A FREE FIELD GUIDE FOR LISTENERS OF THE JORDAN HARBINGER SHOW

Read Any Lease in 20 Minutes

The exact walk-through Leo did live — the **five traps** hiding in an ordinary apartment lease, and the questions to ask out loud **before you sign.** Keep it on your phone. Pull it out the next time someone says "don't worry, it's standard." — From Leo Mann, 30-year contract attorney.

*"Standard" doesn't mean fair. It means **they wrote it**, and they're betting you won't read it. You don't need every word — you need **five things.***

✔ The Five Traps

1 The Way Out

A lease isn't about moving *in* — it's about getting *out*. Flip to the back and search for **"terminate," "vacate,"** and **"renew."** Early-termination penalties stack fast — two months' rent, your deposit, plus a reletting fee can turn a goodbye into thousands, and you may keep owing rent until they re-rent it.

> **ASK** *"If I ever have to leave early, walk me through every dollar it would cost — the fee, the deposit, all of it."*

2 The Auto-Renewal

The quietest trick in the document. Miss a narrow notice window and the lease can **renew itself** — often month-to-month at a marked-up rate. That's not a penalty for leaving; it's a penalty for not doing paperwork. Find the word **"renew,"** then read the *"unless"* — the "unless" is the whole game.

> **ASK** *"Does this lease renew itself — exactly what do I do, and by when, to stop it? And if I do nothing, what does my rent become?"*

3 The Real Money

The rent is not the rent. Underneath the headline number hide valet trash, pest control, "mandatory" media packages, admin and amenity fees — often **hundreds a month** you never saw on the tour. Watch for fees renamed **"Additional Rent"**: miss one and they can pursue it like unpaid rent. Add every mandatory charge to find the true monthly cost.

> **ASK** *"Add up every mandatory charge on top of rent — what's the real number I pay each month, and which fees are gone forever?"*

4 Your Protections

Two lines decide how much control you keep. **Right of entry** — "anytime, with or without notice" is a red flag; ask for 24 hours' written notice in the lease. And **"as-is"** means every existing problem becomes yours unless you document it, with photos, in the first days. Know who pays for repairs — and up to what dollar amount.

> **ASK** *"How much notice before you enter my home — will you put that in writing? And which repairs are you making my job?"*

5 Only the Paper Counts

The clause that protects you from all the others: the **"Entire Agreement"** line says nothing anybody told you counts unless it's written in these pages. The dishwasher they'd fix, the fee they'd waive, the free first month — **if it's not on the paper, it never happened.** So put every spoken promise into the lease before you sign.

> **ASK** *"Great — let's add that to the lease in writing before I sign." If it was real, it goes on the paper in two minutes.*

FIELD TOOL — RUN THE LIST, LEASE IN ONE HAND

The Lease Audit Checklist

Thirteen checks to run on any lease before you sign — or before you hand over a deposit. Tick each one off out loud.

A · WHO, WHAT, HOW LONG

- ☐ **Parties & property.** Every tenant named correctly? Unit number and address exactly right?
- ☐ **Term & renewal.** Exact end date? Does it auto-renew — and what notice, by what date, stops it?

B · THE MONEY

- ☐ **The true monthly cost.** Rent plus every add-on — amenity, "convenience," mandatory insurance, parking, pet rent, trash, admin. What's the real number?
- ☐ **Late fees.** How much, how fast do they hit, is there a grace period — and are they within your state's limits?
- ☐ **Security deposit.** How much, where held, exact written conditions to get it back, and the return deadline?
- ☐ **Early termination.** The full cost to leave — fee, deposit, reletting? Any exceptions for job relocation or military deployment?

C · LIVING THERE: RIGHTS & DUTIES

- ☐ **Notice to vacate.** How many days, in what form, by what date? Is that deadline in your calendar today?
- ☐ **Right of entry.** How much notice before the landlord enters? "Anytime" is a red flag — fix it now.
- ☐ **Repairs.** Which are your job, and up to what dollar amount? How fast must they fix heat and water?
- ☐ **Subletting & house rules.** Permitted? What violation — guests, pets, quiet hours — lets them end the lease?

D · PROTECT YOURSELF ON THE WAY IN

- ☐ **Verbal promises in writing.** Every spoken commitment captured in the lease or a signed addendum before you sign.
- ☐ **Move-in walkthrough.** Photograph every existing flaw, dated, day one — that's your deposit insurance. "As-is" makes it yours otherwise.
- ☐ **See the actual unit.** The real apartment, not the model — check for water damage, mold, or pests before signing.

THE TRAP ALMOST EVERYONE MISSES

The rent isn't the cost — **the all-in number is.** A "great" rent with $200 of monthly fees stapled underneath isn't a great deal. Add it all up **before** you fall in love with the place.

Five Rules That Protect You on Anything

- ★ **"Can I take this home and read it first?" is a complete sentence.** Anyone who won't let you read a contract is telling you something about the contract.
- ★ **The paper beats the promise.** When what they said and what you signed disagree, the signed document wins — every time.
- ★ **Watch the word "automatically."** Auto-renewals re-bind you in a window you'll forget. The moment you sign one, set a phone reminder to cancel in time.
- ★ **"Standard" is a velvet rope, not a brick wall.** An astonishing amount is negotiable — but only for the person who asks.
- ★ **Find your exit before you need it.** Know what it costs to leave any deal before you're in it. The exit door is easier to find before the building's on fire.

You just did the hard part.

This guide covers the contract almost everyone signs. But the same twenty-minute system works on the ones it doesn't — the **auto loan, the job offer, the gym contract,** the terms you tap "I agree" to. Those live in **Don't Sign That**, with the full clause-by-clause playbook and every checklist. It's the handbook I wish someone had handed me at twenty-two.

— Leo Mann, 30-year contract attorney

Plain English. Fair deals. Better lives.