease) - monthly debt = 3x monthly rent**

**PREPAID RENT:** If Applicant has insufficient income or other credit deficiencies, Landlord may offer Applicant a lease upon the condition Applicant pay prepaid rent.

**CRIMINAL HISTORY:** A criminal background check through a third party may be performed on all Applicants with approved credit. Evidence of a criminal conviction may be grounds for disapproval. All reports of criminal convictions will be evaluated with the opportunity for the Applicant to provide additional information about the facts and circumstances surrounding the conviction. Any conviction for manufacture and/or distribution of illegal drugs shall be grounds for disapproval.

**DISAPPROVAL:** The following actions by any occupant of a household may be grounds for disapproval of Applicant.

- A. Tenant Selection Criteria: Applicant's failure to meet any of the Tenant Selection Criteria may be cause for disapproval.
- B. Drug or Alcohol Use: Any current use of an illegal drug will be grounds for rejection of an Applicant. Any evidence of current alcohol abuse that manifests conduct that poses a threat to the health or safety of other residents will be grounds for rejection of application. Any report of having sold or used a controlled substance may result in disapproval.
- C. Inadequate Housekeeping: Any history of inadequate housekeeping may be cause for rejection of an Applicant, which generally includes any conduct, inaction, or neglect which could result in health or safety problems or in damage to the premises or any equipment, appliances, or other items therein.

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**VIRGINIA ASSOCIATION OF REALTORS®**  
**APPLICATION FOR RESIDENTIAL LEASE**

(This is a legally binding contract. If not understood, seek competent advice before signing.)

The property will be shown and made available to all persons without regard to any protected class under federal, state or local fair housing law or regulations, or the REALTOR® Code of Ethics.

This Application for Residential Lease (the "Application") is made as of \_\_\_\_\_, 20\_\_\_\_ by and between \_\_\_\_\_ ("Applicant") and \_\_\_\_\_ ("Landlord") through \_\_\_\_\_ ("Listing Broker" or "Agent," who represents Landlord), and \_\_\_\_\_ ("Leasing Broker"), who does ☐ OR does not ☐ represent Applicant. If Listing Broker is engaging in dual or designated agency, a separate consent agreement has been entered into by Listing Broker and Applicant.

Applicant hereby applies for a residential dwelling unit (the "Dwelling Unit") located at \_\_\_\_\_, Virginia, in the City/County of \_\_\_\_\_, for occupancy commencing on \_\_\_\_\_, at an initial monthly rent payment of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_). All persons over the age of 18 who will reside in the Dwelling Unit must complete this Application.

**PLEASE FILL IN ALL INFORMATION COMPLETELY**

**1. Applicant Information.**

Any missing information will delay the processing of application

	Applicant #1	Applicant #2	Applicant #3
Name			
SSN/ITIN			
Date of Birth			
Home #			
Work #			
Cell Phone #			
Email Address			
Present Address			
Rental Amount			
Years			
Landlord			
Landlord Address			
Landlord Phone			
Previous Address			
Rental Amount			
Years			
Landlord			

	Applicant #1	Applicant #2	Applicant #3
Landlord Address			
Landlord Phone			
Presently Employed By			
How long?			
Position			
Salary (Wk., Mo., Yr.)	\$	\$	\$
Supervisor			
Telephone			
Formerly Employed By			
How long?			
Supervisor			
Other Occupants: Name/Age/Relationship			
Email Address:			

**2. Vehicle Information:**

	<u>Applicant #1</u>	<u>Applicant #2</u>	<u>Applicant #3</u>
Number of Vehicles			
Make			
Model			
License #			

**3. Animals:** To include fish, gerbils, hamsters, reptiles, etc

	<u>Animal #1</u>	<u>Animal #2</u>	<u>Animal #3</u>
<u>Name of Animal</u>			
Type			
Breed			
Color			
Weight			

**4. If you are presently in the Armed Services, state:**

	<u>Applicant #1</u>	<u>Applicant #2</u>	<u>Applicant #3</u>
Branch			
Rank			
Outfit			
Telephone			

**5. Other Income You Would Like Landlord to Consider:** Must provide documentation

	Applicant #1	Applicant #2	Applicant #3
Amount (Wk., Mo., Yr.)	\$	\$	\$
Source			

**6. Bank or Savings Accounts:**

	Applicant #1	Applicant #2	Applicant #3
Bank Name/Address Account No. Type of Account			
Bank Name/Address Account No. Type of Account			
Bank Name/Address Account No. Type of Account			

