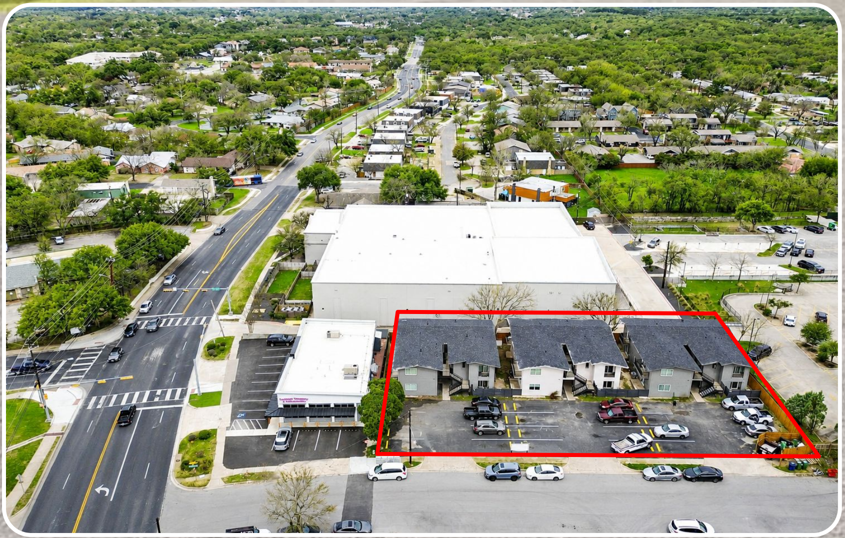
GARDENS AT WESTGATE

2703-2707 Windswept Cove | Austin TX 78745

Multifamily Investment Opportunity

Offering Memorandum

South Austin Infill Opportunity | Immediate Lease-Up Upside | Long-Term Rental Demand



MATTHEWS™

EXCLUSIVELY LISTED BY

Richard Waterhouse
Senior Associate
(361) 944-4747
richard.waterhouse@matthews.com
License No. 756367 (TX)

Andrew Kopenec
Associate
(512) 535-1438
andrew.kopenec@matthews.com
License No. 746316 (TX)

Patrick Graham
Broker of Record
Broker Lic. No. 528005 (TX)
Firm Lic. No. 9005919 (TX)

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EXECUTIVE SUMMARY

18
Total Units

±12,576 SF
Building Size

±699 SF
Average Unit Size

1971
Year Built

INVESTMENT HIGHLIGHTS

- **Established Garden-Style Community with Mature Landscaping**
  The property consists of three low-rise buildings totaling 18 units on a quiet cul-de-sac, featuring private balconies and patios, on-site parking, and mature landscaping that would be difficult to replicate today. Its low-density, two-story design appeals to long-term renters seeking a neighborhood-oriented living environment.

- **Renter-Preferred Unit Mix**
  The community offers twelve one-bedroom, one-bath units (±625 SF) and six two-bedroom, one-bath units (±846 SF), averaging approximately 699 SF. This highly desirable mix caters to the deepest segments of the South Austin renter base, including young professionals, students, and service-industry employees.

- **Well-Maintained Interiors with Value-Add Potential**
  Updated kitchens, bright open living areas, and spacious bedrooms provide strong curb-to-lease appeal while still offering an opportunity for future ownership to further enhance interior finishes as units turn over.

- **Immediate Lease-Up & Income Growth Opportunity**
  Fifteen of the property's 18 units are currently occupied, with three vacant one-bedroom units available for immediate lease-up. A new owner can generate day-one income growth through lease-up and continued mark-to-market rent increases as leases naturally roll over, without requiring significant capital improvements.

- **Ideal Size for Private Investors**
  The property's 18-unit, three-building configuration offers a manageable investment opportunity for private investors, 1031 exchange buyers, and owner-operators. Its efficient scale supports either self-management or light third-party management while maintaining operational simplicity.

LOCATION HIGHLIGHTS

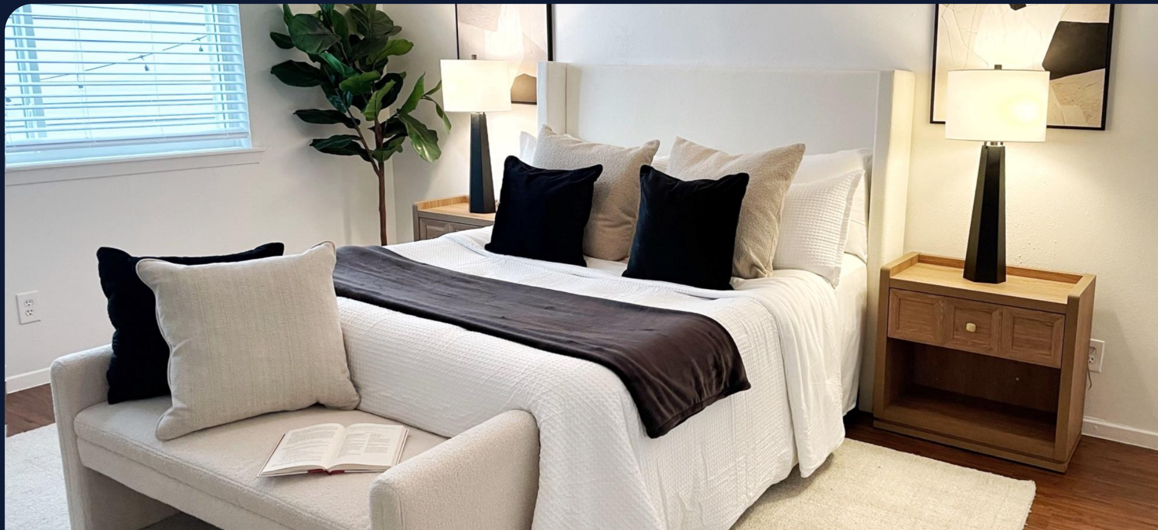
- **Irreplaceable South Austin Infill Location**
  Located in Austin's highly desirable 78745 ZIP code, the property sits within one of the city's most consistently in-demand rental markets, just minutes from the South Lamar and Menchaca entertainment corridors and approximately six miles from Downtown Austin. Residents enjoy convenient access to Central Austin's largest employment centers while benefiting from South
  Austin rental rates.

- **Strong Demographics & Major Demand Drivers**
  Located near St. Edward's University, the property benefits from a highly attractive trade area with an average household income of approximately $152,400 within one mile and $168,900 within three miles. Nearly 180,500 residents live within a three-mile radius, with household growth continuing to support long-term rental demand.

- **Limited Competitive Supply**
  While new multifamily development in Austin has largely concentrated in high-density urban corridors and suburban growth areas, established neighborhoods within 78745 have seen virtually no new garden-style apartment development, supporting long-term occupancy and sustained rental demand for well-located vintage assets.

BRIGHT, OPEN LAYOUTS WITH CONTEMPORARY FINISHES

MODERN INTERIOR UPGRADES THROUGHOUT



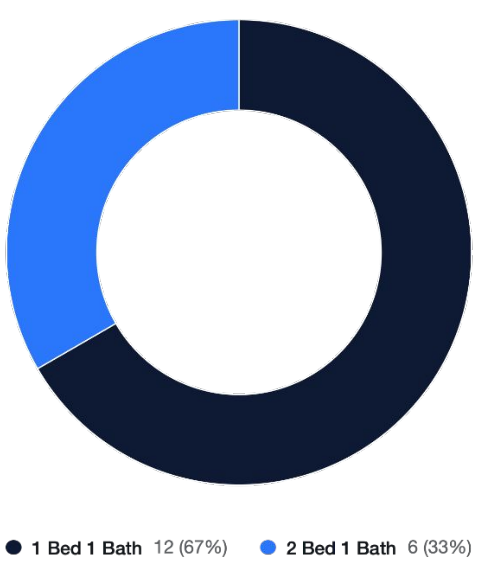

N
BEST BUY
sam's club
TARGET
LA FITNESS
DUTCH BROS
Olive Garden
IN-N-OUT BURGER
Downtown Austin
±6 Miles Away
TEXAS
The University of Texas at Austin
University of Texas at Austin
±55,000 Students | ±21,500 Employees
± 86,774 VPD
TARGET
Ann Richards School For Young Women Leaders
±920 Students
Sunset Valley Elementary
±444 Students
ST. EDWARD'S UNIVERSITY
St. Edward's University
±3,400 Students | ±950 Employees
Galindo Elementary
±449 Students
290
Subject Property
at home
The Home Décor Superstore
± 84,218 VPD
REGAL
Walmart Supercenter
1
Walmart Supercenter
THE HOME DEPOT
Academy SPORTS+OUTDOORS
Michaels
TJ·maxx
HomeGoods
HOMESENSE
Austin Montessori School
±385 Students
DISCOUNT TIRE
GOLD'S GYM
jiffy lube
St David's Medical Center
St. David's South Austin
±368 Beds | ±2,500 Employees
Cunningham Elementary
±346 Students
LOWE'S
H-E-B
Crockett High
±1,543 Students
Austin-Bergstrom International Airport
±2,000 Employees | ±9 Miles Away
Home to 80 Active On-Site Businesses
Covington Middle School and Fine Arts Academy
±790 Students
Odom Elementary
±286 Students
INTERSTATE 35
Google Earth

FINANCIAL OVERVIEW

FINANCIAL SUMMARY

Unit Mix

Total Units	Unit Mix	Unit Mix %	Avg. SF	Current Avg. Rent PSF	Current Avg. Rent	Market Avg. Rent	Market Rent PSF	Current Max Rent	Total Current Monthly Rent	Market Monthly Rent
12	1-Bdr/1-Bath	67%	625	$2.12	$1,325	$1,325	$2.12	$1,600	$11,925	$15,900
6	2-Bdr/1-Bath	33%	846	$1.74	$1,470	$1,470	$1.74	$1,770	$8,820	$8,820
	Average		**699**	**$1.97**	**$1,383**	**$1,373**	**$1.99**	**$1,657**	**$20,745**	**$24,720**
18	**Total**		**12,576**		**$20,745**	**$24,720**	**$1.99**	**$29,820**	**-**	**-**



FINANCIAL SUMMARY

Annual Operating Summary

	Pro Forma Estimates	T-12	Per Unit	Year 1 Adjusted	Per Unit	Year 3 Stabilized	Per Unit
Gross Potential Rent		$216,799		$296,640	Market Rent	$320,816	29% Upside
Less Vacancy	-5.0%	$0	0.00%	-$14,832	-5.0%	-$16,041	-5.0%
Loss/Gain to Lease	-2.0%	$0	0.00%	-$5,933	-2.0%	$16,041	5.0%
Less Concessions	-0.50%	-$5,692	-2.63%	-$1,483	-0.5%	-$1,604	-0.5%
Less Change in Delinquency	-0.50%	$0	0.00%	-$1,483	-0.5%	-$1,604	-0.5%
Expense/Utility Reimbursement	50%	$6,429	$357	$11,179	$621	$11,745	$653
Other Income	2%	$1,145	$64	$1,168	$65	$1,215	$68
Pest Control Income	2%	$129	$7	$132	$7	$137	$8
Gross Operating Income		**$218,810**		**$285,388**		**$330,705**	
Expenses		$160,387	73.3%	$153,219	51.04%	$162,519	46.87%
Net Operating Income		**$58,423**	**$3,246**	**$132,169**	**$7,343**	**$168,186**	**$9,344**
Loan Payments		$104,454		$104,454		$104,454	
Pre-Tax Cash Flow		-$46,030	-2.3%	$27,715	1.41%	$63,732	3.24%
Total Return Before Taxes		-$46,030	-2.34%	$27,715	1.41%	$63,732	3.24%

FINANCIAL SUMMARY

Pro Forma Annual Operating Summary

	Pro Forma Estimates	% of Current SGI	T-12	Per Unit	Year 1 Adjusted	Per Unit	Year 3 Stabilized	Per Unit	% of SGI
Real Estate Taxes	2.00% of Purchase Price	27.88%	$60,453	$3,358	$69,000	$3,833	$72,493	$4,027	22.6%
Property Management Fee	5.0%GOI	7.41%	$16,064	$892	$14,269	$793	$16,535	$919	5.2%
Insurance	$1,000 Per Unit	7.89%	$17,108	$950	$18,000	$1,000	$18,911	$1,051	5.9%
Payroll	$0 Per Unit	0.38%	$830	$46	$0	$0	$0	$0	0.0%
General and Administrative	$350 Per Unit	2.31%	$4,999	$278	$6,300	$350	$6,619	$368	2.1%
Contract Services	$250 Per Unit	3.65%	$7,904	$439	$4,500	$250	$4,728	$263	1.5%
Landscaping/Grounds	$70 Per Unit	0.46%	$1,000	$56	$1,260	$70	$1,324	$74	0.4%
Turnover	$200 Per Unit	0.25%	$546	$30	$3,600	$200	$3,782	$210	1.2%
Repairs & Maintenance	$500 Per Unit	13.08%	$28,365	$1,576	$9,000	$500	$9,456	$525	2.9%
Electricity	2% Over Actual	0.20%	$423	$23	$431	$24	$453	$25	0.1%
Water/Sewer	2% Over Actual	0.49%	$1,054	$59	$1,075	$60	$1,129	$63	0.4%
Trash Removal	2% Over Actual	3.15%	$6,836	$380	$6,973	$387	$7,326	$407	2.3%
Other Utilities/Fuel/Gas	2% Over Actual	6.47%	$14,030	$779	$14,311	$795	$15,035	$835	4.7%
Marketing/Advertising	$50 Per Unit	0.36%	$775	$43	$900	$50	$946	$53	0.3%
Reserves	$200 Per Unit	0.00%	$0	$0	$3,600	$200	$3,782	$210	1.2%
Total Expenses		**73.30%**	**$160,387**	**$8,910**	**$153,219**	**$8,512**	**$162,519**	**$9,029**	**50.7%**
			Current	Per Unit	% of SGI				
Non-Controllable Expenses Taxes, Ins., Reserves			$78,561	$4,364	26.5%				
Total Expense without Taxes & Reserves			$99,934	$5,552	33.69%				

RENT ROLL

Unit Mix	Unit #	# of Units	SF	Current Rent	Current Rent/SF	Market Rent	Market Rent/SF	Loss to Lease
1-Bdr/1-Bath	2703-101	1	625	-	$0.00	$1,325	$2.12	$0
1-Bdr/1-Bath	2703-102	1	625	$1,550	$2.48	$1,325	$2.12	$225
1-Bdr/1-Bath	2703-201	1	625	$1,295	$2.07	$1,325	$2.12	-$30
1-Bdr/1-Bath	2703-202	1	625	$810	$1.30	$1,325	$2.12	-$515
1-Bdr/1-Bath	2705-101	1	625	$1,580	$2.53	$1,325	$2.12	$255
1-Bdr/1-Bath	2705-102	1	625	$1,100	$1.76	$1,325	$2.12	-$225
1-Bdr/1-Bath	2705-201	1	625	$1,500	$2.40	$1,325	$2.12	$175
1-Bdr/1-Bath	2705-202	1	625	$1,495	$2.39	$1,325	$2.12	$170
1-Bdr/1-Bath	2707-101	1	625	$1,600	$2.56	$1,325	$2.12	$275
1-Bdr/1-Bath	2707-102	1	625	-	$0.00	$1,325	$2.12	$0
1-Bdr/1-Bath	2707-201	1	625	-	$0.00	$1,325	$2.12	$0
1-Bdr/1-Bath	2707-202	1	625	$995	$1.59	$1,325	$2.12	-$330
2-Bdr/1-Bath	2703-103	1	846	$900	$1.06	$1,470	$1.74	-$570
2-Bdr/1-Bath	2703-203	1	846	$1,770	$2.09	$1,470	$1.74	$300
2-Bdr/1-Bath	2705-103	1	846	$1,600	$1.89	$1,470	$1.74	$130
2-Bdr/1-Bath	2705-203	1	846	$1,550	$1.83	$1,470	$1.74	$80
2-Bdr/1-Bath	2707-103	1	846	$1,400	$1.65	$1,470	$1.74	-$70
2-Bdr/1-Bath	2707-203	1	846	$1,600	$1.89	$1,470	$1.74	$130
Totals		**18**	**12,576**	**$20,745**	**$29.51**	**$24,720**	**$1.99**	
Averages			**699**	**$1,383**	**$1.97**	**$1,373**	**$1.99**	

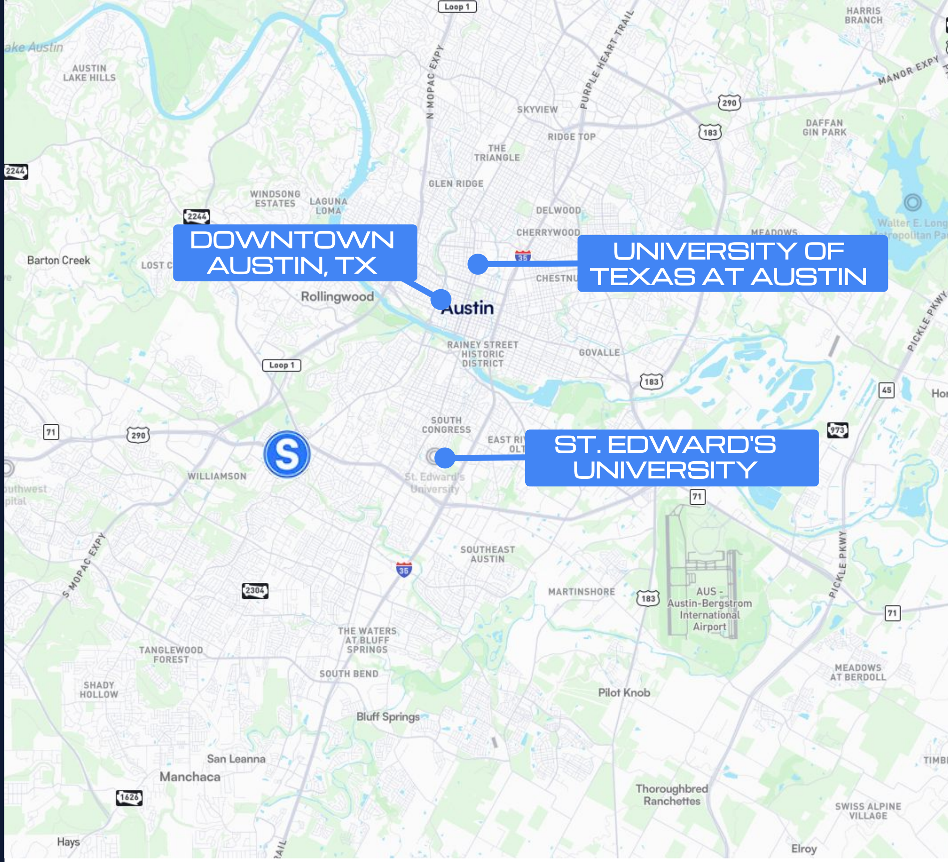
MARKET OVERVIEW

Austin, TX

Local Neighborhood & Area Overview

Located in the heart of South Austin, **Westgate** is one of the city's most established residential neighborhoods, known for its mature tree canopy, quiet streets, and convenient access to major employment and entertainment destinations. A mix of classic homes, garden-style apartment communities, and neighborhood retail attracts young professionals, students, families, and long-term residents seeking affordability with close proximity to Central Austin. Just minutes from Downtown Austin, South Lamar, Sunset Valley, and the Menchaca entertainment corridor, Westgate offers an ideal balance of neighborhood charm and urban accessibility.

Household incomes in the surrounding area continue to benefit from Austin's expanding technology, healthcare, education, and professional services sectors. With immediate access to US-290, Highway 71 (Ben White Boulevard), Loop 1 (MoPac), and Interstate 35, Westgate provides excellent connectivity throughout the Austin metro. Strong renter demand, limited new multifamily supply, and its highly accessible South Austin location continue to position Westgate as one of the city's most stable and sought-after workforce housing markets.



Population	1-Mile	3-Mile	5-Mile
Five-Year Projection	20,250	189,850	423,900
Current Year Estimate	19,150	180,500	402,600
2020 Census	18,250	171,300	383,900
Growth Current Year-Five-Year	5.7%	5.2%	5.3%
Growth 2020-Current Year	4.9%	5.4%	4.9%
Households	**1-Mile**	**3-Mile**	**5-Mile**
Five-Year Projection	9,850	93,400	196,900
Current Year Estimate	9,300	88,900	187,100
2020 Census	8,900	84,600	178,300
Growth Current Year-Five-Year	5.9%	5.1%	5.2%
Growth 2020-Current Year	4.5%	5.1%	4.9%
Income	**1-Mile**	**3-Mile**	**5-Mile**
Average Household Income	$152,400	$168,900	$174,800

±4,000

Enrollment

±8 Minutes

Distance From Subject Property

Founded in **1885**, **St. Edward's University** is a nationally recognized private Catholic university located on a 160-acre hilltop campus just south of Downtown Austin. The university enrolls approximately **3,400 undergraduate and graduate students** and offers more than **55 academic programs** across undergraduate, graduate, and adult learner disciplines. Known for its small class sizes, personalized instruction, and experiential learning model, St. Edward's has established strengths in business, computer science, psychology, education, health sciences, and the liberal arts. Its location in the heart of Austin provides students with direct access to internships and career opportunities across the city's thriving technology, healthcare, government, and creative sectors. With a strong emphasis on leadership, service, and career readiness, St. Edward's continues to serve as an important educational institution and a steady driver of housing demand in South Austin.

$24B+

Annual Economic Impact to Texas

#1 in Texas

Public University

- US News & World Report

A Top 10

Public University for Innovation

- US News & World Report

TEXAS

The University of Texas at Austin

The University of Texas at Austin, founded in 1883, is the flagship campus of The University of Texas System and a global leader in education, research, and innovation. Located in the heart of one of the nation's fastest-growing cities, UT Austin enrolls more than 55,000 students across undergraduate, graduate, and professional programs. The university offers over 170 fields of study through 18 colleges and schools, with particular strengths in engineering, business, natural sciences, liberal arts, and architecture. As a member of the prestigious Association of American Universities, UT Austin drives discovery and economic growth through pioneering research, entrepreneurship, and partnerships with industry and government. The university contributes more than $24 billion in annual economic impact to Texas and beyond, supporting jobs, advancing technologies, and preparing the next generation of leaders. With a dynamic campus culture, world-class faculty, and an unmatched location in Austin, UT continues to shape the future for Texas, the nation, and the world.

Austin, TX

Austin's multifamily market remains one of the nation's leading growth markets, supported by sustained population migration, a rapidly expanding technology sector, and continued corporate investment. Ranked as the second fastest-growing metropolitan area in the country, the metro continues attracting residents and businesses seeking strong employment opportunities, lifestyle appeal, and economic expansion. A highly educated workforce and diverse economic base continue driving long-term apartment demand across the region. Ongoing development activity reflects continued confidence in Austin's long-term growth trajectory and multifamily demand outlook.

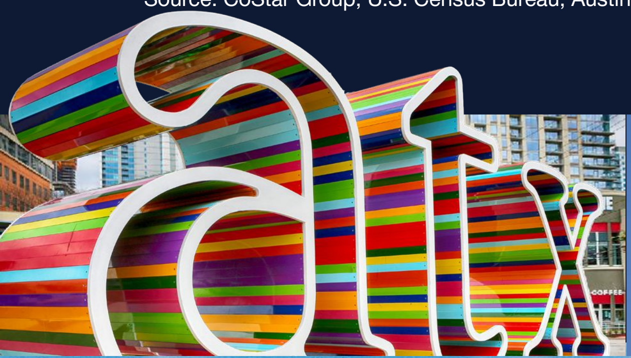
2.63M
Total Population

$103K
Median HH Income

52.3%
Bachelor's Degree or Higher

$1,541
Average Asking Rent

Source: CoStar Group, U.S. Census Bureau, Austin Chamber, Opportunity Austin | **2025 Dataset**



Employment

Austin ranks among the nation's leading technology and innovation employment markets, supported by rapid corporate expansion, a highly educated workforce, and continued migration of skilled labor. The metro's diversified economy spans technology, semiconductor manufacturing, healthcare, education, professional services, and advanced manufacturing, while continued corporate relocations and startup activity reinforce long-term employment growth across the region.

