Thank you for choosing Steady Property Management (SPM) to manage your investment. We are aware that you had many choices and we appreciate that you have selected us as your property management company.

SPM works to achieve the highest professionalism in Real Estate/Property Management Services. Therefore, we have prepared the Steady Property Management Owner Manual to assist you in a successful business relationship with our company. We urge you to take the time to review the information enclosed. We feel this will further clarify many of the procedures for our Property Management services. After reading the material, if you have questions or any concerns, contact your management team immediately, using the company contact information provided in the following pages.

**Special note:** the information provided in the SPM Owner Manual is subject to change. Landlord/Tenant laws, personnel, policies, and procedures change accordingly to events that take place. SPM works diligently and continually to improve services and personnel training as well as remaining current with all landlord/tenant legislation.

Once again, thank you for choosing Steady Property Management as your Property Management Company. We look forward to a successful business relationship.
Steady Property Management is a **Real Estate Firm** operating in **Milton, WA**, specializing in full-service property management and residential sales. The company has been operating since **2012**, and is actively involved in the community.

**SPM** is an abbreviation used in lieu of the full company name, Steady Property Management and will be used throughout the *SPM Owner Manual*.

**Steady Property Management mission statement**
The mission of Steady Property Management is to provide quality service in property management and real estate sales in the **Puget Sound** community, demonstrating integrity and professionalism.

**Steady Property Management principals**
The owners/principals of SPM are **Steve and Jodi Williams**. Steve is the broker of Steady Property Management and have collectively, over **24 of years** of experience in the real estate industry. **Steve and Jodi** provide the guidance and direction of SPM. They personally oversee all contracts, policies, and procedures, and work to educate their personnel to provide excellent service to their clients.

**SPM COMMUNICATION**

Communication is a key to the success in any relationship and the SPM/Owner relationship is certainly not an exception. We work constantly to improve communications with all of our clients or prospective clients. This includes everyone – owners, tenants, applicants, vendors, buyer, sellers, and the public.

**Company communication**
On the next page, you will find all general office information such as addresses, telephone numbers, email address, website, and office hours.

SPM personnel communicate by:
- Telephone
- Fax
- Email
- Written correspondence

**SPM website**
SPM stays current with business technology. The SPM website, www.steadyproperties, has proved to be a tremendous asset. Here are a few of the benefits for clients on the SPM website:
- Prospective tenants can search our site for available rentals and download our application.
- Tenants can access important information, such as a work order request, or send SPM an email from the site
- Owners can view their Portal which includes current and past statement, tax information and more.
General office information

<table>
<thead>
<tr>
<th>Steady Property Management General Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Address information</strong></td>
</tr>
<tr>
<td>Mailing address</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Street address</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Communication</strong></td>
</tr>
<tr>
<td>Business #</td>
</tr>
<tr>
<td>FAX #</td>
</tr>
<tr>
<td>Email</td>
</tr>
<tr>
<td>Website</td>
</tr>
<tr>
<td><strong>Office Hours</strong></td>
</tr>
<tr>
<td>Monday – Friday</td>
</tr>
<tr>
<td>Saturday</td>
</tr>
<tr>
<td>Sunday</td>
</tr>
<tr>
<td>Holidays</td>
</tr>
<tr>
<td><strong>Emergencies</strong></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

**OWNER COMMUNICATION**

Communication works both ways. We need communication from you, the owner. It is important that you let us know of any significant change that can affect your account. SPM needs to know when you are moving, if you have a problem with your account, if your social security number has changed to a Tax ID, or any other important information. To assist in communicating any changes to us, we have provided the “Change of Owner Information” form with this manual that is easy to use.

**Email**

SPM encourages all owners to use email to contact us. It is fast and effective. Please supply us with your email address on all the SPM forms. We will enter your email address in our database.
Special note: When using email, we request that you put the “property address” in the subject line. With the problems of spam, worms, viruses, Trojans, and more in the Internet world, this helps us identify the importance of your message, and avoids oversights or deletions of messages.

Owner vacation notice
SPM respectfully requests that owners notify SPM of vacations that are two weeks and over. Another alternative is to inform your Emergency contact listed on the Owner Information Form. The purpose in asking for this information is only so SPM is prepared in the event of an emergency repair or major problem concerning the owner’s property and/or tenant. A convenient Vacation Notification Form is included with this manual.