**7. In Case of Emergency Notify:** Must be someone other than spouse or someone who lives with you

	Applicant #1	Applicant #2	Applicant #3
Name			
Address			
Phone			
Relationship			

**8. Rental and Credit History:**

a. Reason for leaving current residence:

Applicant #1	Applicant #2	Applicant #3

b. Have you ever been rejected for tenancy? If Yes, please explain:

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

c. Have you ever refused to pay rent when due, been a defendant in an unlawful detainer action or eviction, or otherwise been sued by a landlord for matters related to a tenancy? **If so, please give details, and the status of any pending actions:**

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

d. Have you ever filed for bankruptcy? If so, please give dates of filing and status of case:

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

e. Please give the names and phone numbers for three references: Must be someone other than spouse or someone who lives with you

Applicant #1	Applicant #2	Applicant #3
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____
Name: _____ Phone #: _____	Name: _____ Phone #: _____	Name: _____ Phone #: _____

9. CRIMINAL HISTORY: Has any Applicant ever been convicted of, pleaded guilty to, or entered a plea of no contest to any felony, or to any misdemeanor for a crime that involved harm to any other person or property, or moral turpitude? **If the answer is Yes, please give all details, including the specific offense(s), date(s), sentence(s) and jurisdiction(s) in which the offenses occurred, as well as any information on the status of any current probation.**

Applicant #1	Applicant #2	Applicant #3
____ Yes / ____ No	____ Yes / ____ No	____ Yes / ____ No

10. SERVICEMEMBERS: For purposes of this Section 10, a "Servicemember" is defined as a member of the armed forces of the United States or a member of the Virginia National Guard serving on fulltime duty or a Civil Service technicians with a National Guard unit, and "Military Orders" is defined as: (i) a permanent change of station orders to depart thirty-five miles or more (radius) from the location of the Premises; (ii) temporary duty orders in excess of three months' duration to depart thirty-five miles (radius) from the location of the Premises; (iii) a discharge or release from active duty with the armed forces of the United States or from full-time duty or technician status with the Virginia National Guard; or (iv) an order to report to government-supplied quarters resulting in the forfeiture of basic allowance for quarters.

Applicant #1	Applicant #2	Applicant #3
Are you currently a Servicemember?_ ____ Yes / ____ No  If Yes, do you currently have any pending Military Orders? ____ Yes / ____ No	Are you currently a Servicemember?_ ____ Yes / ____ No  If Yes, do you currently have any pending Military Orders? ____ Yes / ____ No	Are you currently a Servicemember?_ ____ Yes / ____ No  If Yes, do you currently have any pending Military Orders? ____ Yes / ____ No



11. CHECK IF ANY APPLICANT OWNS: \_\_\_\_CAMPER \_\_\_\_MOTORCYCLE \_\_\_\_BOAT \_\_\_\_TRUCK \_\_\_\_TRAILER

12. APPLICATION FEE/THIRD PARTY COSTS/APPLICATION DEPOSIT: Each Applicant must pay at the time this Application is made the following, non-refundable amounts: i) an Application Fee in the amount of \_\_\_\_\_, and (ii) payment for third party costs incurred by Landlord in the amount of \_\_\_\_\_. In addition, the Applicant must pay an Application Deposit in the amount of \_\_\_\_\_ at the time this Application is made, which may be refundable to Applicant, in accordance with Section 13 of this Application. The Application Deposit will convert into the Security Deposit on the Commencement Date of the Lease.

13. OBLIGATION TO ENTER INTO LEASE/ DAMAGES: Upon submission of this Application by Applicant, Agent reserves the right to remove the Dwelling Unit from the available rent list. If this Application is denied by Landlord, the Application Deposit shall be refunded to Applicant. If this Application is approved and Applicant fails to rent the Dwelling Unit, Landlord shall be entitled to retain that part of the Application Deposit equal to Landlord's actual damages and expenses as provided in Section 55-248.6:1 of the Virginia Residential Landlord Tenant Act ("VRLTA").

14. GUARANTY. Please provide the following information if the Lease will be guaranteed, in accordance with the Rental Selection Criteria of Listing Broker or Landlord.

