



Required documentation for each source of income

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

1. Link your payroll **OR** bank account to the Findigs software when you submit your application.
2. Provide at least **Three** current, consecutive paystubs.

****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 Gross income of at least **3** times the amount of rent or **2.5** if in Net income.**

Business owners – For applicants who own a business, or those who are 1099 contractors, 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 sole proprietorship**.
2. Must be able to provide proof of Net income that is **3.5** times the amount of rent if a business account is provided **OR** Net income that is **2.5** times the amount of rent if a personal account is provided.

Social Security – For applicants with Social Security, 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 **six** current, consecutive months of payment history - This can be bank statements or from your child support website.
3. Official documentation verifying how long you will continue receiving child support.

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

1. At least **three** current, consecutive months of statements for your asset account showing ending balance. These must be FULL-month statements.
2. If these assets are contained in your regular checking account rather than a separate account, you will need to provide the last **six** full statements for this account.
3. You will need to prove assets of **35** times the amount of rent (**49** times the amount or 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 proving your alimony is court-ordered.
2. At least **six** current, consecutive months of payment history - This can be bank statements or from your alimony website.
3. Official documentation verifying how long you will continue receiving alimony.

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 emailed to support@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.