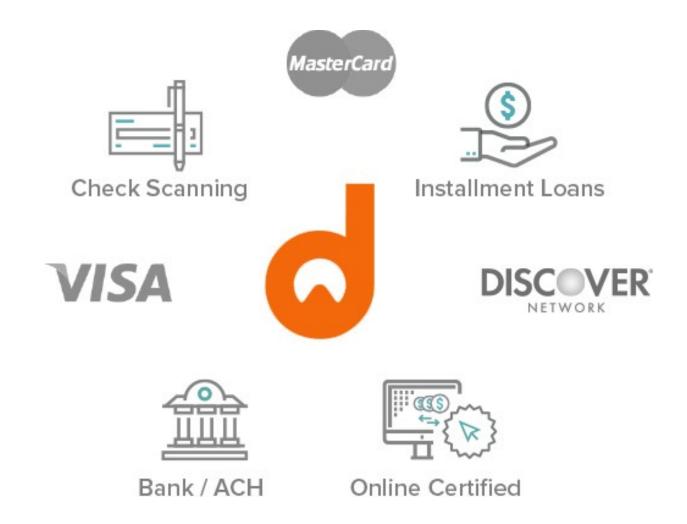


Welcome to domuso!

Your Property has joined the Domuso community! You now have the option to make all your future rental payments digitally.



This Resident Guide will explain how to make a payment, which payment options are available, and more!

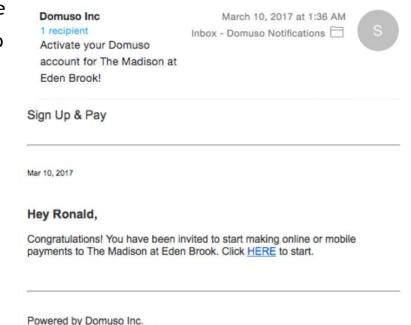


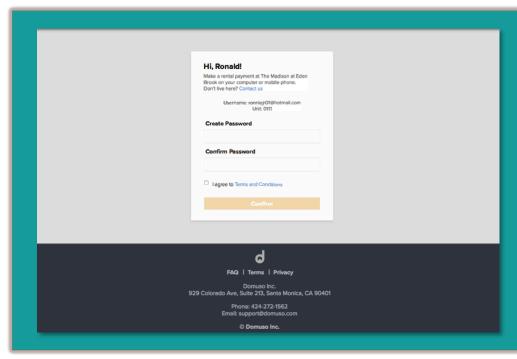
Invitation to connect

Support@domuso.com | 424.272.1562

Shortly, you will (or may have already) received an email to sign up for Domuso. Look for an email with the subject line, "Activate your Domuso account for your property!"

If you have not received this email, please check your SPAM folder or contact your community to be invited.





Follow the secure link in the email to setup a password and manage your online account for Rent Payment.

The Log in Screen

You can access resident login through your community website by clicking the pay rent button or equivalent.

If your community does not have a website, resident can access login screen through Domuso.com, by clicking "Pay My Rent" and searching the property name.

Use your email address and password to log in or, if you are setting up an account for the first time, you can click "Create account."

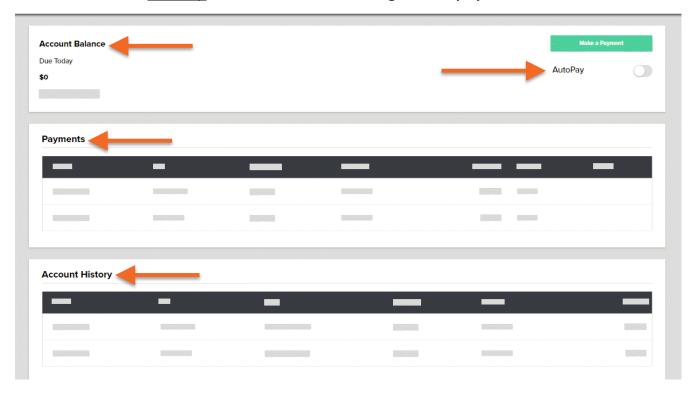
Domuso				FAQ	Log In
45885 Wrong p	Apartments, SUNSET RD, ALPHARETTA, UT 30342 roperty? Click here to change with Domuso		Pay online with a		
Pass			card or your bank account. Pay over time with Domuso Installment Loan. The best way to pay! It's fast, safe, and convenient.		
FAQ Legal Privacy Domuso Inc. 2110 Main St, Suite 302, Santa Monica, CA 90405 Phone: 424-272-1562 Email: support@domuso.com Copyright © 2018 Domuso, Inc.					