Owner Responsibilities

A successful business relationship works both ways. SPM takes their management responsibilities seriously, and requests owners to do the same.

Owner responsibilities are:

▪ Notify SPM of any ownership change or eminent owner change for the managed property.
▪ Supply SPM with accurate information so SPM can service the management account properly.
▪ Review statements monthly and notify SPM of any discrepancies found as soon as possible.
▪ If using ACH, check statements monthly for accurate or missing deposits and notify SPM there are problems immediately.
▪ Support Fair Housing Laws and guidelines, as well as all necessary legislation.
▪ Maintain a current insurance policy for their property.
▪ Review their property insurance yearly and update as needed.
▪ Exercise responsibility for required maintenance and the safety of their tenants.
▪ Treat SPM personnel with courtesy and notify SPM principals if there are problems with SPM personnel so they can be resolved quickly.
▪ Visit the property periodically and if an owner cannot perform this function, SPM requests the owner assign a third party to represent this in this capacity.

The Scope of Property Management

What is included in SPM Property Management services
We want you to know what SPM does for you as your property management company. Therefore, SPM has outlined details on our policies and procedures in future pages of this information. There are so many details and aspects of managing property, that we can only include the basics in this manual. If you have more questions, contact your management team.

Again, these are general guidelines and when necessary, policies will change. Please bear in mind that we are unable do “everything” that is required to service a property under our management fees.

What is not included in SPM Property Management services
Because SPM provides owners with full service, it can be easy to request something that we cannot perform. Some tasks go beyond the normal scope of property management or require additional
fees/services (see below). There are also areas licensed real estate agents dare not tread, unless they have obtained the proper licensing or degrees. We ask that you remember this when making a request, and review a paragraph that was included in your Management Agreement:

Owner understands and agrees that normal Property Management does not include providing on-site management services, property sales, refinancing, preparing property for sale or refinancing, modernization, fire or major damage restoration, rehabilitation, obtaining or giving income tax, accounting, or legal advice, representation before public agencies, advising on proposed new construction, debt collection, counseling, or attending Homeowner Association meetings.

If you have any questions on what is included or not included in property management, please let us know. We have more information on additional services later in this manual.

**COMPANY POLICIES**

It is very important in the field of Property Management, that SPM follow local, state, and federal legislation and guidelines. Our company takes pride in our industry, and we further implement guidelines and policies of several organizations, such as the National Association of Residential Property Managers, NARPM, and the National Association of Realtors, NAR®.

**Department of real estate requirements**

The WA Department of Real Estate requires licensing for all persons conducting Property Management and Real Estate Sales in our state. SPM requires all personnel that are Brokers, Property Managers, and Real Estate Agents to have a WA Real Estate license.

**Code of ethics**

SPM follows the Code of Ethics outlined by both NARPM and NAR®. SPM considers this a top priority in conducting business, and is required of all SPM personnel.

**Drug-free policy**

SPM has a drug-free policy for all personnel, vendors, and tenants. SPM incorporates this policy into SPM rental/lease agreements, tenant, personnel, and vendor documentation.

**Legislation**

SPM adheres to the laws and guidelines of federal, state, and local legislation, and incorporates this into all documentation, policies, and procedures. Here are some of the agencies and acts SPM follows:

- Fair Housing (HUD) – SPM supports and follows Fair Housing laws and guidelines; the SPM office displays Fair Housing signage
- Equal Opportunity – SPM is an Equal Opportunity employer; the SPM office displays Equal Opportunity signage.
- SCRA Act – Serviceman’s Civil Relief Act, which has replaced the Soldiers’ and Sailors’ Act of 1940
- URLTA - Uniform Residential Landlord Tenant Act
- FCRA - Fair Credit Reporting Act
Lead-based paint

Lead-based paint became a major issue in the 1990s that prompted mandatory requirements for residential housing and continues today. SPM follows all mandated federal and state guidelines for lead-based paint. All properties prior to January 1, 1978 require disclosures to all tenants and owners. Tenants sign lead-based paint disclosures prior to renting a property and SPM provides them with the required EPA Pamphlet, *Protect Your Family from Lead in the Home*. SPM then forwards the required disclosure to owners for signature.

Property owners and/or Property Managers must also notify tenants, in writing, of any scheduled work necessary for lead-based paint on the property. Legislation now provides that owners and managers must use certified vendors to work on lead-based paint.

Mold issues

SPM regards mold issues as a top priority in property management. Owners should be aware that mold is another leading issue in the property management industry and failure to act if tenants report or discover mold can lead to costly lawsuits. Several cases regarding mold have awarded damages to tenants in the millions of dollars.

This is an area of extreme liability and SPM takes action if a tenant reports mold. SPM notifies owners as soon as practical of any mold issues so SPM and/or the property owner can take the proper steps.

**ANSWERS REGARDING FUNDS**

When you entered into a management agreement, SPM established an account for you and your property. SPM recognizes the importance of accurately collecting and disbursing funds. The bookkeeping program used by SPM is specialized software designed to handle the many facets of property management and accurate record keeping, and complies with the requirements of the WA Department of Real Estate.

Banking

SPM holds your account in a trust fund mandated by the state of WA. This account does not earn interest. SPM accounts for each owner’s funds separately in the trust account and does not co-mingle funds with broker monies.

Monthly statements

SPM sends monthly statements to owners. If you have difficulty reading your monthly statement, please contact your management team. We are happy to assist you and answer your questions.

Disbursement of monthly funds

SPM disburses available funds to owners by the 15th of each month. If this day falls on the weekend, SPM issues funds on the next business day. SPM does not disburse funds on weekends and holidays. SPM does NOT issue owner checks unless there are sufficient funds in the owner’s account. It is vital to
accurately post rents, pay vendors, and disburse funds for your account. Therefore, it is vital that SPM adhere to this schedule to ensure servicing every owner’s account.

SPM distributes owner funds in two ways:

- Company check disbursed directly to the owner accompanying their monthly statement.
- ACH direct deposit – directly disbursed into an owner’s bank account; SPM mails monthly statements after disbursement. A form to start ACH is included with this information.

**End of year procedures**

At the end of each year, SPM is required to file 1099’s for income received over $600. Please note that this amount is for “total income received,” and not the yearly total of owner disbursements. The Internal Revenue Service dictates the “total income received” requirement. Please note that security deposits are not included in this amount.

It is necessary that you supply SPM with the necessary Social Security/Tax ID information so the 1099 is accurate. SPM will send the 1099 for the rent by January 31 for the previous tax year. If there is a change in your tax information such as a new trust or address, please notify us with the Owner Change of Information form. If you need another change form, please contact us.

SPM also issues 1099s for disbursements to vendors for work over $600.00. Therefore, owners do not have to issue 1099s for work completed and paid through the SPM trust account. Owners are responsible for issuing 1099s to any vendor paid through the owner’s personal account.

The last statement of the year will reflect “total amounts” for income and expenses that have transpired throughout the year, such as management fees, leasing fees, landscape, utilities, repairs and maintenance, etc. The amounts will not reflect any funds issued through the owners personal account. Owners can submit their last statement to their tax person along with other information for income tax reporting. SPM does not issue statements to the owner’s tax preparers.

**Renting Your Property**

**Preparing to rent the property**

When prospective tenants view your vacancy, SPM wants the property to look its best and compete with area rentals. A property maintenance report and rental market survey is completed. The SPM management team will contact you to discuss the details of your vacant property and any necessary maintenance.

**Setting the rent**

Supply and demand determines rent. If there are multiple rentals available in the area of your property, it is necessary to be very competitive. If very few are “for rent” in the same area, it can make it easier to rent the property. Markets change and SPM advises owners on the “current rental market.”

**How long will the property be vacant?**

This is the most commonly asked question SPM receives from owners. Unfortunately, there is no way to predict how long a property will remain on the market, even in the best market conditions. However,
SPM works diligently to rent the property as quickly as possible. What is important to remember is that the most important objective is to have “a quality tenant.”

SPM, or any other property management company, can rent properties “quickly” if they do not have standards for obtaining good tenancy. However, bad tenants will only create more expense and another unwanted vacancy; therefore, waiting for the “right tenant” is worth the additional time it can take to rent the property.

**ADVERTISING/MARKETING**

**Internet/website**
SPM has found that the Internet and the SPM website, [www.steadyproperties.com](http://www.steadyproperties.com), receives tremendous exposure, as well as using our current software, which syndicates to approximately 30 different sites. SPM takes full advantage of this medium to reduce advertising costs and gain more exposure for your property.

**Signage**
SPM may display “For Rent” signs on properties. There are some instances where one may not be needed, or desired.

**Showings and applications**
The SPM property managers conduct showings for each vacant unit. We arrange showing times for your property in advance through our voice messaging system, and appointments by contacting the SPM office directly. When prospective tenants see the property, the management team answers questions and distributes applications. Applications are available on the SPM website.
PROCESSING TENANT APPLICATIONS

Tenant screening
Thorough screening is crucial to successful Property Management. SPM requires all applicants to fill out a detailed application and submit it for processing/approval. A credit check is NOT enough! Our company conducts a careful review of their credit, income, and tenant history or ownership.

All applicants must submit verifiable information on their income to show they can support the property. Rental history or previous home ownership is carefully checked. Cross-referencing all three areas – credit, tenant history, and income - provides the answers to qualify or disqualify prospective applicants. If a pet is allowed on the property, the screening includes the pet (please review the upcoming pet policies).

Cosigners
SPM normally does not accept cosigners. SPM policy is that the applicants should have the ability to rent on their own merits. However, there are sometimes conditions that may warrant taking a cosigner on a property. If this is the case, SPM will notify the owner, discuss the reasons, and obtain owner authorization.

Pets
If an owner authorizes a pet, SPM will charge a pet fee. SPM does not use the term “pet deposit.” By avoiding this terminology, these funds are non-refundable.

Many tenants have or want pets. It is legal for property owners to discriminate against pets. You may wish to do so. However, whether you have or have not decided to allow a pet in your property, the SPM application has a place for prospective tenants to list pets and how many. It is important NOT to discourage full disclosure on pets while taking an application. If you do allow a pet, SPM does not place inappropriate pets in a property.

SPM recommends to owners that when the property is on the market, that pets are “negotiable.” This can solve two problems.

1. First, this encourages prospective applicant to disclose any pets. Then, based on the owner preference on pets, SPM can automatically notify the applicant that the owner does not allow pets.
2. Second, by listing pets as negotiable, it avoids eliminating an excellent tenant that does care for their pet, has an excellent tenant history, and owns a pet that is suitable to your property.

Service animals
Special note: service animals for handicapped/disabled persons are NOT pets by Federal law, and owners cannot discriminate against handicapped/disabled persons with a service animal. Fair Housing legislation does NOT allow owners or property managers to collect deposits of any kind for service animals.
However, property managers and property owners can still process applicants who are handicapped or disabled on the same criteria as other applicants: income, credit, and tenant history. If they fail to qualify in these areas, the landlord/manager can still deny the application, handicapped or not.

THE TENANT MOVE IN

Rent and security deposits
SPM does not accept personal checks prior to renting the property and does not allow “payments” on security deposits – we require all funds paid in full prior to renting the property. This eliminates prospective tenants who really do NOT have the necessary funds for renting.

Once approved, all applicants must pay in full, a security deposit, in certified funds. It is normally SPM policy to require a security deposit close to the rent amount.

Rental/lease agreements
Once SPM receives funds, a thorough rental/lease agreement with the applicant is completed. The SPM five-page maintenance addendum and all necessary addendums are included with this documentation.

All persons 18 and over, including adult children, are required to read and sign all rental/lease agreements. If the accepted applicants are a foreign nationality and cannot read and understand the documentation, they must supply an interpreter of legal age for signing the rental/lease agreements.

Walk-through
A vital part of the rental agreement is a detailed walk-through addendum performed with the tenant, documenting the condition of the property when they move in. Unless extenuating circumstances prevail, the SPM team completes the walk-through with the tenant before the tenant takes possession of the property.

The walk-through documents the condition of the property. When the tenant moves out of the property, there is a sound basis for the security deposit refund. SPM also documents the move in with digital photos.

Tenant handbook
Tenants immediately receive the “SPM Tenant Handbook.” This detailed booklet gives them additional information on how to care for the property, report repairs, maintain the property, make timely payments, how to give proper notice to vacate, leave the property in good condition, and more.

