



MYND
MANAGEMENT

Owner Success Roadmap

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01 WELCOME TO MYND!

1A TEAM PM

At Mynd, we strive to deliver the best property management service possible by providing a dedicated point of contact for you, backed up by a deep and experienced team. Your primary point of contact will be a dedicated Portfolio Manager, who will be responsible for all aspects of your asset's performance.

Backing up your Portfolio Manager will be experts in leasing, resident services, repairs & maintenance, asset management, accounting and more, all of whom will service your account under the watchful eye of your Portfolio Manager. You and your residents may interact with several of our team members during the course of managing your property, but know that everyone on the Mynd team works together to help address the needs of you and your resident, and that our technology allows everyone on our side to stay in lockstep on what needs to be done for your Investment.

1B REACHING MYND

The most efficient way to reach someone at Mynd is through your Mynd Owner Account via the mobile app ([Apple](#), [Android](#)) or the Online Portal (owner.mynd.co). Shortly after signing the property management agreement with Mynd, our Onboarding Wizard will be sent to you to set up your owner account. You can also email owners@mynd.co to get in touch with us. We will provide our phone number, but the best way to get a fast response is to send a message online through the owner portal.

Our typical response time to emails is less than 4 business hours when contacted through the Mynd Owner Portal.

For residents, we encourage submitting all requests through their Mynd Resident Account. They can also email us at residents@mynd.co. Typical response time for residents is less than 8 hours.



1C MYND OWNER APP

With the Mynd Owner App, all of your properties are at your fingertips. You'll have quick access to:

- Real time data on your properties' performance
- Pre-built & custom reports
- Custom notifications
- History of all communication with Mynd
- All of your financial statements
- Easy access to your Property Management Team via messaging app
- Real-time vacancy stats



1D CREATE YOUR ACCOUNT

Creating your account is easy. Simply fill out the Onboarding Wizard that will be in your email inbox.

Once you register, you can access your account on your mobile device by downloading the mobile app ([Apple](#), [Android](#)). New features and information are released frequently, so make sure to review your account often.



02 YOUR FIRST 90 DAYS



2A COMPLETE ONBOARDING WIZARD

Our mission is to create happy homes and healthy investments, and from the moment you sign our property management agreement (PMA) we will work to deliver that for your property.

It all starts with you completing the Mynd Onboarding Wizard. Operating a property has many dimensions to it, and unless we have complete documentation, it can be very difficult to quickly execute operations at a high level. Here is the information that will be required as a part of the Onboarding Wizard:

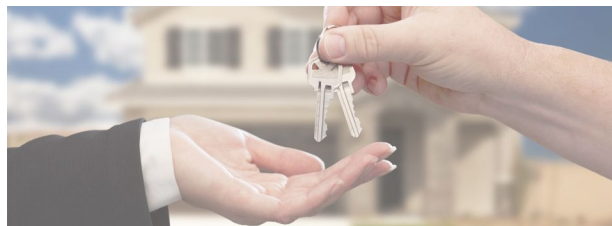
- **Resident Fees:** Resident Ledger including record of the Security Deposit, any additional deposits, such as Pet Deposit, and current recurring monthly charges.
- **Tax Doc:** W-9 IRS form (W-8ECI if a foreign owner).
- **Leasing Docs:** Copies of any current leases, applications, and resident ledgers.
- **Move-In Property Condition Report:** Allows us to assess property condition before taking over management.
- **Home Warranty Policy:** Home Warranty contact info and a copy of the policy (only if you have a Home Warranty). We will also need any appliance or fixture warranty certificates.
- **HOA Rules:** If applicable, Mynd needs a copy of the Association's Covenants, Conditions, and Restrictions (CC&Rs) before the home can be placed on the market.

2B WELCOME CALL WITH PORTFOLIO MANAGER

Shortly after completing your management agreement, you will receive a welcome call from your portfolio manager, so they can introduce themselves and schedule your full-length onboarding call.

2C ONBOARDING CALL

During your onboarding call, we will review your goals, the current situation at your property, and the documents you've provided to craft a plan to get your property operating efficiently and quickly. We believe a property is not 'stabilized' until you begin getting your expected monthly distributions, and we won't rest until your property is stabilized. We'll help you sort utilities, bank accounts, city documents, and registration.



Please note that if you have a vacant property, Mynd will attempt to help you advertise as soon as possible, but will need all of your onboarding documents and accounts set up first. Help our team so they can help you!

We'll also need to align on rent price. Mynd uses software and experts to run careful analysis to set a market price. For more information about Mynd's leasing approach, please refer to section 05.

2D TRANSFER KEYS & GARAGE DOOR REMOTES

Contact your Portfolio Manager for the best way to transfer keys and remotes. We'll need these to properly manage your property.

2E YOUR FIRST DISTRIBUTION STATEMENT

Mynd offers 2 types of distributions:

Weekly Distributions - Designed for single family rentals, weekly distributions send cash to your account on the 10th of the same month the rent was collected and weekly thereafter for the remainder of the month. We recommend this distribution for owners who are cash flow conscious and need their money quickly.

End of Month Distributions - Designed for multi family rentals, end of month distributions are only sent after a month is closed and a full accounting of revenue and expenses for that month is performed. For example, for the month of March, an owner on an end of month distribution would receive their money at the beginning of April. We recommend this distribution for owners who are more focused on having clean, full monthly financial statements.

03 RESERVES AND OWNER CONTRIBUTIONS

To ensure that your account has enough funds to pay for expenses that may occur during the course of property operations, Mynd requires that you keep your account funded with the following reserves:

- \$500 per unit managed by Mynd.

In scenarios where there is a property expense that is greater than the amount of cash (rent income + reserves) in your account, Mynd will request that you make a contribution. This can easily be done through your owner portal. We will make the request and then follow up every 2 business days to make sure we get the funds so we can pay the vendor in question. The expectation is that you will fund the requested amount within 7 business days. If this doesn't happen, Mynd reserves the right to pay the vendor and charge any payment-related interest to you as per the terms of your PMA.

04 ACCOUNTING

For your very first distribution, and all subsequent distributions thereafter, you'll receive a distribution snapshot. At the end of each month, you'll receive your monthly financial statement. All distribution snapshots will be emailed and posted to your portal. The month-end statements will only be posted to your portal. You'll decide whether you want your distributions sent on a weekly schedule or an end of month schedule (see section 2E above).

Note: it takes 1 - 3 days for your distribution to hit your bank account.

Year end statements will be posted in your owner portal. Tax documents including 1099s will also be mailed to you.



05 LEASING

5A MAKE READY INSPECTION

The first step in the leasing process is to make sure the home is ready for a resident to move in. If the home doesn't show well, it dramatically affects how long it will take to lease and the amount it will lease for.

Our inspectors will check that all major systems are working properly, that the home is clean, and that it will show well to prospective residents.

If the home is not ready to be shown, we will generate a punch list and then execute the repairs needed to get the home ready quickly.

5B MARKETING AND SYNDICATION

Mynd uses several unique and effective methods to market and rent vacant properties:

- Dedicated Leasing Agents whose only responsibility is the marketing and renting of our vacant inventory.
- Expert photography, 3D tours, and floor plans
- Robust rental analysis using software plus experts to set market rent*
- Exposure on our company website, www.mynd.co
- Syndication on many rental sites including: Zillow, Zumper, Hotpads, and Apartments.com
- Optional listing on the MLS (Multiple Listing Service); A co-broker fee will apply

Note: Price is the biggest factor determining the length of a leasing period. Mynd's experts will monitor leasing activity as it relates to price and recommend price changes accordingly.

5C PROSPECTS AND SHOWINGS

Our standard operating procedure is to offer prospective residents the secure ability to do a self-showing. Self showings enhance the prospect's experience by providing more flexibility for home viewing, which leads to faster lease times. The use of Smartlocks or Smart code boxes and prospect identity verification via photo ID keep your properties safe and secure.

We also do agent showings and open houses as appropriate in pursuit of our singular goal - to get as many prospects as possible to tour the home so that we can quickly lease it.

5D APPLICATION AND SCREENING

Mynd will process all incoming leads and screen with our standardized criteria. These criteria are designed to get you the best resident possible. To stay in compliance with Fair Housing regulations (see below), Mynd uses standardized criteria to screen all applicants, without exception.

Here is a summary of Mynd's standardized screening criteria:

- Gross income must be 2.5 times the rent.
- We evaluate the most recent month's worth of paycheck stubs, last year's taxes or regular deposits into a bank account to qualify Applicants.
- Guarantors must make 5x the rent provided the aforementioned documentation.
- Once income-qualified, we run a background and credit check that gives a Transunion Resident Score to determine approval and Security Deposit amount.



Over the long term, it pays to get good residents in, and Mynd exhibits very low delinquency and eviction rates for the residents we place.

5E LEASE AND MOVE-IN

Once we have a deposit and electronically signed lease agreement, we will notify you that the home has been rented. Our policy is to require a move in within 14 days of receiving the deposit. If the future resident requests an extended move in date, we will notify you to seek approval.

5F FAIR HOUSING

The Fair Housing Act prohibits discrimination in the sale, rental, or financing of dwellings based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.



06 HOAs

Many homes are located in neighborhoods that are governed by a Homeowners Association (HOA). These associations create bylaws, covenants, and restrictions that affect your property. Often times, there are also architectural-control standards and minimum requirements for landscaping. These rules are typically enforced by an HOA management company. Contact your HOA management company regarding the issues below:



1. Verify that they have a correct mailing address and contact info.
2. Notify them of your property management agreement with Mynd.
3. Notify them of your intent to lease the property and inquire about any extra rules and regulations concerning rentals.
4. Request any registration forms that must be submitted to the HOA upon a new move in and provide to your Portfolio Manager.
5. Notify your Portfolio Manager of any fees that must be paid such as a move in fee or move out fee when residents turnover.
6. Inquire if there are any current violations for the property that need to be brought into compliance.
7. Request that any violation notices be mailed to the physical location and your home address. This gives the resident more time to bring violations into compliance.
8. Request a gate code if applicable. Let your Portfolio Manager know the assigned code.
9. Order gate remotes and pool/gym keys if applicable. Deliver these to your Portfolio Manager.
10. Setup auto bill pay with your HOA manager or pay a year in advance for convenience.

Note

Mynd needs a copy of the Covenants, Conditions, and Restrictions (CC&Rs) before the home can be placed on the market. A copy of the CC&Rs will be provided to the residents at move-in so they understand the rules.

During the term of a lease agreement, you may receive an HOA violation notice for a violation of the rules of the community. The most common notices involve weeds in the landscaping, garbage cans in view of the public, oil stains on the driveway, or vehicle violations. Please fax or email a copy of this notice directly to your Portfolio Manager. This document will then be forwarded to the resident. Our Lease Agreement holds residents responsible for any fines incurred as a result of non-compliance with the rules of the community. The fine will be added to the resident's ledger and collected in addition to rent.

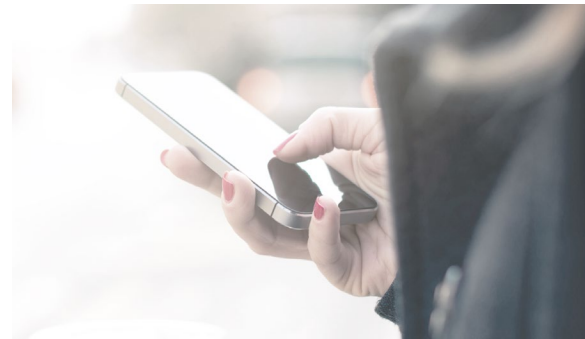
07 RESIDENT SERVICES

7A RENT COLLECTION

Rent is always due on the day reflected in the lease agreement, and we strongly advocate for electronic payments. If rent is not received on the 1st, we send a reminder to the resident before the rent is considered late. Once the late fee hits, we send automated emails every other day, and begin phone calls to the resident. If still no rent is received, we'll send legal rent demand letters stating they must pay or face possible eviction. Finally, the Portfolio Manager gives permission to send the case to eviction.

However, our goal is to never have evictions and to always collect money in a timely manner. To help residents comply, we offer several different ways to submit rent:

- Electronically through the Resident app
- Via the phone
- In-person at Walmart or other local establishments
- Via mailed check



7B EVICTION AND COLLECTIONS MANAGEMENT

The eviction and collections process varies by state. Mynd takes care of the entire process and the Portfolio Manager will keep you informed along the way. Once the resident moves out, Mynd attempts to put the resident on a payment plan, proven to be the best method for recovering unpaid rent. 45 days after move-out if still no money has been collected, we will send the case to a collections vendor.

Unless you have our eviction guarantee, you are responsible for covering the legal cost of the eviction.

7C LEASE ENFORCEMENT

Mynd enforces resident leases and sends any required legal notices. If a resident is found in breach of a lease, Mynd immediately sends a cure or quit notice. Mynd consults an attorney throughout the enforcement process to ensure fair handling of these matters.

7D RESIDENT APP

The Mynd Resident App allows residents to submit service requests, pay rent online, set recurring payments, and reach the Mynd team. We offer omnichannel support to our residents, and the portal is the best way to reach us. Residents can expect a response within at least one business day when contacting us through the portal.



7E PETS

The Humane Society reports that there are an estimated 78 million dogs and 86 million cats in the United States. Depending on what market your property is located in Mynd will either collect pet fees and/or rent from residents and pass these along to you as additional income or you will be given the Mynd Pet Guarantee which offers up to \$2,500 in Pet Damage Protection at your rental property. Service or companion animals that assist residents with special needs will always be accepted, provided proper documentation is submitted. Owners are unable to charge any fees or deposits for these animals.

08 REPAIRS & MAINTENANCE

8A WORK ORDER APPROVAL PROCESS

Residents notify Mynd of a maintenance issue via our Resident app or the phone. First, Mynd's maintenance team will determine whether the maintenance request is not valid or if it can be resolved remotely (usually by our maintenance team guiding our resident through a fix over the phone). If we need to deploy a technician or a vendor and we are confident it will be under the Not To Exceed (NTE) threshold or that it's an essential service listed in your PMA, we will execute the repair. If Mynd estimates that the repair is valid but over the NTE, Mynd will call you for approval and request a response within 7 days. If we don't hear from you within 7 days, we may dispatch work if we determine that the issue represents a habitability concern.



8B VENDOR SELECTION AND MANAGEMENT

Mynd has both inhouse technicians and an extensive vendor network. If we have to deploy resources, our goal is to get the repair done in a cost effective, safe, and expeditious manner. In markets where we have in-house technicians, we charge below market rate and provide a 30-day labor guarantee on all work. We have a vendor management team that is constantly sourcing and negotiating with vendors to make sure we get the best value for you.

Once any repair is complete, Mynd will handle the invoicing process and will deduct the amount from your rental revenue. If the amount is more than your rental revenue (or reserves if rents have already been distributed), we will reach out to you to make an owner contribution through the owner portal.

8C 24/7 EMERGENCY SERVICE

For emergencies where either life or property is at risk, Mynd will deploy resources as quickly as possible to secure the situation and prevent further damage to your property. When securing a property in an emergency situation, it is possible that we'll go over your NTE threshold and our team will make a judgement call to ensure the safety of your residents and your building.

After the situation is secure, we will reach out to you to let you know what happened and discuss next steps.



8D HOME WARRANTY

You will be required to supply any coverage information to your Portfolio Manager at time of purchase or management sign-up. You will also be required to maintain your own credit card on file with the Home Warranty Provider. You will need to contact the warranty company and authorize Mynd to both dispatch work and authorize charges to the card they maintain on file.

Once you have done this, your Onboarding team will upload the warranty information to our platform. The Repairs & Maintenance team will contact the listed Home Warranty Provider first on all maintenance issues (except in the case of emergencies requiring immediate resolution). It will be your responsibility to be aware of the level of coverage and the exclusions of your policy. You should also take note of any "service call" fees charged by your Home Warranty Provider. Any work that is not covered by the Home Warranty will be your responsibility.

If we contact your Home Warranty Provider and they fail to schedule work within 7 days or fail to complete work within 14 days, we reserve the right to dispatch work to one of our vendors.

Note: during an emergency requiring immediate resolution, we will not contact your Home Warranty Provider. Our primary concern will be stabilizing the situation. Once stabilized, we will reach out to discuss next steps and involve your Home Warranty Provider, as necessary.

8E LANDSCAPING

Mynd strongly recommends the installation of landscaping in all yards. Bare dirt makes the home more difficult to rent and also reduces the life of the carpet once the home is occupied. You may request a quote from your Portfolio Manager if you wish to upgrade the yard of your property. Maintenance responsibility for the landscaping (you or resident) will be specified in the lease. It's your responsibility to let us know of any special instructions during the onboarding process. During periods of vacancy, the landscaping will be maintained by a landscaping vendor at the Portfolio Manager's discretion. The cost of this service will appear as a bill on your monthly statement. You will be responsible for irrigation repairs and/or tree trimming at all times. If you own a multifamily building, you will be responsible for landscaping of the common areas, whether the property is vacant or occupied.



8F APPLIANCES

You are responsible for the repair/replacement cost of any appliances listed on a lease agreement or present at a property when a lease begins. Mynd recommends that all appliances be provided by the owner for market competitiveness. Applicants may request appliances at the time of application. You will have full discretion on whether to provide the requested appliances or not.



8G SWIMMING POOLS & SPAS

Most cities and counties have their own swimming pool barrier ordinance and homeowners should investigate and comply with all applicable state, county, and municipal pool regulations. You will be required to provide weekly pool service on all properties during the period of management. Your Portfolio Manager will hire a local vendor to service your pool (if a vendor is not already in place) and the bill will appear on your monthly statement

8H FIRE SERVICE

Mynd manages some homes that are in unincorporated communities. These communities do not have municipal fire coverage but are covered by private fire protection service companies like Rural/Metro Fire Department. It is your responsibility to investigate fire coverage for your property and purchase private fire protection if not serviced by a community fire department.



09 TURNOVER MANAGEMENT

9A MOVE-OUT AND SECURITY DEPOSIT

Mynd will collect a standard security deposit of 1 month’s rent on each new lease agreement. A larger deposit may be collected in special circumstances. We will hold the collected deposit in our Property Management Trust Account until the end of the lease. Mynd will inspect the property after the tenancy period has ended and determine the proper disposition of funds. Landlord/Resident law allows for an owner to deduct from the deposit the actual cost of repairs for any damage beyond normal wear and tear. See the table below for some examples of the difference between “wear & tear” vs. “damage”.

WEAR & TEAR VS DAMAGE	
Loose or stubborn door lock	Broken or missing locks
Loose door hinges or door handles	Damage to door from forced entry
Worn carpet in high traffic areas	Torn, badly stained, or burned carpet
Carpet seams coming unglued	Rust or oil stained carpet
Scuff marks on wood floors	Badly scratched or gouges in wood floors
Countertop is worn	Countertop has burns, chips, or cuts
Ceiling is stained from rain or plumbing	Ceiling is stained from overfilled tub
Faded, chipped, or cracked paint	Unapproved or bad resident paint job
Plaster cracks from settling	Holes in walls or doors
Loose wallpaper	Ripped or marked wallpaper
Faded curtains or blinds	Missing or torn curtains/blinds
Sticky windows	Broken windows
Small nail holes in walls	Large drywall anchor or screw holes
Toilet runs or wobbles	Broken toilet seat or tank top

9B SCOPING AND APPROVALS

We strive to complete every turnover within 7 days however, some turns take longer depending on scope of work and availability of relevant materials. Scope is determined using in depth and detailed inspections which focus both on making the home compliant with any safety and habitability regulations as well as on trying to make the home as appealing as possible for a prospective resident.

Similar to how repairs and maintenance works, your PMA also has an NTE threshold for turnover work. If expenses exceed the Not to Exceed threshold, your Portfolio Manager will reach out to you for approval and Owner Contribution. Work will begin once approval and funds are received.



9C VENDOR COORDINATION

Once a scope is set, our dispatcher will coordinate a variety of resources to complete the turn. That may look like:

- Day 1 - A Painter
- Day 3 - A Mynd Technician
- Day 4 - A Cleaner
- Day 6 - A Make Ready Inspection

All vendors are licensed and bonded when required. They're vetted to ensure that they have good operating records, are insured, and offer warranties on services provided. Vendors are rated annually by Mynd staff. Good vendors are hard to come by, but we do our best to balance price with quality.

9D PUNCHLIST MANAGEMENT

Once turnover work is complete, our inspector will execute a Make Ready Inspection and determine whether the home passes or fails. If the home fails inspection, we will create a punch list of items to fix before the vendors are paid. This type of management ensures the job is complete and that the property is ready to attract great residents.

Note: Mynd does not co-manage. Either you complete the turn or we do.

10 RENEWALS

The renewals process begins ahead of the lease expiration date and may include an annual inspection. Your Portfolio Manager studies the market comps and will contact you (if needed), to consult on rate increase. In many cases, the process is automated using electronic lease and electronic signature.

Typically, we will send a resident three options - renew the lease with a market rate increase (or an increase that is within the amount allowed by applicable rent control laws), move to a month-to-month lease with a premium, or vacate the home.

11 CONSTRUCTION MANAGEMENT

Mynd offers construction management services to owners interested in interior renovation, exterior renovation, and soft-story retrofitting. We'll scope, design and budget, select a general contractor, provide preconstruction prep, perform construction, and lease up when the work's done. We have access to standard scopes, material discounts, and we use punch list management to ensure all work is completed satisfactorily before the contractor is paid. Contact your Portfolio Manager for more details.



12 INVESTOR TOOLS

Mynd Investor Services provides acquisition services for investors interested in expanding their portfolios. Our investment platform uses Big Data and local experts to analyze neighborhoods and properties across the country. We have analyzed over 100M properties and 200,000 neighborhoods to build proprietary models that support your investment process. Neighborhoods can be selected based upon risk, return, and investment amount, while we have built the best expense and return models for individual properties and portfolios. Once you've found a suitable property from the active listings, brokerage and transaction services are available to close the deal.

13 MISC

13A UTILITIES

It's important that we're 100% clear on utilities setup prior to the management start date. Mynd recommends whenever possible that all utilities be in the resident's name during occupancy, and Mynd requires proof of activation prior to providing keys. If a bill must remain in your name, we recommend a flat rate bill back to the resident. This will be discussed with your Portfolio Manager on your onboarding call. Also at onboarding, we'll need to know all of your utility providers along with account numbers and any special circumstances or unique situations. If a property is coming over vacant, we need to know if all of the utilities will remain in your name up until initial occupancy.



13B SECTION 8

If you own a Section 8 property, please provide us with any tenancy documents and certifications, including who's responsible for utilities, type of utility, and appliance ownership. The more documentation the better. We handle any change of ownership paperwork, annual increases, and any changes in income for residents (working with a case worker) to adjust rent as necessary. Note: The Housing Authority is the ultimate decision maker in rent increases or decreases. We also oversee inspections, and annual recertifications. Section 8 Housing Authority performs an inspection before every recertification. Mynd handles all repairs and maintenance.

13C RENT CONTROL

This will vary based on where the property is located. Rent control is most prevalent in CA and Portland, OR. CA exhibits statewide rent control, with certain cities imposing stricter regulations. All of our Resident Services Managers are well versed in the laws and guidelines in each of these territories and have relationships with the rent boards. We revisit rent increases annually and provide you with the tools to make the best decision. For Rent petitions, we will respond to resolve, and a Portfolio Manager will often attend the hearings.

Note: Please provide past documentation on leases and rental increases to help us maximize future increases.

13D RENTAL REGISTRATION

Some counties require that all rental properties be registered in the city where the premises are located. It's your responsibility to inform your property manager of the registrations that apply to your property. Please consult with your Portfolio Manager if you're unsure.

13E INSURANCE

You are required to maintain an adequate amount of insurance on the property to protect your interests and the interests of your Property Manager. We also require that the Property Management Company be listed as an additional insured. Inform your insurance agent that the property is a rental and will have periods of vacancy. Check with your agent or policy regarding rental restrictions, duration of vacancy coverage, or any pet restrictions. Notify your Portfolio Manager of any special requirements of the policy or if you are in need of a referral to shop/compare your current policy. Mynd informs all residents that their personal belongings are not insured against loss and strongly recommends purchasing renter's insurance.

13F SALE OF PROPERTY

Should you decide to sell your property, we can help. We will leverage our local market infrastructure to find buyers who want to live in your home, and we will reach out to our network of investors who may buy your property as an investment.

13G FORECLOSURE

Both you and your Portfolio Manager agree that if a Notice of Trustee's Sale is recorded against the property, the Portfolio Manager may immediately release the resident from the existing lease agreement and cancel the Property Management Agreement with 10 days' notice. Your Portfolio Manager may also refund the full security deposit to the resident.

**Now that your properties are well cared for,
you can focus on obtaining
that next investment.**

Visit mynd.co/knowledge-center for helpful investing tips.