Resident Dashboard

Once you are logged into Domuso, you will immediately see your Resident Account.

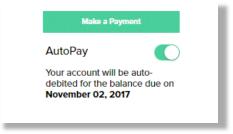
Here you will see your <u>Account Balance</u>, <u>Payment History</u>, and <u>Account History</u> that will reflect charges and payments.



You also have access to <u>Make a Payment</u> and can enroll in <u>AutoPay</u> in the Upper Right.

AutoPay

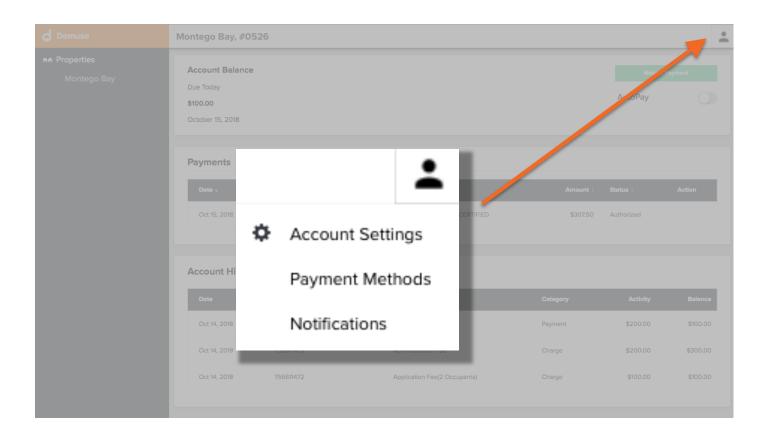
Domuso offers AutoPay so you can set-and-forget easy, monthly, automatic rent payments.





Resident Profile

In the upper right corner of the Dashboard Window, you have access to view and make changes to your Resident Profile.



Here you can manage your Domuso Account Settings, Payment Methods, and Notifications.

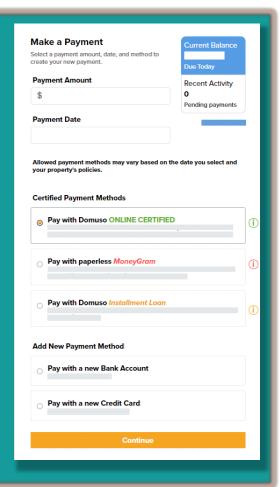


Make a Payment

To make a payment log into your Domuso account and click on the "Make a Payment" button in the upper right-hand corner.



You will be directed through the resident check out where you can view your current balance due, enter your payment amount, choose a payment date and select your preferred payment method.



Payment Options

We at Domuso understand that every financial situation is unique, and we have set out to offer payment methods that work for everyone.

Domuso Installment Loan is a good option if you:

- Need additional funds for a move-in payment, security deposit or rent payment. A
 Domuso Installment Loan gives you the flexibility to pay over time once your
 application is approved.
- Owe a rent payment that is larger than your credit limit. Using a Domuso Installment Loan is a good alternative to maxing out a credit card.
- Can pay the loan off within 12 months. We currently offer monthly loan terms.
- Are attempting to improve your credit score. Domuso reports payment history, which can help improve your credit score if you make timely payments.
- Not Available in all 50 states

Domuso Certified is a good option if you:

- Are required by your landlord to make a certified payment. Domuso Certified is a convenient, online alternative to money orders and cashier's checks.
- Can cover the cost of the payment up front. Funds will be pulled from your bank account immediately when you make a Domuso Certified payment.
- Want to avoid an extra trip to the bank. Moving is hard, but we can make it easier. Domuso allows you to make a certified payment anywhere, anytime.

Online payment with Domuso (ACH, Credit Card) is a good option if you:

- Want to make a payment outside of regular business hours. Make payments any time of day with the ease of Domuso online payments.
- **Don't need to make a certified payment.** You can pay rent online using your bank account or credit card.
- Can cover the cost of the payment up front. Online payments can return if you do not have sufficient funds in your bank account or have surpassed your credit limit.
- Want to set up AutoPay. Domuso allows you to set up automatic, recurring payments so you can set-and-forget your monthly rent payments.



More Info on Domuso Installment Loans

What is a Domuso Installment Loan?

Domuso Installment Loans is a loan product from Domuso which gives you flexibility to pay your rent or move-in payment over a monthly payment period. (Not Available in all 50 States)

How do Domuso Installment Loans work?

You can choose **Domuso** *Installment Loan* as a payment method when making a payment:

Then, you will be directed to complete a quick **Domuso Installment Loan** application. If your application is approved, the payment will be processed and sent to your property manager.

You will pay Domuso for the loan in affordable monthly installments. The payments get automatically debited from your bank account on each due date (Domuso will also notify you before withdrawing funds). You can view your payment history and other loan related information by logging into your Domuso account.

How do I apply for a Domuso Installment Loan?

You can apply for a Domuso Installment Loan when scheduling a payment to your property and selecting Domuso Installment Loan as the payment method.

If this is your first time using Domuso, then first set up a Domuso account $\underline{\mathsf{HERE}}$.

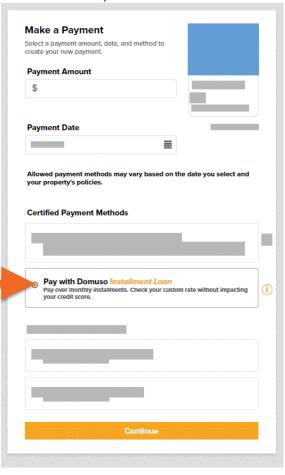
Why am I being asked for my Social Security Number and other sensitive information?

Domuso is committed to protecting your security and safety and we strive every day to deliver a safe and transparent online lending experience for our customers.

As part of our loan application process, we collect and verify sensitive personal information including:

- Social Security Number
- Date of Birth
- Employment Status
- Monthly Income

We collect this information only as necessary to offer you a loan. We use this information to comply with federal and state laws, verify your identity and loan eligibility, and to protect you against fraud and identity theft. Your information will only be used in connection to your loan and we do not sell any information we collect.





For your protection, this information is stored in a safe, compliant, and secure manner. We will never ask you to disclose sensitive personal information or payment information over the phone or via email.

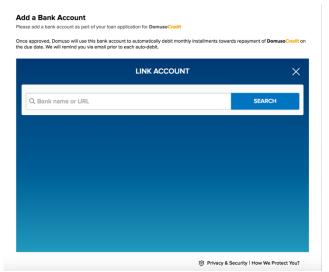
If you have any questions or concerns, or believe you are a victim of identity theft or consumer fraud please contact Domuso immediately at support@domuso.com or 424-272-1562.

Why am I being asked to add a bank account?

Addition of a bank account is part of the loan application for **Domuso Installment Loans**. You can add a bank account by searching for your bank in the search bar and logging in with your bank username and password.

You can read more about the privacy and security by clicking the link at the bottom right corner. Your information is secure. We do not save your username or password, but instead send it directly to the bank.

If your bank cannot be found in the search results then we cannot currently support your loan application. If the bank is supported, but you are having trouble linking your bank account then please contact us at support@domuso.com or call us at 424-272-1562.



More Info on Domuso Online Certified

What is Domuso ONLINE CERTIFIED?

Domuso *Online Certified* is an online certified payment that can be used in lieu of cashier's checks or money orders. Domuso *Online Certified* is for same-day payments only.

Domuso Online Certified can be used as a convenient, online alternative when a certified payment is required by your property manager. Domuso will authorize the payment against your bank account, credit card, or debit card and certify the payment. The funds will be debited from your account within 24-72 hours.

If for any reason your property manager does not accept your <u>Domuso Online Certified</u> payment within 15 days you will receive a full refund, including convenience fees.

When can I use Domuso ONLINE CERTIFIED?

Domuso Online Certified can be used for same-day, one-time payments. Click 'Make a Payment' after logging into your Domuso account and choose Domuso Online Certified as the payment method. Service fees will vary.

Save a trip to the bank! Domuso Online Certified is a convenient alternative to cashier's checks and money orders.



More Info on Domuso Cash Collateral Loans

What is a Cash Secured Loan with Domuso?

A cash secured loan is a loan that you guarantee by depositing funds with Domuso when you take out the loan. It is a good credit-building tool. You may qualify for a cash collateral loan even when you do not qualify for a standard installment loan because the cash collateral reduces the risk of the loan for Domuso, allowing us to approve more applicants.

What is Cash Collateral?

You'll pledge a fixed amount of cash as collateral, meaning Domuso will keep the funds if you fail to repay the loan. As a result, it will be easier to get approved. If you can't qualify for our standard installment loan, then a cash secured loan is a good option.

How much cash collateral is required?

Based on your risk profile, Domuso will require cash collateral that ranges from 10%-100% of the requested loan amount.

Why should I take out a cash secured loan?

You can use a cash secured loan to pay your monthly rent, move-in balance or move-out balance. Using a cash secured loan allows you to pay the full amount on time by depositing the partial amount with us and starting your monthly payments.

