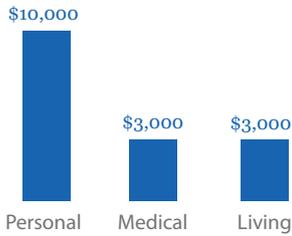


# Resident Benefits Package

## \$35 per month

Your Resident Benefit Package is included with ALL lease agreements and includes the following:



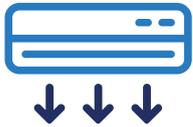
### Renter's Personal Insurance

Personal contents up to \$10,000; medical payments up to \$3,000; additional living expenses up to \$3,000. This is provided to you without application, credit checks or billing. Coverage is per household NOT per person.



### Renter's Liability Insurance

Accidental Damage to the rental home caused by fire, water damage, explosion, falling objects, civil unrest and smoke for up to \$100,000.



### Air Filter Supplies

Once per quarter we will conveniently mail air filters of the correct size for you to install throughout your rental home. Let us know if you have a medical need for special allergen filters.



### Utilities Concierge Setup

EJF will have a utilities concierge service reach out to you and assist in having all of your utilities connected prior to your moving in to your Rental Home.



### Tenant Portal

You will have free access to our Tenant Portal which will allow you to submit maintenance requests, pay online and access electronic statements.



### Regular Property Visits.

Throughout the year we will schedule property visits for us to come check on the property and make sure you are doing okay and see if there is anything in particular that you need that you may not have already asked.

### Credit Reporting for All Rental Payments.

Your on-time rental payments will help build your credit. We report all rent-payment history to Experian which will help establish your positive rental history and could raise your credit score.



### 24/7 Maintenance Hotline with Live Phone Support.

You can reach a live person after hours for emergency maintenance concerns by simply calling our main phone line.



### Waiver of One Late Fee.

EJF will grant a one-time waiver of a late fee.



### Waiver of One NSF Fee.

EJF will grant a one-time waiver of a returned ACH or Check payment fee.



### Discounted Sales Commission.

When the time comes for you to buy a new home, if you use an EJF sales agent as your buyer's agent, EJF will give you a rebate from our commission. This rebate would be used to offset your closing costs. EJF keeps 2% and any amount over that is yours!\*

\*Buyer's agent rebate subject to change. Minimum buyer's broker commission of 2% of sale price, or \$4,000, whichever is greater. Any additional amount would be rebated to buyer at settlement. Rebate subject to written buyer broker agreement as well as lender approval.



Resident Benefits Package is REQUIRED with ALL lease agreements with EJF Real Estate Services. Resident Benefits Package will be billed as one charge on a monthly basis. Resident Benefit Package only waives your obligation to the insurance requirement in your lease agreement. You should consult an insurance professional to evaluate and determine personal insurance needs. All claims are subject to a \$500 deductible payable by the Renter. Other coverages may be included, see policy for details and exclusions.