Tenant education and preparation
Taking the time to prepare tenants for their residency is another step toward a successful tenant/landlord relationship. Additional forms that the tenants may need are included with the “SPM) Tenant Handbook.” SPM wants both owners and tenants well informed.
WORKING WITH YOUR TENANTS

**Collecting rent**
Rents are due on the 1st day of the month and late if not received in the SPM office by the 5th of the month.

SPM recognizes that many things can happen where it concerns rent; rent can really be lost “in the mail”; employers can delay the tenant’s paycheck, there are real tenant emergencies, and more. Therefore, we make a serious effort to determine why the tenant is having a problem. If SPM receives the rent prior to issuing owner funds, SPM does not contact the owner unless the SPM management team determines there is an ongoing rent issue.

**Notice to pay or quit**
If SPM does not receive rent by the due date, SPM prepares and delivers a timely notice to pay or quit, as the law allows. SPM makes every effort to mail and post notices properly should legal action be required. If SPM determines the tenant is not going to pay the rent during the notice to pay or quit period, or shortly thereafter, SPM contacts the property owner and works out a plan of action.

**Other notices**
There are other notices that may be involved with tenants. SPM serves notices as situations warrant, such as a notice to clean up the landscape, a notice to enter the property, a notice to perform survey/inspections, a notice regarding an illegal pet, illegal tenants, etc. These tenant violations may be in the form of a letter or a legal Notice “form.” Often, these notices are simply to correct minor tenant problems and most tenants comply. However, if necessary, SPM contacts the owner with the information to discuss the situation.

**Tenant problems**
SPM has years of experience handling the myriad of tenant difficulties that can occur. The SPM policy is to obtain good tenants, eliminating many tenant problems. However, even good tenants have problems. SPM treats each problem with a common sense approach, follows landlord/tenant law, and uses the appropriate documentation. If the situation is serious, SPM contacts the owner, and works to find a solution for the problem.

Our company policy is to take a “what if” approach. SPM documents tenant problems in the event that it becomes a legal problem. One of the reasons you hired a property manager is for “peace of mind.” This is what SPM recognizes and works to prevent legal issues from arising.

**Legal action**
Although SPM works diligently to avoid the necessity to begin an action, such as an unlawful detainer or eviction proceeding, it can happen. In the event any legal action is required, SPM will contact the owner prior to taking action, discuss what is needed, and obtain owner authorization.

**Maintenance**

**Preventative maintenance**
The best approach to maintenance is “preventative maintenance,” and this is Steady Property Management policy.
SPM has already started with educating the tenant by:

- Completing a detailed SPM Rental Agreement, which includes the five-page maintenance addendum that outlines what are tenant responsibilities regarding maintenance as well as owner obligations
- Completing a walk-through documenting the condition of the property before the tenant takes possession
- Supplying tenants with the “SPTenant Handbook,” which provides additional instructions on the care of the property and how to report maintenance

We want the tenant to know from the beginning of their tenancy that the SPM/property owner expectations are to “care for the property.” This approach can prevent costly maintenance. Next, we use “preventative maintenance” techniques when work is required and utilize competent contractors. Often the minor expenditures save the most money such as doorstops, new filters, checking appliances, testing smoke alarms, adjusting doors, window latches, deadbolts, and more. Many small repair items can prevent maintenance that is more expensive.

Consider the cost of repairs like holes behind doors, clogged heaters and air-conditioners, appliance problems, dry rot, safety issue and more. Then of course, there are the major issues in a home such as the roof, the exterior condition of the building, carpeting, interior, and exterior paint, etc. When left to deteriorate, it usually means the owner will have to spend more in the future.

It is equally important to keep up with maintenance while the tenant occupies the property. Often people think no news is good news; this can be just the opposite. Instead, “delayed news can become very bad news.”

This is why, in our tenant instructions, we require them to report maintenance. For example, what is worse than finding out dry rot could have been prevented or discoloration of the linoleum if the tenant had reported the leaking toilet in the bathroom? Avoiding major maintenance costs are certainly more favorable in such cases.

The SPM management teams contact owners regarding maintenance above the minimum that is listed in the SPM Management contract, unless the situation is an emergency.

**Emergencies/Disaster**

When an emergency and/or disaster strikes, SPM has policies in place for the property and tenants. SPM notifies the property owner as soon as practical. The nature of the emergency and/or disaster determines the action needed by SPM.

