WELCOME HOME

QUALIFICATION ACKNOWLEDGEMENT & GUIDELINES – TAYLOR AT COPPERFIELD

ALL APPLICATION FEES AND ADMINISTRATIVE FEES ARE NON-REFUNDABLE, REGARDLESS OF APPROVAL STATUS, CANCELLATION, OR WITHDRAWAL OF THE APPLICATION.

The following guidelines are used to evaluate applicants for residency. Nothing contained in these requirements shall constitute representation by WH Management LLC (the Company) that all residents and occupants currently residing in our community have met or currently meet these guidelines. All persons 18 years of age or older who will occupy the apartment must complete an application and be approved. Limited exceptions may apply at the Company's sole discretion. Qualification standards include but are not limited to the following criteria:

1. IDENTIFICATION: Applicants will be required to complete an online identity verification process through our secure third-party provider. Failure to successfully complete identity verification may result in cancellation or denial of the application. A valid, current, government-issued photo identification for each person age 18 or older will be required and expired identification will not be accepted. Non-U.S. citizens must also provide (1) A valid passport; (2) the INS document authorizing presence in the United States; and (3) proof of employment in the United States; or an I-20 verifying student status AND proof of enrollment. All documents must be valid and current.

2. INCOME REQUIREMENTS: Combined gross monthly household income must equal at least two and a one quarter (2.25) times the monthly rental rate. Income must be lawful and verifiable, derived from acceptable sources, and expected to continue for the duration of the lease term. The Company reserves the right to determine the stability, sufficiency, and acceptability of all income sources. Applicants with no income must obtain a qualified guarantor or prepay the full lease term in certified funds, if permitted by management. If an applicant intends to maintain another lease concurrently, the Company may require the applicant to qualify financially for both obligations.

3. ESSENTIAL HOUSING QUALIFICATION: Certain units at Taylor at Copperfield are designated as Essential Housing Units and are subject to maximum household income limits established annually under the applicable program guidelines. Applicants applying for an Essential Housing Unit may not exceed the current income threshold for their household size at the time of application. Household income includes income from all occupants who will reside in the unit. Applicants will be required to complete and sign an income certification form and provide supporting documentation as requested to verify eligibility. Applicants whose household income exceeds the applicable limit will not qualify for an Essential Housing Unit but may be considered for a market-rate unit, if available.

4. INCOME VERIFICATION: Income is verified through a secure third-party screening service. Applicants may be required to connect financial accounts, payroll providers, or upload supporting documentation demonstrating current income covering a minimum of six (6) consecutive weeks. Additional documentation and verification may be required for self-employed individuals, non-employment income sources, bonus income, commission-based income, financial aid, offer letters, and/or irregular deposits. Applicants whose primary source of income is from cash or cash apps and applicants relying primarily on an offer letter as proof of income may be required to provide a qualified guarantor and/or increased security deposit. Failure to provide requested documentation within the required timeframe may result in cancellation or denial of the application. The Company reserves the right to re-verify income and employment prior to move-in.

5. CREDIT HISTORY: Credit and rental history are evaluated through a third-party screening provider. Factors considered may include, but are not limited to credit score, payment history, outstanding debt, rental-related collections or judgments, prior evictions or eviction filings, and bankruptcy status. Open bankruptcy proceedings, bankruptcy filings that include unpaid rental housing debt, eviction judgments and/or unpaid rental or utility debt may result in denial. Applications are evaluated based on the overall credit profile. The Company reserves the right to determine approval, conditional approval, or denial based on screening results.

6. RENTAL HISTORY: Applicants must demonstrate a minimum of two years' satisfactory rental or mortgage history. Negative rental history may include, but is not limited to unpaid rental balances, lease violations, lease terminations for cause, eviction judgments, or excessive damage beyond normal wear and tear. Applicants with no prior rental or mortgage history may be considered for approval with additional conditions, which may include a qualified guarantor and/or increased security deposit. Applicants currently obligated to another lease may be required to provide proof of notice to vacate. If an applicant intends to maintain another lease concurrently, additional income qualification may be required.

7. CRIMINAL BACKGROUND SCREENING: Criminal background screening is conducted on all applicants and occupants. Screening results are evaluated based on the nature, severity, and recency of reported offenses and their relevance to resident safety and property protection. Certain offenses may result in denial. Pending charges may delay processing until disposition is determined. All decisions are made in compliance with applicable laws.

8. GUARANTORS: If required, guarantors must meet all qualifying standards and demonstrate gross monthly income of at least five (5) times the monthly rental rate. Guarantors must reside in the United States, complete an application, pay applicable fees, and consent to screening and verification procedures.

9. SECURITY DEPOSITS: We require a standard refundable deposit or applicants can purchase a non-refundable bond through DepositIQ. The specific amounts required for security deposit or bond vary based on screening results. Upon approval, applicants will be presented with their deposit options.

10. OCCUPANCY STANDARDS: Occupancy is limited to two (2) persons per bedroom, except where otherwise required by law.

11. PETS: Our communities allow up to two pets per apartment, cats or dogs only. A non-refundable pet fee is required per pet and monthly pet rent per pet. Pets weighing over 45 lbs. are not permitted. We do not allow aggressive breeds, including but not limited to Pit Bulls, Rottweilers, Dobermans, Chows, or any mix of these breeds. Management reserves the right to make the final determination on breed restrictions. All applicants, including those without pets, must complete a profile on petscreening.com and comply with community guidelines and local ordinances. Service animals and assistance animals are evaluated in accordance with applicable fair housing laws. Please reach out to the office for more details.

12. FRAUD & MISREPRESENTATION: Providing false, misleading, altered, or incomplete information may result in denial of the application or termination of the lease if discovered after move-in. The Company reserves the right to verify any information provided and to deny or cancel an application if fraud or material misrepresentation is suspected or confirmed.

13. APPLICATION COMPLETION: An application is not considered complete until all required documentation and verifications are received. Failure to provide requested information within the timeframe specified by management may result in cancellation of the application. Canceled applications may be reopened within thirty (30) days at management's discretion. After thirty (30) days, a new application and fees may be required.

14. FAIR HOUSING: The Company complies with all applicable federal, state, and local fair housing laws. Decisions are made without regard to any protected characteristic under applicable law.

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Leaseholder Acknowledgement – Date **Staff Witness - Date**