1.4M+
Total Workforce Base

25K+
Jobs Added YoY

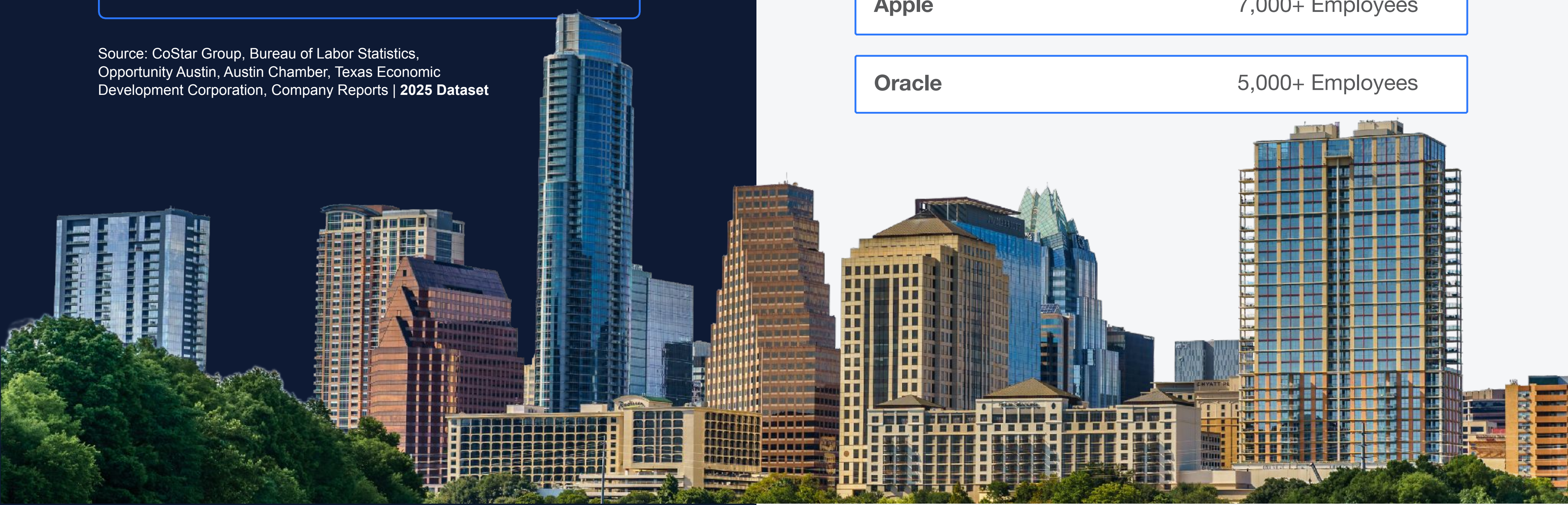
16% of Employment in Technology

Source: CoStar Group, Bureau of Labor Statistics, Opportunity Austin, Austin Chamber, Texas Economic Development Corporation, Company Reports | **2025 Dataset**

Top Employers

LARGEST EMPLOYER
TEXAS
The University of Texas at Austin
21,500+ Employees

Tesla	22,000+ Employees
Ascension Seton	14,000+ Employees
Dell Technologies	13,000+ Employees
Amazon	11,000+ Employees
Samsung Electronics	10,000+ Employees
Apple	7,000+ Employees
Oracle	5,000+ Employees



Submarket Strength

Established & Connected

South Austin (78745)

Sunset Valley | West Gate | Garrison Park

1%	97%	110K
New Supply in Immediate Area	Avg Occupancy In 78745 Submarket	Residents in the 78745 Zip Code

Urban Core & Lifestyle

South Congress & St. Elmo

South Congress | St. Elmo | South First

6M+	150+
Annual Visitors To South Congress	Bars & Restaurants

Urban Center

Downtown Austin

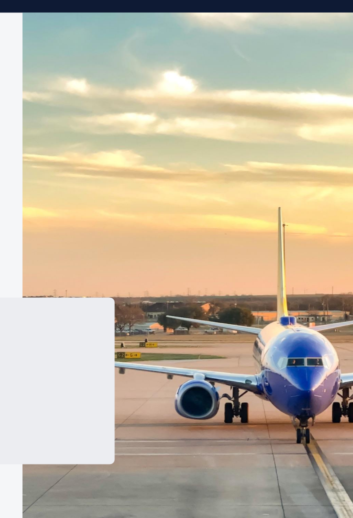
Downtown | Rainey Street | South Congress

