



Welcome To Your New Home

You Renters Kit

Welcome to Your New Home!

Dear new resident,

Welcome to Stone Gate Property! We're thrilled to have you as a part of our community and hope you enjoy settling into your new home. Our goal is to make your experience here comfortable, enjoyable, and worryfree. Please don't hesitate to reach out with any questions or needs as you get acquainted with the property.

Meet Your Property Management Team

Our team at *Stone Gate Property Group* is here to help with any questions or support you may need. Below are the primary contacts available to assist you:

- **Property Manager:** Tucker Dagle
 - **Email:** Admin@stonegateproperty.com

Contacting Your Property Manager

- For nonemergency issues or general questions, please contact your property manager via text or email during business hours only. You can reach us at:

Call: 570-545-6188

Maintenance: 570-545-6177

Email: leasing@stonegateproperty.com

Maintenance Requests

- All maintenance issues must be submitted through the **Tenant Portal (AppFolio)** to ensure they are properly tracked and addressed. Requests not submitted via the portal will not be seen or processed.

Submitting Maintenance Requests through the portal

1. After your moving is complete you'll receive your invitation
2. Click on the **Invitation email (Property Meld)**
3. Enter your username (the email you have listed in our system).
4. Input your password.
5. Navigate to the Requests section.
6. Fill out the form with detailed information about the issue and ensure to include photos if applicable.

Important Information

- **Office Hours:** Our office is open Monday to Friday from 9:00 to 4:30.
- **Rent Payment:** Rent is due on the 1st of each month. Payments must be made through the online portal or can be mailed to 512 Northampton St Edwardsville, PA 18704. ****Note all mailed checks must be received by the 1st or will be considered late****

Emergency Situations

- For fire-related emergencies or any situation posing immediate danger, please dial 911.
- For emergency plumbing issues, call 5705994814 immediately.
- For any other type of emergency call 5702621580 or 5709564975 immediately.

****Important Note:** After-hours emergency calls will be billed to the tenant if the issue is determined not to be an actual emergency by the responder. Please ensure that non-emergency concerns are addressed during regular business hours or submitted through the Tenant Portal.**

Utilities information

- Gas: UGI- (800) 276 2722
- Electric: PPL Electric- (800) 342 5775
- Water: Pennsylvania American Water- (800) 565 7292

Trash pickup

- www.wilkesbarre.city
- <https://luzerneborough.org/forresidents/trashandrecycling/>

Lost Keys/Property Lock outs

- **Lost Key Replacement:** A fee of \$35.00 will be charged for each replacement key.
- **After Hours Lockout Assistance:** (272) 218-0660 A fee of 150.00 for lockout service after business hours will be charged to open door and tenant will be charged for any damages to lock during opening.

Credit building and rent assistance program

- We are excited to offer Credit building options and rent assistance through our partnership with Flex. For more information contact your property manager or use the link below to enroll!

Community Guidelines

To ensure everyone enjoys their time here, please review guidelines and policies in your lease. We're looking forward to getting to know you and making your time here enjoyable. If you need anything at all, please don't hesitate to reach out!

Why Renters Insurance is Important

○ Your Belongings Are Not Covered by the Landlord

If there's a fire, theft, water damage, or similar incident, your personal property—like furniture, electronics, and clothing—is not covered by the landlord's policy. Renters insurance protects what's yours.

○ Covers You for Accidents and Liability

If someone is injured in your unit or if you accidentally cause damage to the property or a neighbor's unit (e.g., a kitchen fire or water leak), you could be held responsible. Renters insurance helps protect you from those financial consequences.

○ Our Leases Requires It

Not only is it required by your lease, but a small monthly investment can save you thousands in the event of a loss.

Liability Waiver Program

Let's check renters insurance requirements off your list.

Renters Insurance Requirement

As part of your lease agreement, you are required to maintain renter's insurance at all times to cover any tenant legal liability. Your policy must meet a minimum of \$100,000 in liability coverage and other requirements listed in your lease agreement.



What is a tenant Liability Waiver Program?

The Tenant Liability Waiver helps cover accidental damage **without needing renters insurance**. This program only costs **\$14/month** and protects you if damage happens — your property manager may **waive up to \$100,000** in costs, even if caused by you, your guests, or roommates.

This ensures the required property damage liability coverage amount is met while your personal belongings is protected.



What events are eligible for reimbursement?