Name of Guarantor : \_\_\_\_\_  
Relationship: \_\_\_\_\_  
SSN/ITIN: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Phone Number: \_\_\_\_\_

Notice to Co-Signer (Guarantor)

You are being asked to guarantee this debt. Think carefully before you agree. If the applicant does not pay the debt, you will have to pay. You may have to pay up to the full amount of the debt if the applicant does not pay. You may also have to pay late fees or collection costs, which increase the amount.

Name of Guarantor : \_\_\_\_\_  
Relationship: \_\_\_\_\_  
SSN/ITIN: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Phone Number: \_\_\_\_\_

Sea Shore Realty can collect this debt from you without first trying to collect from the applicant. We can use the same collection methods against you that can be used against the applicant, such as suing you and garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that you makes you liable for the debt.

Name of Guarantor : \_\_\_\_\_  
Relationship: \_\_\_\_\_  
SSN/ITIN: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Phone Number: \_\_\_\_\_

15. APPLICANT INVESTIGATION: Applicant should exercise whatever due diligence Applicant deems necessary with respect to information on the Dwelling Unit, including without limitation, mold, lead-based paint, pests or insects, and any sexual offenders registered under Chapter 23 (sec. 19.2-387 et seq.) of Title 19. Information regarding registered sex offenders may be obtained by contacting your local police department or the Department of State Police, Central Records Exchange at (804) 674-2000 or [www.vsp.state.va.us](http://www.vsp.state.va.us). Upon Applicant's request, Landlord will provide Applicant with a copy of the Lease for review.

16. INFORMATION CORRECT: Each Applicant hereby certifies that the information contained in this Application is true and correct to the best of Applicant's knowledge and belief. Each Applicant hereby authorizes Listing Broker to conduct a credit check on Applicant and such background checks as determined appropriate by Listing Broker to verify information provided herein by Applicant for approval or rejection of this Application.

17. OTHER PROVISIONS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

We have read the terms and conditions of this Application. We understand this is a binding contract separate and apart from the Lease.

\_\_\_\_\_  
**APPLICANT #1 SIGNATURE**

Date: \_\_\_\_\_

Type of ID: \_\_\_\_\_

Copy of Photo ID: \_\_\_Yes / \_\_\_No

\_\_\_\_\_  
**APPLICANT #2 SIGNATURE**

Date: \_\_\_\_\_

Type of ID: \_\_\_\_\_

Copy of Photo ID: \_\_\_Yes / \_\_\_No

\_\_\_\_\_  
**APPLICANT #3 SIGNATURE**

Date: \_\_\_\_\_

Type of ID: \_\_\_\_\_

Copy of Photo ID: \_\_\_Yes / \_\_\_No

**\*\*Per the law, we are unable to accept copies of Military ID's\*\***

**SIGNATURE OF GUARANTOR:** \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**SIGNATURE OF GUARANTOR:** \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**SIGNATURE OF GUARANTOR:** \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

The undersigned acknowledges the receipt of the following fees and deposits:

Applicant #1	Applicant #2	Applicant #3
Application fee:\$_____	Application fee:\$_____	Application fee:\$_____
Check No. _____ or Cash _____	Check No. _____ or Cash _____	Check No. _____ or Cash _____
Third Party Costs:\$_____	Third Party Costs:\$_____	Third Party Costs:\$_____
Check No. _____ or Cash _____	Check No. _____ or Cash _____	Check No. _____ or Cash _____

An Application Deposit in the amount of \$\_\_\_\_\_, paid by check number \_\_\_\_\_, or cash \_\_\_\_\_ which shall be deposited in the Landlord or Agent's escrow account within five (5) business banking days after the approval of this Application, if approved.

SIGNATURE OF Recipient: \_\_\_\_\_  
Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Leasing Broker's Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_ Cell phone or pager number: \_\_\_\_\_  
Email: \_\_\_\_\_

OFFICE USE ONLY	
Application Received: Date _____	Time _____
Application Reviewed By _____	
Accepted <input type="checkbox"/>	Rejected <input type="checkbox"/> Withdrawn <input type="checkbox"/> Applicant notified: Date _____ Time _____
DISCLOSURES:      If applicable, Applicant has been provided with the following disclosures	
_____ Military Air Installation	
_____ Defective Drywall	

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## 3 REASONS WHY YOUR PROPERTY MANAGER REQUIRES RENTERS INSURANCE AND 4 THINGS TO DO ABOUT IT!