89	$2.5-3.5K+	53,000+
Walk Score	Luxury Rental Rates	UT Austin Students

Innovation & Expansion

Austin-Bergstrom Airport Corridor

Austin-Bergstrom Airport



18M+	10 Min
Annual Airport Passengers	Drive to AUS Airport

Source: CoStar Group, U.S. Census Bureau, Austin Chamber, Opportunity Austin, University of Texas at Austin, Texas Economic Development Corporation | **2025 Dataset**

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Richard Waterhouse
Senior Associate
(361) 944-4747
richard.waterhouse@matthews.com
License No. 756367 (TX)

Andrew Kopenec
Associate
(512) 535-1438
andrew.kopenec@matthews.com
License No. 746316 (TX)

Patrick Graham | Broker of Record | Broker License No. 528005 (TX) | Firm License. No. 9005919 (TX)

This Offering Memorandum contains select information pertaining to the business and affairs of the property owner and its tenant for real property located at 2703-2707 Windswept Cove | Austin TX 78745 ("Property"). The Offering Memorandum may not be all-inclusive or contain all of the information a prospective purchaser may desire. The information contained in this Offering Memorandum is confidential and furnished solely for the purpose of a review by a prospective purchaser of the Property. It is not to be used for any other purpose or made available to any other person without the written consent of Seller or Matthews™. The material and information in the Offering Memorandum is unverified. Matthews™. has not made any investigation, and makes no warranty or representation, with respect to square footage, income and expenses, the future financial performance of the property, future rent, and real estate value market conditions, the condition or financial prospects of any tenant, or the tenants' plans or intentions to continue to occupy space at the property. All prospective purchasers should conduct their own thorough due diligence investigation of each of these areas with the assistance of their accounting, construction, and legal professionals, and seek expert opinions regarding volatile market conditions given the unpredictable changes resulting from the continuing COVID-19 pandemic. The information is based in part upon information supplied by the Owner and in part upon financial information obtained from sources the Owner deems reliable. Neither owner, nor their officers, employees, or real estate agents make any representation or warranty, express or implied, as to the accuracy or completeness of this Offering Memorandum, or any of its content, and no legal liability is assumed or shall be implied with respect thereto. Prospective purchasers should make their own projections and form their own conclusions without reliance upon the material contained herein.

By acknowledging your receipt of this Offering Memorandum for the Property, you agree:

1. The Offering Memorandum and its contents are confidential;

2. You will hold it and treat it in the strictest of confidence; and

3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner.

Matthews Real Estate Investment Service™. is not affiliated with, sponsored by, or endorsed by any commercial tenant or lessee in the Offering Memorandum. The presence of any entity's name or logo, including any commercial tenant's name or logo, is informational only and does not indicate or suggest any affiliation and/or endorsement of Matthews™., the property, or the seller by such entity.

Owner and Matthews™. expressly reserve the right, at their sole discretion, to reject any and all expressions of interest or offers to purchase the Property and to terminate discussions with any person or entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until a written agreement for the purchase and sale of the Property has been fully executed and delivered.

If you wish not to pursue negotiations leading to the acquisition of the Property or in the future you discontinue such negotiations, then you agree to purge all materials relating to this Property including this Offering Memorandum.

A prospective purchaser's sole and exclusive rights with respect to this prospective transaction, the Property, or information provided herein or in connection with the sale of the Property shall be limited to those expressly provided in an executed Purchase Agreement and shall be subject to the terms thereof. In no event shall a prospective purchaser have any other claims against Owner or Matthews™. or any of their affiliates or any of their respective officers, directors, shareholders, owners, employees, or agents for any damages, liability, or causes of action relating to this solicitation process or the marketing or sale of the Property.

This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

11-2-2015

Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

TYPES OF REAL ESTATE LICENSE HOLDERS:

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Matthews Real Estate Investment Services, Inc.	9005919	transactions@matthews.com	866-889-0050
Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
Patrick Graham	528005	licensing@matthews.com	866-889-0050
Designated Broker of Firm	License No.	Email	Phone
Patrick Graham	528005	licensing@matthews.com	866-889-0050
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
Sales Agent/Associate's Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials   Date