You represent that the information you've provided is accurate and you authorize us to: 1) contact your references; 2) obtain consumer reports or investigative consumer reports which may include your credit history rental payment history and criminal background information credit as well as information regarding character general reputation personal characteristics and mode of living; and 3) obtain subsequent consumer reports for the collection of any financial obligations relating to your tenancy or for other permissible purposes. These reports may be covered under the California Investigative Consumer Reporting Agencies Act ("CICRAA"). Under the CICRAA you have a right to request a copy of the investigative consumer report from the Investigative Consumer Reporting Agency named below. You may also obtain a copy of the consumer report or the investigative consumer report from us by checking the box in this online application. More information about the CICRAA is set forth in the "California Investigative Consumer Reporting Agencies Act" section below. You understand that we may report all positive and negative rental payment history to consumer reporting agencies. You hereby release from all liability or responsibility all entities requesting or supplying such information. You acknowledge that while all residents have been through this Application and screening process other individuals guests occupants etc. who stay at the Community may not have been through this process. You acknowledge that providing false incomplete or misleading information may be grounds for rejection of this application termination of your right of occupancy and/or the forfeiture of deposits and fees. Submitting false information may also constitute a criminal offense under the laws of this state. If any payment to us is returned or otherwise rejected by your financial institution we will assess a returned item fee in accordance with local law. This application is preliminary only and does not obligate us to execute a lease or deliver possession of the premises to you. Consumer and Investigative Consumer Reports are prepared by VERO. You may contact VERO Consumer Relations at: consumer-relations@sayvero.com or 1-888-695-7148.

Your submission of this application and payment of the holding deposit is your request for us to reserve the premises for you. The holding deposit is not a security deposit and does not obligate us to execute a lease or deliver possession of the premises to you. If you enter into a lease with us, your holding deposit will be applied to your security deposit and/or first month's rent once you sign the lease. Your holding deposit will be returned to you if you are denied or you cancel within 24 hours of being notified of approval. Your deposit will be forfeited if you cancel more than 24 hours after being notified of approval. We both agree that your failure to notify us within 24 hours of approval that you do not intend to enter into a lease with us will cause us to incur costs that are difficult or impractical to fix. Such costs include, without limitation, lost rent, as well as marketing, advertising and office overhead. We also agree that the forfeiture of the holding deposit is not a penalty but represents a fair and reasonable estimate of the costs we will incur as a result of your failure to timely enter into a lease for the premises.

By submitting this online application and providing your email address, you agree to receive, through email, third party platforms, or your electronic access of the MyEquity Portal, all disclosures, receipts, investigative consumer reports, and notices ("Disclosures") that we are required by law to give you. We may provide our Disclosures through email, the MyEquity Portal or through third party platforms. To protect your privacy, Disclosures may be provided by time-sensitive links. Some of the Disclosures that we may provide to you include, but are not limited to:

- The Fine Print to Applicant Agreement;
- This Consent to Electronic Delivery of Disclosures;
- Copies of any consumer reports or investigative consumer reports;
- A receipt for the application processing fee,
- A summary of the provisions of California Civil Code Section 1786.22 (if applicable);

- Privacy disclosures;
- Notification of our decision regarding your Application;
- Your Lease Agreement, if approved; and
- Any notices and receipts relating to your security deposit, if any.

We reserve the right to provide any Disclosures in writing, rather than electronically. You agree that certain announcements, such as changes to our Privacy Policy or minor updates to previously-agreed upon Terms of Use, will be posted on our websites. You also agree that provision of our Disclosures that you may access through the MyEquity Portal or through third party platforms, are the equivalent of providing the Disclosures to an email account..

You understand that by consenting to receive Disclosures electronically, the following apply to your consent:

- Your consent is being registered electronically by clicking "I agree to the information and consents above." or, if you are completing a paper application, by your signature thereon.
- It is your responsibility to notify us of any changes to your email address by updating your account in the MyEquity Portal.
- To opt out of this consent, you must discontinue the online application process and submit a completed paper application.
- Unless you consent, you have the right to receive certain required Disclosures in paper or non-electronic form.
- You may also request a paper copy of any consumer report or investigative consumer report prepared regarding you by contacting: Consumer and Investigative Consumer Reports are prepared by VERO. You may contact VERO Consumer Relations at: consumer-relations@sayvero.com or 1-888-695-7148.
- You agree to provide us with your current email address so that we may communicate with you electronically and update us as to any changes in your email address by updating your account profile in the MyEquity Portal.
- For all future transactions, Your consent remains in place until revoked. You can withdraw your consent at any time by notifying us in writing in connection with a future transaction.

You and any co-applicants must not: (1) disturb the quiet of enjoyment of your prospective neighbors; (2) engage in abusive, threatening, discriminatory or harassing conduct, toward us, our employees occupants or guests at the Community; or (3) unreasonably interfere with our management of the Community. We reserve the right to be the sole judge of unacceptable conduct. You acknowledge that should you engage in unacceptable conduct, we may terminate your application and deny residency at the Community.

California Investigative Consumer Reporting Agencies Act California Civil Code Section 1786.22: (a) An Investigative Consumer Reporting Agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice. (b) Files maintained on a consumer shall be made available for the consumer's visual inspection as follows: (1) In person if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided. (2) By certified mail if he makes a written request with proper identification for copies to be sent to a specified addressee. Investigative Consumer Reporting Agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies. (3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone if the consumer has made a written request with proper identification for telephone disclosure

and the toll charge if any for the telephone call is prepaid by or charged directly to the consumer. (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license social security account number military identification card and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above may an Investigative Consumer Reporting Agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity. (d) The Investigative Consumer Reporting Agency shall provide trained personnel to explain to the consumer any information furnished to him pursuant to Section 1786.10. (e) The Investigative Consumer Reporting Agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22. (f) The consumer shall be permitted to be accompanied by one other person of his choosing who shall furnish reasonable identification. An Investigative Consumer Reporting Agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

We care about your privacy. For details on what Personal Information we collect and for what purposes, and your privacy rights and how to exercise them, visit www. equityapartments.com/Privacy or contact us at (866) 869 5413.