- | | |
|----------------------|-------------------|
| ✓ Fire and Smoke | ✓ Bad Weather |
| ✓ Burglary | ✓ Falling Objects |
| ✓ Personal Liability | ✓ Water Damage |
| ✓ Building Collapse | ✓ Explosion |



What are the reimbursement limits?

Personal liability

If someone gets injured on your property or you cause unintentional property damage.

Reimbursement limit
\$100,000

Bodily Injury

If a guest gets injured on your property as a direct result of you.

Reimbursement limit
\$10,000

Program Benefits

1 Stay protected

Protect you against accidental damage like fire, water, and negligence

2 Immediate Lease Compliance

Meet your renters insurance requirements, immediately. No more actions for you.

3 Easy Enrollment

A small fee collected with your rent, no separate bill application required

4 Peace of mind

Avoid unexpected out-of-pocket expenses for tenant liability

5 Simple Reimbursement Process

Property damage handled by your property manager

Tenant Legal Liability Protection

As part of your lease agreement, you receive valuable Tenant Legal Liability (TLL) protections. These benefits provide financial security and peace of mind during your lease term. For full details, refer to the Explanation of Protections included with your Lease Addendum.

Key Benefits of TLL Protections:

Renter Contents Protection

- Protection for your personal belongings against specific perils, such as fire or burglary, up to the limits defined in your lease addendum.
- Subject to a deductible.

Premises Legal Liability Coverage

- Protects you from financial responsibility for damages to the property caused by covered incidents.
- Limits and exclusions apply, as detailed in your Lease Addendum.

Making a Claim:

To file a claim, please follow these steps:

1. Notify the property manager in writing as soon as possible.
2. Submit all required documentation, such as receipts or proof of loss, within the specified timeframe.
3. Cooperate with the claims process, including providing additional information if needed.

For claims assistance, contact:

Claims Support

Phone: 888 585 4974

Email: Claims@YRIG.com

RENTERS KIT

More Benefits. More Flexibility. More Value.

For just **\$25/month**, enjoy exclusive resident benefits designed to help you save money, build your credit, and simplify your rental experience.



Build Your Future While You Rent

We've enhanced the credit reporting benefit you already receive with a better, more convenient experience through the BOOM app—plus additional financial perks.



BOOM Credit Reporting

Continue building your credit with every on-time rent payment.



BOOM App

Track your credit progress anytime through an easy-to-use mobile app.



Flex Payments

Split your monthly rent into smaller payments throughout the month.



Late Fee Waiver

Receive one waived late fee every 12 months—just let us know when you need to use it.

BETTER LIVING BENEFITS

MORE CONVENIENCE. MORE SUPPORT.



24/7 MAINTENANCE SUPPORT

Maintenance issues don't wait—
and neither do we.

Submit requests anytime
through **Max on Call**.



PRIORITY TRANSFERS

Moving to another Stone Gate property?

Enjoy:

- Priority access to available homes
- No new application required
- **No application fees**



LEASE RENEWAL BENEFITS

Renew your lease with **no renewal fees**
as part of your membership.

HOMEOWNERSHIP PROGRAM

YOUR NEXT STEP STARTS HERE.



TENANT-TO-HOMEOWNER PROGRAM

Ready for the next step?

The Stone Gate Tenant-to-Homeowner Program is designed to help residents begin preparing for their first home purchase with clarity and confidence. Through helpful guidance and educational resources, you can better understand the path to ownership and the steps that can help you move forward.

WHAT YOU'LL RECEIVE

- ✓ Guidance to help you understand the homebuying process
- ✓ Educational resources for first-time buyers
- ✓ Support as you prepare for the transition from renter to homeowner
- ✓ Practical next-step information to help you plan with confidence

