

Silverback *Contracts*

SAMPLE PACKET · MADE-UP LEASE

What you get for \$149

These are the five documents Silverback Contracts sent back on a sample 12-month apartment lease. The lease, the landlord, the tenant and every number are invented. Your packet is built the same way from your own contract, usually in under five minutes.

1. **The plain-words version** - every clause in sentences a normal person says out loud.
2. **Where it bites** - the terms that cost you money or freedom, ranked.
3. **What to ask for** - the changes worth requesting and the words to request them in.
4. **Questions for your attorney** - so the hour you pay for goes to deciding.
5. **The one-page summary** - for the partner, the spouse or the roommate.

Document	Residential Lease Agreement, 6 pages (sample)
Parties	Maple Court Apartments LLC as Landlord; Jordan Avery as Tenant
Premises	1840 Maple Court, Unit 2B, Anytown, NE
Term	June 1, 2027 to May 31, 2028 · \$1,450 per month

Your contract, \$149. silverbackcontracts.com · See your top three problems free before you pay.

This is analysis, not legal advice, and it does not replace your attorney. Silverback Contracts - an Ambitiously Lazy company · 663 N 132nd St Ste 7170, Omaha, NE 68154

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The Plain-Words Version

Every clause, in the order it appears, in sentences a normal person says out loud.

SECTION	WHAT IT SAYS
2 • Term	You rent Unit 2B for 12 months, June 1, 2027 to May 31, 2028.
3 • Rent	\$1,450 a month, due on the 1st, paid through the landlord's online portal. A \$3.95 portal fee is added to every payment.
4 • Late fees	Rent paid after the 3rd costs \$75, plus \$15 for every day after that. Nothing stops the daily fee.
6 • Utilities	You pay electric and gas directly. Water, sewer and trash are billed to you at \$85 a month, and the landlord may change that amount.
8 • Repairs	You pay the first \$150 of every repair call, whatever caused it. The landlord pays the rest unless you or a guest caused the damage.
9 • Deposit	Your \$1,450 deposit comes back within 30 days of move-out, minus a flat \$250 carpet cleaning charge and anything the landlord decides is damage.
10 • Entry	The landlord gives 24 hours notice before coming in, but may also come in "at any reasonable time" without notice.
11 • Renewal	Unless you send written notice by certified mail at least 60 days before May 31, 2028, the lease renews for another 12 months at whatever rent the landlord sets.
12 • Leaving early	Breaking the lease costs two months' rent (\$2,900), plus rent until the unit is rented to someone else.
13 • Pets	No pets without written consent. With consent: a \$500 one-time fee and \$35 a month.
14 • Insurance	You must carry renter's insurance with at least \$100,000 of liability coverage and name the landlord on it.
15 • Parking	One assigned space. A car parked anywhere else is towed at your cost.
17 • Disputes	If there is any legal fight over the lease, you pay the landlord's attorney fees. Nothing says the landlord pays yours if you win.

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Where It Bites

The terms that cost you money or freedom, ranked by what they could cost you.

AT RISK

THE TERM

\$1,450

1. The landlord alone decides what counts as damage WATCH

Section 9, page 4. There is no move-in checklist and no photo rule, so there is nothing to prove the scuffs were already there. The flat \$250 carpet charge comes out no matter how clean the carpet is.

"...less any amounts for damage as determined by Landlord in its sole discretion."

This is where most deposits disappear. Fix it before you sign, not at move-out.

\$17,400

2. Silent renewal for a full year WATCH

Section 11, page 4. Miss the 60-day notice, or send it by email instead of certified mail, and you owe twelve more months at a rent you never agreed to.

The deadline is April 1, 2028. Put it on your calendar the day you sign.

\$2,900 +

3. Leaving early has no ceiling ATTENTION

Section 12. Two months' rent, then rent until a new tenant moves in. Nothing requires the landlord to try to re-rent quickly.

Open-ended

4. One-sided attorney fees ATTENTION

Section 17. You pay the landlord's lawyer in any dispute, even one you win. That makes it expensive to push back on a wrong deposit charge.

\$150 a call

5. A repair charge on every call

Section 8. A broken furnace in January costs you \$150 even though you did nothing wrong. Three calls in a year is \$450.

\$225+

6. A late fee that never stops

Section 4. Ten days past the 3rd is \$225. Thirty days past is \$525.

\$85 a month +

7. A water bill the landlord can raise

Section 6. "Subject to adjustment" with no notice period and no limit.

Privacy

8. Entry without notice

Section 10. "Any reasonable time" undoes the 24-hour notice written in the line above it.

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What to Ask For

The changes worth requesting, in order, and the words to request them in. Ask for all of them in one email before you sign.

1. A signed move-in checklist with photos, and no flat carpet charge.

Protects the \$1,450 deposit. Section 9.

"Before I sign, can we add a move-in checklist we both sign, with dated photos attached? Anything on it is not charged to my deposit, and carpet cleaning is charged only if the carpet needs it."

2. Renewal by choice, not by silence.

Removes the \$17,400 surprise. Section 11.

"Can the lease go month to month at the end instead of renewing for a year, and can written notice by email count?"

3. A cap on leaving early.

Limits Section 12 to a number you know.

"Can the early-termination fee be two months' rent in total, with no further rent owed?"

4. Attorney fees both ways.

Section 17.

"Can Section 17 say the winning side's fees are paid by the other side, whichever side that is?"

5. No repair charge when you did nothing wrong.

Section 8.

"Can the \$150 apply only when the repair is caused by me or a guest?"

6. A ceiling on late fees and the water charge.

Sections 4 and 6.

"Can late fees stop at \$150 a month, and can the \$85 utility charge change only once a year with 30 days' written notice?"

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Questions for Your Attorney

The reading is done. These are the questions worth paying for, so the hour goes to judgment.

1. Does our state's deposit law override Section 9?

Many states set their own return deadline and require an itemized list of deductions. If ours does, the "sole discretion" language may not hold.

2. Is the automatic one-year renewal enforceable as written?

Some states require the landlord to remind the tenant before an automatic renewal takes effect.

3. Is an uncapped daily late fee legal here?

Some states limit late fees to a percentage of rent.

4. Does the landlord have to try to re-rent the unit if I leave early?

Section 12 says nothing about it. State law may require it, which would shrink what I owe.

5. Is the one-sided attorney-fee clause enforceable, or does state law make it run both ways?

6. Does "any reasonable time" entry without notice conflict with state landlord-tenant law?

Sample packet. Every name and number is invented. Analysis, not legal advice. Silverback Contracts - an Ambitiously Lazy company.

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The One-Page Summary

For the partner, the spouse or the roommate who will not read six pages.

WHAT IT IS

12-month lease

Unit 2B, \$1,450 a month, \$1,450 deposit, June 1, 2027 to May 31, 2028.

DATE FOR THE CALENDAR

April 1, 2028

Last day to send notice by certified mail, or it renews for another year.

BIGGEST RISK

\$1,450

The landlord alone decides what counts as damage, and \$250 comes off for carpet no matter what.

WORST CASE IF IT GOES WRONG

\$17,400

One missed letter means another full year of rent.

ASK FOR BEFORE SIGNING

1. A signed move-in checklist with photos, no flat carpet charge.
2. Month to month at the end, notice by email allowed.
3. Early termination capped at two months' rent.
4. Attorney fees both ways.

FINE AS WRITTEN

Rent amount and due date, the pet terms, the parking assignment, and the renter's insurance requirement are all normal for an apartment lease.