There are times when a property manager must “act” in order to prevent great financial risk to the owner. For example, when a property is flooding, action is necessary, particularly if the property owner is not immediately available.
**WHEN THE TENANT VACATES**

**Notice to vacate**
When there is a notice to vacate, the move out procedures with tenants are as critical as when SPM moves in a tenant. The preparation for this really began when the tenant moved in with a detailed rental agreement, maintenance addendum, walk-through, and *SPM Tenant Handbook*. All of these documents gave instructions to the tenant on how to move out.

**Communication with owners and tenants**
SPM notifies the owner in writing with a three-page letter giving details on how they will proceed with the tenant and re-renting the property. SPM immediately places the property on the market to rent unless the owner notifies SPM to take other measures.

SPM also responds to the tenant notice with a detailed three-page letter detailing the steps to complete a successful move. Rent is required until the end of the notice unless otherwise stated in the rental/lease agreement.

**Tenant move out**
SPM conducts a walk-through similar to the one performed when the tenant moved into the property. SPM records any maintenance required and discloses a list of damages to the vacating tenant. Digital photographs are taken when the tenant move out to document the condition of the property and support any deductions from the security deposit.

After assessment of the tenant move out, SPM advises owners of any tenant damages or any maintenance required to re-rent the property.

**Security deposit refunds**
Proper handling of the security deposit refund is crucial. Any tenant deductions are determined in a timely manner, and a security deposit transmittal is prepared in accordance with state laws. **WA state law requires SPM to return a disposition letter and refund within 21 days of move out.** Owners receive a copy of the transmittal with their monthly statement, showing any deductions and monies refunded.

**Collections**
If collecting damages is required, SPM will refer the matter to a qualified consumer collection service at the instruction and authorization of the owner. SPM management does not include recovering tenant damages, but leaves this to companies with expertise in debt collection. SPM will supply consumer collection companies with the necessary documentation needed.

**ADDITIONAL SERVICES**
The following are “additional services” offered by SPM to each property owner. They are not included in the fees for managing and/or leasing the property.

**Referrals**
Do you know someone who is looking for management services in the Puget Sound area? If so, then notify your management team. SPM values their client business and believes in rewarding referrals from clients.
Annual survey
SPM maintains properties as part of their property management services. This survey goes beyond overseeing normal maintenance. Steady Property Management performs this survey, and the purpose is to check the property thoroughly each year in order to perform necessary or preventative maintenance.

Real Estate services
The SPM Sales Division is available to assist you in buying more investment property or selling your property when ready, including those requiring 1031 exchanges.

A free market analysis is available at any time with no obligation. Please contact your property management team or one of our sales team listed to provide you with the information or services you need.

CANCELLATION OF MANAGEMENT

It is the goal of SPM to satisfy your management needs and engage in a successful business relationship, but all things do change over time. Owners sell properties; people give notices. If this happens, the SPM cancellation policy is to resolve your account in a professional, timely, and pleasant manner.

Please review the following policies for cancellation.

Written notice
- The SPM management contract accepts a 30 day written notice by either party, but this excludes the minimum management period. Please refer to your management contract.
- The SPM policy is to give cancellation of management by US Mail.
- If an owner sends a cancellation of management by US mail, SPM must receive the notice within 30 business days of the date of the notice.
- SPM does not accept cancellation of management by email due to lack of signatures.
- SPM does accept fax cancellations.

Notice to current tenants
- SPM will notify current tenants the date SPM will no longer manage the property and that SPM forwards all security deposits to the owner.
- It is the owner’s responsibility to advise tenants where to make future rental payments and work requests after the notice period.

Distribution of documents
- SPM will supply current tenant documentation to the owner.
- If the owner has employed new management, it is the owner’s responsibility to instruct them to pick up documents, keys, and any other necessary materials at the SPM office.

Final distribution of funds
- SPM will distribute funds, including security deposits, and final statements to the owner within 21 days of the terminating date of management.
- SPM will issue a 1099 for funds collected during the current tax year when the tax year ends.
CONCLUSION

We hope you have found *SPM Owner Manual* informative and useful. If so, please inform SPM. If you feel there is any other information SPM can provide, let us know so we can include it in the future.

Again, we want to thank you for your business and we look forward to a successful management relationship.