*Because your journey doesn't
have to end with renting.*

— Everything You Get for —

\$25/MONTH



✓ **Credit Reporting** with every on-time rent payment



✓ **BOOM App** to monitor your credit progress



✓ **Flex Rent Payment Program**



✓ **One Late Fee Waiver** every 12 months



✓ **24/7 Maintenance Support**



✓ **Priority Access** to Stone Gate Homes



✓ **No Application or Application Fees** for Internal Transfers



✓ **Tenant-to-Homeowner Guidance**



✓ **Resident Rewards & Gift Cards**



✓ **Lease Renewal Fee Waiver**



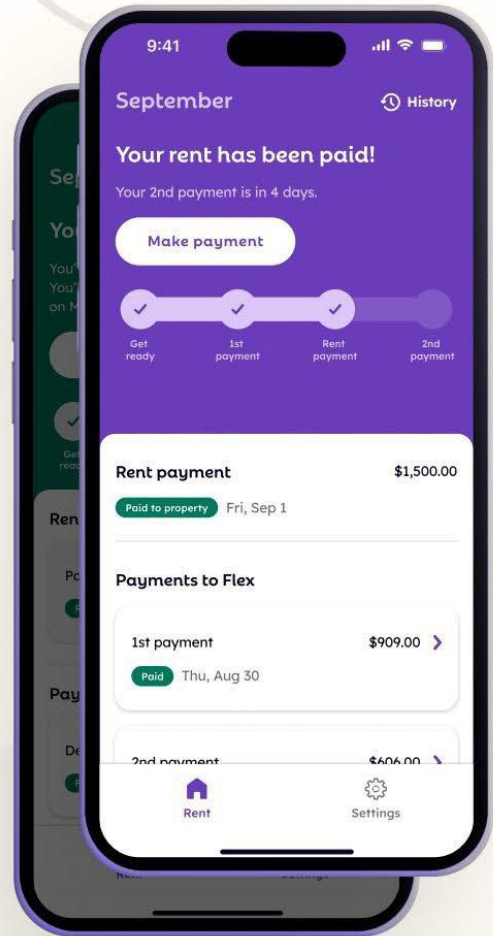
More Benefits. One Membership.

Whether you're building your credit, planning your first home purchase, or simply looking for a better rental experience, the Stone Gate Resident Rewards Program is designed to help you get more from where you live.

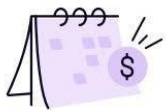
flex.

Simplify your life with flexible rent payments

We're proud to partner with Flex -
split your rent and Flex will help pay
it on-time, in full!



Flex can help you:



Pay your rent on time.

Split your rent into smaller payments
that work around your schedule.



Improve your cash flow.

Make payments throughout the
month, so you can have your money
when you need it most.



Build your credit history.

Grow your credit history every time
you make a successful payment with
Flex.

Join hundreds of thousands
of renters enjoying more
financial flexibility with Flex.



Scan the
QR code
to sign up

or visit getflex.com
to learn more

Flexible Finance, Inc. ("Flex") is a financial technology company, not a bank. All lines of credit, banking services, and payment transmissions are offered by Lead Bank. An application and credit assessment are required for approval. Credit line amounts vary based on eligibility (graphics are illustrative only); to access a credit line, you are required to make timely payments each month. Unsecured lines of credit are provided for a recurring monthly membership fee of \$14.99 at 0% APR. A bill payment fee of 1% of your total rent is also charged when you pay your rent using the Flex app (additional card processing fee applies when using a credit card). Memberships automatically renew until canceled. Secured lines of credit are provided at 0-9% APR based on your credit worthiness. You are required to maintain a security deposit with Lead Bank. Other third party fees may apply. See your offer for more details. Positive rent payment history and information about your line of credit may be reported to one or more national credit bureaus. Terms and conditions apply. All loan proceeds are disbursed by Lead Bank; neither Flex nor any of its subsidiaries disburse loan proceeds or engage in the movement of consumer funds. Brokering activities are performed by Flexible Finance Brokering, Inc. Servicing and collection activities are performed by Flexible Finance Servicing, Inc. Licenses: Flexible Finance Brokering, Inc., Nationwide Multistate Licensing System ("NMLS") ID #2599800. Flexible Finance Servicing, Inc., NMLS ID #2256673

Security Deposit Waiver Program

A smarter, more affordable way to make your new house feel like home.

HOW IT WORKS



1

ENROLL

Sign up for the program during your lease process.



2

PAY A SMALL FEE

Pay a low monthly fee instead of a large upfront deposit.



3

MOVE IN

Enjoy lower move-in costs and peace of mind knowing you're covered.

WHY RESIDENTS LOVE IT



KEEP MORE CASH
in your pocket at move-in.



LOWER UPFRONT COSTS



USE YOUR FUNDS
for moving expenses, furnishings, utilities or other needs.



SIMPLE, FLEXIBLE & CONVENIENT

KEY THINGS TO KNOW



NOT A SECURITY DEPOSIT

The money you pay into the program is usually non-refundable.



