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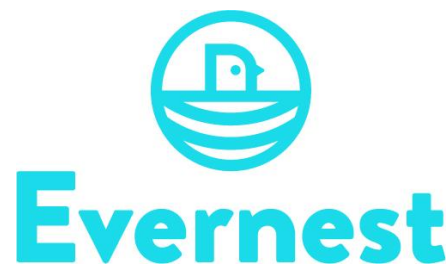
Before You Get Started

Please make sure and read the qualifications below:

- There is a point in the application where you will need to upload information such as a Picture of your ID or Drivers' License, pay stubs, or bank statements into the system.
- It would be helpful for you to have any information you think we will need available to upload.
- If your animal is an emotional support animal, please provide a letter from a healthcare professional stating your need for the ESA.
- If your animal is a service dog, please answer the following questions in your application:
 - Is the dog a service animal required because of a disability?
 - What work or task has the dog been trained to perform?
 - Please refer to the ADA [service and support animal guidelines](#) for more information

Here's What You Need to Know

1. We do not accept Zillow applications or any other third party, all applications have to be submitted through us.
2. All occupants, 18 years of age and older, who will reside at the property must submit a separate application regardless if they are able to provide income.
3. Unauthorized occupants and subleasing (including but not limited to Airbnb and VRBO) are STRICTLY PROHIBITED.
4. The first person to pay the deposit and fees will be able to move forward with a lease. You must be approved to pay the deposit and fees.
5. The application fee for each adult applicant is \$25. This is a one-time fee charged upon submitting an application.
6. The maximum allowable number of occupants per unit is 2 individuals per bedroom.
7. Move-in dates can vary depending on the market. Please reach out to us at communications@evernest.co to discuss the approval steps on your move-in date options.
8. All Evernest residents are enrolled in the Building Protection Plan of \$11/month. The Building Protection Fee is used to help protect the property against certain damages and loss potentially caused by residents and satisfies the lease requirement to carry liability insurance.



9. The Resident Benefits Package (RBP) is an optional service for \$39.99/month and the credit building to help boost the resident's credit score with timely rent payments, up to \$1M Identity Theft Protection, HVAC air filter delivery (for applicable properties), move-in concierge service making utility connection and home service setup a breeze during your move-in, our best-in-class resident rewards program, on-demand pest control, and much more! More details upon application.
10. The first month's prorated rent is due before move-in. The monthly rent is due on the 1st of the month after that. (The Resident Benefit Package & Building Protection Plan fees are NOT pro-rated and are full charges regardless of the



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Approval Criteria (Rental Qualifications)

Favorable Rent History

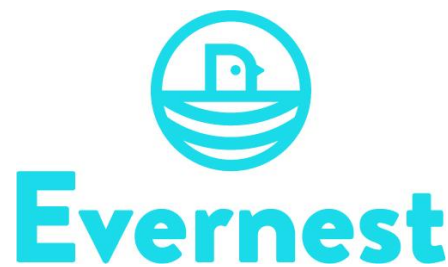
- Any negative rental history can disqualify any prospective resident's application. Including but not limited to any Evictions and outstanding debt to a previous landlord.

Show the Ability to Pay - (Favorable Work History)

- Currently, a minimum of two and a half (2.5) times the monthly rent in net income.
 - NOTE: We reserve the right to adjust this minimum based on the number of applicants' liabilities.
 - State-specific criteria & stipulations may apply
- If employment has not started, an offer letter or intent to hire letter should be submitted and the start date must be before the application expires.
- For recent and future employment, we require the company of employment to have been active for a minimum of six months.
- The bank link feature within the application will NOT be sufficient for applicants that are Business Owners, Self-employed, 1099 Contractors, or Paid in Cash. A total of 6 months of bank statements must be e-mailed to communications@evernest.co
 - The application software does not always account for different bank's privacy settings, and without insights, we are unable to verify income.
 -

Credit Scoring

- A credit report will be obtained on all applicants to verify credit ratings.
- Income plus verification of credit history will be entered into a credit scoring model to determine rental eligibility and security deposit levels.
 - This credit scoring model will include positive and negative payment history for lines of credit, usage of credit, credit history, credit availability, inquiry history, and student loans.
 - Unfavorable accounts which will negatively influence this score include but are not limited to collections, foreclosures, charge-offs, repossession, absence of credit, and current delinquency.
- Open bankruptcies will result in an automatic denial of the application.
- Section 8 applicants are exempt for credit score requirements.

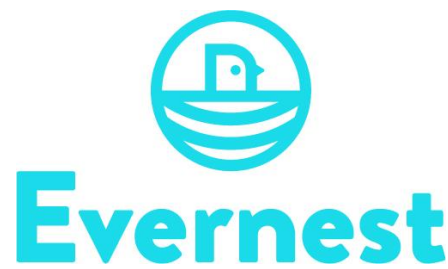


Criminal History

- A criminal background check where permitted by law reveals no offenses that could lead to safety issues for the home or the neighbors near the home.
- We consider the offense type, the offense's severity, and the length of time since the offense occurred.

Refund Policy

- The application fee is \$25 per person. The application fee is NOT refundable.
- Each person 18 years old or older living in the unit must complete an application.
- If you apply and are approved but the unit you applied for is no longer available, you may move your application to any available unit for which you are qualified.
- Applications are good for 45 days after the completion date.
 - Applicants who apply again within the 45 day time period will be marked as a duplicate application, and canceled. A refund **will not** be issued.



TransUnion Resident Score Criteria

This is a score compiled by TransUnion that combines attributes of your TransUnion credit score and your residential history. This number is often but not always, the same or very close to your TransUnion credit score. Approval or Denial will be determined by the TransUnion Resident Core household average.

Property Price Range		Minimum Credit Requirement
\$2,500 +	Approval:	615 +
	Conditional Approval	600 – 614
\$1,500 – \$2,499	Approval:	605 +
	Conditional Approval	590 – 604
\$1,100 – \$1,499	Approval:	590 +
	Conditional Approval	560 – 589
\$1 – \$1,099	Approval:	580 +
	Conditional Approval	540 – 579



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Pet Policy

Unless otherwise stated: Please refer to the marketing description for any property-specific stipulations such as pet deposit, pet rent, weight limits, etc. (Subject to applicable state and local laws)

If an unauthorized pet is found on the property, penalties or fines may be assessed (Refer to your lease for details)

Non-household animals such as horses, pigs, chickens, etc. are not permitted without the landlord's written permission unless the non-household animal is an emotional support animal (ESA) or a service animal.

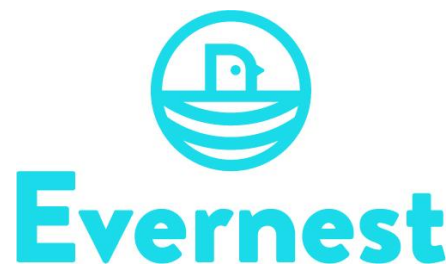
Support and/or assistance animals, as defined by the [Americans with Disabilities Act and Federal Housing Administration](#), will not be subject to the pet policy.

Prohibited Breeds Policy

ESAs and service animals are exempt from breed restrictions.

Breeds which are prohibited include, but are not limited to:

- German Shepherds
- Pit Bulls
- American Pit Bull Terrier
- American Staffordshire Terrier
- Staffordshire Bull Terrier
- Doberman Pinschers
- Rottweilers
- Chow Chow
- Akita
- Siberian Huskies
- Malamutes
- English Bull Terrier
- Korean Jindo
- Presa Canario
- Wolf



Proof of Income Requirements

Required documentation for each source of income

W-2 employment – For applicants with W-2 employment, we will require **ONE** of the following:

1. You can link your payroll **OR** bank account to the Findigs software when you submit your application, **OR** you may also submit one of the following if the payroll/bank link is not configured.
 - a. Provide at least **Three** current, consecutive paystubs.
 - b. Income documentation is required to be in the **original .PDF format**.
 - c. **Bank statements** may be requested upon completion of the application as further verification.

****If you are starting a new job or do not yet have **Three** paystubs, provide all paystubs you have received as well as a signed copy of your offer letter. Employer will need to confirm the Gross income of at least **3** times the amount of rent or **2.5** if in Net income. The offer letter must be without pending conditions and the start date must be before the application expires. If the letter has pending requirements to be met, the employer must contact us directly via e-mail to confirm all contingencies have been met or you must provide an updated offer letter without contingencies.**

Cash Income - For W-2 employment or 1099 contractors who receive cash income will require the following:

1. Provide **six**, current, consecutive months of bank statements showing itemized cash deposits into the account.
 - a. An employment verification letter will **not** suffice our income documentation requirements.

