AG LIVING

STATEMENT OF RENTAL POLICY & QUALIFICATION CRITERIA

Acknowledgement of Rental Requirements

HFC — Attainable Living at AG Living

To assist you with your decision about your new home, we are providing a list of guidelines used to qualify residents for residency in our communities. Nothing contained in these requirements shall constitute a representation by AG Living that all residents and occupants currently residing in our community have met or currently meet these guidelines.

FAIR HOUSING STATEMENT

AG Living and the Owner are committed to compliance with all federal, state, and local fair housing laws. AG Living will not discriminate against any person based on race, color, religion, national origin, sex, familial status, or any other specific classes protected by applicable laws. AG Living will allow any reasonable accommodation or reasonable modification based on disability-related need. The person requesting any reasonable modification may be responsible for the related expenses.

IDENTIFICATION

Applicants must present one form of government-issued photo identification for all persons aged 18 years and older that will be living in the apartment. For those applicants who are not U.S. citizens, additional documentation may be required in order to give the applicant an opportunity to furnish information about an emergency contact person in the applicant's home country. Completion of the TAA Supplemental Rental Application will be required.

APPLICATION AND FEE

A separate rental application must be completed, dated, and signed by each applicant and any individual 18 years of age or older. All individuals 18 years of age or older or legally considered an adult by law if not living with a legal guardian, are required to be a party to the lease. A non-refundable application fee, deposit and/or bond are required at the time an application is submitted.

OCCUPANCY

Unit occupancy shall not exceed 2 people per bedroom. Children younger than 24 months of age are not considered occupants in determining this factor of eligibility. The Company will comply with applicable laws that require higher or lower occupancy ratios.

INCOME

All applicants must have a combined monthly source of income at no less than 2.5 times the market rental rate. All income must be verifiable. Verifiable income includes, but is not limited to wages, self-employment income, social security benefits, pensions, trust funds, grants, school loans, child support, unemployment benefits, military benefits, and alimony.

Acceptable sources of income include:

- Four (4) most current paycheck stubs.
- For self-employed or non-employment income: previous year's tax return, a CPA financial statement, or three (3) most current bank statements demonstrating ability to pay rent through the entire lease term.

AMI (AREA MEDIAN INCOME) LIMITS — TARRANT COUNTY 2025

This property participates in a Housing Finance Corporation (HFC) program and is subject to income restrictions based on the Area Median Income (AMI) for Tarrant County. Applicable communities include Emmitt, Sagamore, Athena, Decker, and Remi. Applicants must meet the AMI income limits applicable to their unit type at the time of application. **Income eligibility is verified prior to move-in and may be subject to annual recertification.**

Current 2025 Tarrant County income limits are as follows (limits are subject to change annually per HUD guidelines):

AMI %	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
80%	$59,750	$68,300	$76,850	$83,350	$92,200	$99,050
140%	$104,563	$119,525	$134,488	$149,363	$161,350	$173,338
Market	—	—	—	—	—	—

Unit Designation: This unit is restricted to households earning no more than **_____%** of the Area Median Income (AMI).

Income limits are established by the U.S. Department of Housing and Urban Development (HUD) and updated annually. All qualifying income sources will be counted toward the household gross annual income for AMI determination purposes. Applicants whose income exceeds the applicable limit will not qualify for residency at this community under the HFC program.

> *Note: The income limits shown above are based on the current HUD-published limits for the Dallas-Fort Worth-Arlington, TX HUD Metro FMR Area. Limits are updated annually and are subject to change. Please contact the leasing office for the most current figures.*

RENTAL HISTORY

Rental history in conjunction with landlord debt will be considered when processing your application. Evictions within the previous two (2) years and/or outstanding debt to a prior landlord may result in denial or an additional rental deposit.

CREDIT HISTORY

Our screening agency evaluates credit, debt-to-income ratio, and rental history against indicators of future rent payment performance. Any unsatisfactory finding may result in the requirement of an additional deposit, a guarantor, or denial. Should a pending bankruptcy appear, an automatic denial may result. A history of a prior bankruptcy filing may result in an additional rental deposit.

GUARANTORS

All guarantors must have a combined source of income in an amount no less than five (5) times the market rental rate. If a guarantor is needed, they must meet the entire qualifying criteria as presented herein. The guarantor must pay an application processing fee and sign the Guarantor Addendum.

CRIMINAL HISTORY

The criminal records of all household members 18 years of age and over will be checked for all felony and misdemeanor convictions. The information gathered as the result of this check will affect the approval of the application. Applicants may be denied for convictions involving fraud, theft, drugs, assault and battery, sexual misconduct, crimes against a minor, or any violent crime or misdemeanor, or for numerous convictions of illegal activity dependent on the severity of the crime and length of time elapsed since the offense.

RENTAL SCORING & YOUR APPLICATION

We rely upon a “Rental Score” to estimate the relative financial risk of leasing an apartment to you. In addition to estimating risk, rental scores are an objective and consistent way of reviewing relevant applicant information and help speed the application approval process.

Rental scoring systems assign points to certain factors identified as having a statistical correlation to future financial lease performance. Your rental score results from a mathematical analysis of information found in your credit report, application data, and previous rental history. Such information may include your bill-paying history, the number and type of accounts you have, collection actions, outstanding debt, and the number of inquiries in your consumer report. Rental scoring treats all applicants consistently and impartially and never uses characteristics such as race, color, sex, familial status, handicap, national origin, or religion as factors.

NOTIFICATION OF DENIAL OR CONDITIONAL APPROVAL

You have a right under the Fair Credit Reporting Act to a free copy of your consumer report from RealPage Inc., the reporting agency used by AG Living to evaluate your background information, if the request is made no later than 60 days after you receive notification of a denial or conditional approval. In evaluating your application, information obtained from or through RealPage Inc., which may include credit information or consumer information from one or more credit bureaus or consumer reporting agencies, may have influenced AG Living's decision as a whole or in part. These consumer-reporting agencies and/or credit bureaus did not make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken.