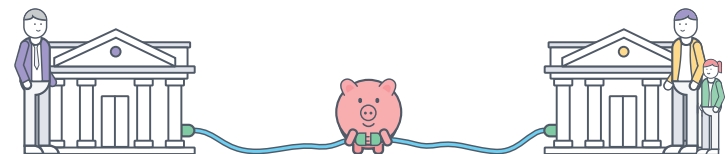




Deposit-Free Technology is Finally Here

There is no need to tie up your funds. The days of your security deposit money being locked away, collecting dust, are over.



Welcome to Your Deposit-Free Home

Residents who qualify for Obligo are not required to pay a security deposit at this community. Instead, you can give a secure Billing Authorization, allowing your community manager to bill you up to a limited amount, just like a security deposit.

You're Good for it

Obligo will securely test your bank account and available credit to see if you qualify for the deposit-free option. **If you don't qualify, or if you prefer to pay a traditional deposit, you can do so using the same online process.**



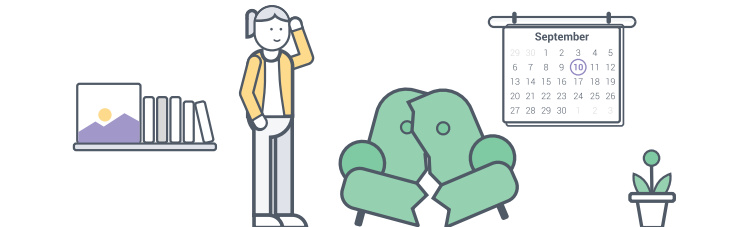
Don't Spend it All at Once

Obligo members have used the deposit money they saved to invest, or reduce debt.



You're Still Accountable

If your community manager makes a charge against your Billing Authorization, you will be able to pay the balance in installments using the payment method of your choice. Unreasonable charges may be disputed - just like a traditional deposit.



Deposit-Free Living Starts Here

When it's time to pay the security deposit you'll receive a secure link to Obligo with more details about our service. If you didn't receive an invite or if you have any questions, you're welcome to visit us at:

www.myobligo.com