### 3 Reasons Why Your Property Manager Requires Renters Insurance and 4 Things to do about it!

You just signed a lease and found out that a requirement to move in is that you obtain renter's insurance. You may be wondering why this is a requirement and you may prefer not to spend the extra money on something you did not want in the first place. The purpose of this article is to explain **why your landlord is requiring** renters insurance and then give you 3 steps to take to **minimize or eliminate the additional cost**.

#### **REASON 1: To protect you.**

If there's a fire or other major catastrophe on the property, the property manager knows that you could literally lose everything. The property owner's insurance will not replace your items and will not put you up in another place temporarily. We have seen a situation in an apartment fire where the entire building's residents were displaced and everything they had was burned up in a fire. Each resident received 2-3 nights in a hotel and a couple hundred dollars to purchase necessities from a local charity and then they were on their own. Every one of them had to start over whether they had the financial resources or not... including the ones who didn't cause the fire! Also, even though it was an accident, the person who started the fire could be sued by the insurance company and could be paying for the loss the rest of their lives. All of these problems could have been resolved simply by the residents spending \$10-15 per month on renters insurance.

#### **REASON 2: To protect the property owner.**

If you accidentally start a fire or create some other situation, the owner has insurance to protect their interests... but not your interest. However, in the example of a fire, the problem is that the owner still needs to file a claim due to your negligence. When an owner has to file a claim, the owner has to pay a deductible which can be up to thousands of dollars. In addition to paying a deductible, the owner's insurance could be canceled or their cost may go up as a result of the claim. By requiring renters insurance, the building owner is able to have a resident's insurance pay when the resident is negligent.

### REASON 3: To protect themselves.

Let's face it, residents who have no renters insurance when something happens tend to be very upset, especially when it's not their fault and often the residents will file complaints against the property management company or give them bad reviews. Property owners also tend to be very unhappy when something happens to the property, at no fault of their own, and a claim must be filed against their insurance. Unhappy owners may take their property elsewhere to be managed by somebody else.

The bottom line is that renters insurance is very inexpensive and protects you, the property owner and the property manager! Even still, if your goal is to minimize or eliminate the additional cost, **there are four things you can do:**

**FIRST: Carry only the amount of property coverage that you need to replace your items.** Carry extra coverage costs you but the insurance company is only going to give you a check to replace what you actually had, not for the total amount of insurance. Perform a household inventory by going room by room and recording what you have and adding up the amount it will take to replace those items following a loss. That's how much insurance you need.

**SECOND: Carry a high deductible.** The more you raise your deductible, the lower your cost becomes. Consider a \$1000 or \$2500 deductible if you can afford to pay that much out of pocket after a loss.

**THIRD: Bundle by purchasing auto and renters insurance from the same company.** At The Braun Agency, it's not uncommon for us to be able to insure somebody's auto and renters insurance for less than what the person was paying for just car insurance. In that situation, it's like getting free renters insurance. But not every auto company insures tenants and not every renter's insurance company insures cars. In order to get the bundle benefit, you have to talk with a company that does both things well and gives big bundle discounts, like The Braun Agency.

**FOURTH: Don't skimp on the liability coverage.** You won't save very much money by lowering your liability coverage from \$500,000 or \$300,000 to \$100,000 even if that's all the landlord requires. Plus, this is the coverage that protects you from having to pay the rebuilding cost if you're negligent and also the coverage if you accidentally hurt somebody. It's your most important coverage and savings is minimal by cutting it, so don't.

The Braun Agency proudly insures thousands of households and small businesses throughout Hampton Roads including the cities of Virginia Beach, Norfolk, Chesapeake, Hampton, Newport News, Suffolk, Portsmouth and beyond! To obtain a proposal on renters insurance, start here.


The Braun Agency's mission is to help you get from where you are to where you want to be financially by planning, achieving your plan and protecting your plan from unexpected events. In the process, our goal is to deliver insurance services in a manner that exceeds your expectations. See what The Braun Agency can do for you today. Give us a call at 757-452-4563 to speak with one of the licensed, professional members of our team or request a contact here. The Braun Agency. We're on YOUR side. 757-INSURANCE.

### CONTACT INFO



**South Plaza Trail Office**  
3640 S. Plaza Trail Suite 102  
Virginia Beach, VA 23452-3363

### CONNECT WITH US

 **757-INSURANCE**  
(757-467-8726)



**Indian River Road Office**  
6062 Indian River Rd., Ste. 101  
Virginia Beach, VA 23464



**Hampton Office**  
1619 Aberdeen Rd  
Hampton, VA 23666

