



### Required documentation for each source of income

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

1. At least three current, consecutive paystubs.
2. Most current bank statement(s) showing itemized deposits that reflect the deposits from at least two payroll transactions - These must be FULL-month bank statements. Lists of deposits or screenshots will not be accepted.
3. Direct employment verification - Please provide the first and last name and **corporate** email address for your employer or HR representative who can verify your employment.

**\*\*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.**

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**.

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.

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 your employer - 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](mailto: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.