Independent Income – For applicants who own a business, or those who are 1099 contractors that can not provide consecutive paystubs, we will require **each** of the following:

1. At least **six** current, consecutive months of bank statements showing itemized deposits.
 - a. These must be from a personal checking account only.
 - b. If you only have a business account or your income is reflected as account transfers in your personal checking account, you may provide the required **six** months of statements for your business checking account supplemented with **proof of ownership** (One of the following:)
 - i. Schedule C
 - ii. Schedule K
 - iii. Articles of Incorporation
 - c. If providing **Venmo** statements, the account must be linked to the application with insights available.



2. Must be able to provide proof of Net income **2.5** times the amount of rent.

Social Security – For applicants with Social Security income, we will require the following:

1. Official award letter from the SSI (or another government benefit program) stating how much you will receive on a monthly basis.

Child support – For applicants with child support, we will require **each** of the following:

1. Documentation proving your child support is court-ordered.
2. At least **three** current, consecutive months of payment history - This can be bank statements or from your child support website.

Assets – For applicants with savings or investments, we will require the following:

1. At least **six** current, consecutive months of statements for your asset account showing the ending balance. These must be FULL-month statements.
2. You will need to prove assets of **32.5** times the amount of rent (**45.5** times the amount of rent if you are applying as a co-signer).

Alimony – For applicants with alimony or spousal support, we will require **each** of the following:

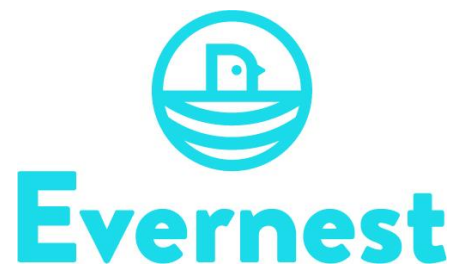
1. Documentation of amounts and frequency.
2. At least **three** current, consecutive months of payment history - This can be bank statements.

Rent paid by a third-party company – For applicants whose rent will be paid by their employer, we will require the following:

1. Your employer will need to send a document on letterhead containing the following information:
 - a. Company name
 - b. Applicant(s) names
 - c. Amount to be paid each month
 - d. Length of time payments will be made
 - e. Confirmation that payments will be made out to Evernest, not to the tenant

****Please note, this must come **directly from your employer** and be emailed to communications@evernest.co in order to be accepted.**

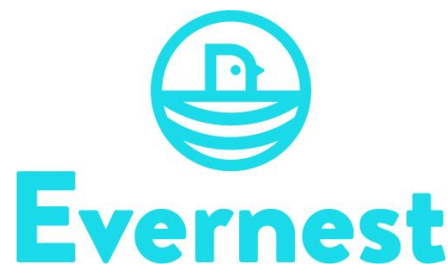
Outside support - For applicants receiving money from family/friends, the individual providing support will need to apply as a co-signer and meet the co-signer-specific criteria.



Criminal Policy

Evernest considers applications from potential tenants equally regardless of Race, Color, Ancestry, National origin, Citizenship, Immigration status, Primary language, Religion, Disability (mental or physical), Sex, gender, Sexual orientation, Gender Identity, Gender Expression, Genetic information, Marital status, Familial status, Source of income, Military or veteran status or Age.

. Applicants with a criminal record will be allowed to provide mitigating information to supplement their application.



Cosigner Policy

What is a Cosigner?

- A co-signer is a person that will **NOT** be living in the property but will only serve as a responsible party that is willing to pay rent themselves if that is ever required. They must be able to provide proof of **Net** income that is **3.5** times the amount of rent and a Credit Score of at least **650**. Additionally, a co-signer **must reside** within the United States. A Cosigner's credit score will **NOT** be averaged out or affect the group's current average credit score.
- Co-signers are applying to be responsible for the entire lease, not only for the person they are applying on behalf of. If there are multiple co-signers, they will be held jointly liable for the entire lease.
- Keep in mind that a Cosigner is agreeing to be held liable for the **total** amount of rent of the property and not just the portion of a single individual or roommate.
- Applicants may add a co-signer specifically to serve as a responsible party who meets the required credit score and can provide documented proof of income. Adding a co-signer is permitted only when **ALL** other applicant criteria have been met (With the exception of credit).
- This option is available when needed to enhance proof of income or creditworthiness to satisfy the property's minimum requirements. Please note that the co-signer's income, or credit, is not combined with that of the applicant(s).
- It is also important to consider that a co-signer must meet their own set of approval criteria.

Criteria

Occupancy History - Same as a standard applicant.

Credit History - Same as a standard applicant.

Income - Net monthly income must be a minimum of **three and a half (3.5)** times the monthly rent. Acceptable forms of income verification may include pay stubs reflecting income for **2** months.