YOU CAN STILL BE RESPONSIBLE FOR DAMAGES

You may be charged for damages or unpaid rent at move-out.



LOWER MOVE-IN COSTS

Avoid paying a large deposit upfront.



NO DEPOSIT REFUND

There is typically no deposit balance returned at move-out.

HOW IT COMPARES

TRADITIONAL DEPOSIT



1 MONTH OF RENT UPFRONT

Example: If your rent is \$1,500, you pay \$1,500 upfront.

VS.

DEPOSIT WAIVER PROGRAM



MONTHLY SMALL FEE VARIES BY RENT

Example: If your rent is \$1,500, your small fee will be \$46/month.



Our Security Deposit Waiver Program makes moving more accessible while still providing protection for the property.

It's an excellent option for residents who want a lower upfront financial commitment and a smoother move-in experience.

TENANT MOVE-IN AND MOVE-OUT PROPERTY CHECKLIST

Before you move-in and upon moving-out, be sure to carefully complete this check-list.

Tenant Name(s):

Address & Apt. No.:	City:	State:	Zip:

Move-In Date	Inspection Date:	Time:	By:

Move-Out Date	Inspection Date:	Time:	By:

Unless otherwise noted, the premises are in clean, good working order and undamaged. Use key below.

Key & Abbreviations:

NC: Needs Cleaning

NP: Needs Painting

NR: Needs Repair

SC: Scratched

NSC: Needs Spot Cleaning

NSP: Needs Spot Painting

RP: Needs Replacing

Other: _____

LIVING ROOM	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Shades			
Closet			
Elec Fix.			
Light bulbs			

KITCHEN	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Curtain			
Cabinets			
Drawers			
Sink			
Counters			
Fan/Light			
Elec Fix.			
Light bulbs			

REFRIGERATOR	Move-In	Move-Out	Cost
Inside/parts			
Outside			
Light			

STOVE/OVEN	Move-In	Move-Out	Cost
Outside			
Burners			
Vent			
Timer/Controls			
Surface			
Light			
Racks			
Drip pan			

DISHWASHER	Move-In	Move-Out	Cost
Inside/parts			
Outside			
Controls			

BATHROOM #1	Move-In	Move-Out	Cost
Floor			
Walls/Tile			
Ceiling			
Doors			
Cabinets			
Drawers			
Sink			
Shelves			
Mirror			
Tub/Shower			
Caulking			
Counter			
Fan			
Bowl/seat			
Towel rack			
Window			
Elec Fix.			
Light bulbs			

BATHROOM #2	Move-In	Move-Out	Cost
Floor			
Walls/Tile			
Ceiling			
Doors			
Cabinets			
Drawers			
Sink			
Shelves			
Mirror			
Tub/Shower			
Caulking			
Counter			
Fan			
Bowl/seat			
Towel rack			
Window			
Elec Fix.			
Light bulbs			

BEDROOM #1	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

BEDROOM #2	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

BEDROOM #3	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

ENTRANCE/HALL	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

DINING ROOM	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			

FRONT PORCH	Move In	Move Out	Cost
Elec Fix.			
Light bulbs			

BACK PORCH	Move In	Move Out	Cost
Elec Fix.			
Light bulbs			

GARAGE	Move In	Move Out	Cost
Floor			
Walls			
Ceiling			
Elec Fix.			
Light bulbs			

MECHANICAL	Move In	Move Out	Cost
Water Heater			
Smoke Det.			
Thermostat			
Furnace			
A/C			

# OF KEYS	Move In	Move Out	Cost
Front Door			
Mailbox			
other:			

Comments: _____

Move In		Move Out	
Date: _____	Signature: _____ / _____	Date: _____	
Date: _____	Signature: _____ / _____	Date: _____	
Date: _____	Signature: _____ / _____	Date: _____	

I/We (the tenant(s)) understand that unless otherwise noted, all discrepancies will be the tenant's responsibility and will be deducted from the security deposit at the time of move out.

Move In	<u>Move Out</u>
Date: _____	Date: _____
Landlord/Agent Signature: _____	Landlord/Agent Signature: _____

Landlord and Tenant acknowledge that video and/or photos (digital or otherwise) have been taken of the premises. The original copies/files are in the possession of the Landlord / Tenant.

Tenant's Forwarding Address:

