

# How to complete a Standard Lease Agreement in Texas

Fixed-term residential lease with rent, deposit, term and standard tenant/landlord clauses.

## What this form is for

A standard lease agreement is used by landlords renting out residential property to tenants for a fixed period. Small-business owners use this when they own rental units and need to document tenancy terms, protect their investment, and establish clear expectations for rent collection and property use.

## Before you start

- Full legal names and current addresses of all adult tenants who will sign the lease
- Complete property address including unit number if applicable
- Monthly rent amount, due date, acceptable payment methods, and late-fee structure
- Security deposit amount and any other required deposits (pet deposit, key deposit)
- Lease term start and end dates, plus any renewal or notice provisions
- Property description and list of included utilities, appliances, parking spaces, or amenities
- Texas-required disclosures including lead-based paint warning if built before 1978 and registered sex offender database notice

## Step-by-step

1. Complete the property information section with the full street address, city, county, and ZIP code of the rental unit. Verify this matches your property deed or title exactly.
2. Fill in all parties to the agreement. List every adult tenant by full legal name and current address. Add your name or your LLC name as landlord with complete contact information.
3. Enter the lease term by specifying the exact start date and end date. Texas does not require specific minimum terms, but be clear whether this is month-to-month or fixed-term.
4. Document the financial terms including monthly rent amount, due date (typically the first of the month), grace period if any, and late fees. Texas law does not cap late fees, but they must be reasonable.
5. State the security deposit amount. Texas law requires you to return deposits within 30 days of move-out and provide an itemized list of any deductions.
6. Complete maintenance and repair responsibilities, specifying which party handles lawn care, HVAC filters, pest control, and minor repairs versus major systems.
7. Add property-specific rules covering pets, smoking, subleasing, alterations, and occupancy limits. Include any HOA rules that tenants must follow.

8. Review and complete Texas-specific addenda including the lead-based paint disclosure and the notice about the Texas sex offender registry database at the bottom or on attached pages.

## What lenders look for

- Banks reviewing your rental portfolio want to see consistent rent amounts that support your mortgage debt-service coverage ratio. Ensure your stated rent matches your loan application and tax returns.
- Underwriters red-flag missing security deposits or rent amounts below market rate, which suggest the property may not generate sufficient income or that you have informal arrangements with tenants.
- Keep fully executed copies with all signatures and dates. Unsigned or partially completed leases will not count as verified rental income during loan underwriting.