For example, if you owe \$1000 to your property and qualify for a \$200-cash collateral, \$1000 will be paid to your property upfront and you will deposit \$200 of collateral and begin making monthly payments. Once you have paid off your loan, you will be refunded \$200.

Cash secured loans are a good way to rebuild your credit. We report your payment history to the credit bureaus.

What is the point of taking cash secured loan with 100% cash collateral?

If you have bad credit or no credit then it is often difficult to qualify for a loan. Domuso offers 100% cash secured loans to help you build or rebuild your credit. When you take out a loan with us and make timely, monthly payments we will report your payment history to the credit bureaus thus helping you improve your credit history. With an improved credit history, you are more likely to qualify for an unsecured loan, auto loan, or mortgage in the future.

What happens if I default on my loan?

If you default, meaning you are unable to pay back the loan as promised, then Domuso will recover any outstanding balance (principal, interest, fees, etc.) on your loan and then refund any remaining balance from your cash collateral. If the outstanding balance is more than the cash collateral, you will not receive a refund.

Domuso Frequently Asked Questions

Signing Up

Using Domuso is easy. You can submit a rent payment by visiting www.domuso.com. Click 'Pay my Rent', search for your property by name or address and click "Go". Follow the instructions to set up an account and create a password.

Your property manager can also invite you to join Domuso - if they do you will get an email welcoming you to the property with a link to start the signup process.

Paying Rent Online

After your account is set up (see Sign up instructions <u>here</u>), you can log into <u>Domuso</u> to set up automatic payments or make a one-time payment at your convenience.

Set and Forget

Automatic payments can be set up with a credit card or bank account. Each month on your selected date, the full balance due will be paid and you will receive an email receipt with the amount and other details. Toggle ON Auto-Pay on your homepage in the top right corner after logging in.

One-Time Online

One-time payments can be made online using credit cards, bank accounts, Domuso Online Certified, or a Domuso Installment Loan (select states). Click the 'Make a Payment' button on the top right of the homepage after logging in.

Password Help

Forgot My User ID / Forgot My Password

Your User ID is the email you used to create your account. If you lost or changed your email address, contact Domuso at support@domuso.com or 424.272.1562 for help restoring access to your account.

If you need to reset your password, enter your email address and click "Password Help" HERE.

If you're still having trouble accessing your account, contact us at support@domuso.com or 424.272.1562.

Payments Help

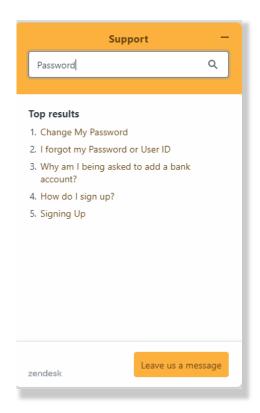
What do I do if I receive an error message when scheduling a payment?

If you receive an error message on your browser screen after selecting a payment method please try either (1) disabling ad blockers on your browser or (2) scheduling your payment in a different internet browser, i.e. Chrome or Internet Explorer.

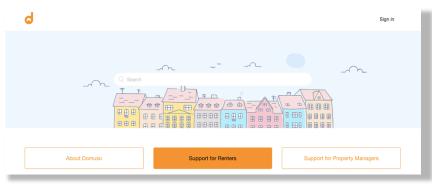


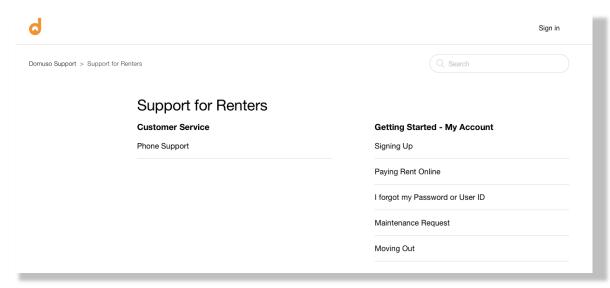
Domuso Support

If you have additional questions, we have additional answers. We have a 24-7 Zendesk support team standing by to assist you.



domusoinc.zendesk.com











Pay **online** with a card or your bank account.

Free ACH payments



Pay over time with Domuso **Installment Loan**.



Make certified online payments with Domuso Online Certified.

\$3.99 per transaction



Make paperless payments with **MoneyGram**.

\$3.95 per transaction

- Pay over time! Finance your move-in payment or upcoming rent payment over several months.
- ✓ Make one-time payments, schedule future payments, or setup recurring payments.
- Pay rent with a card! Most major credit cards accepted.
- ✓ Make paperless MoneyGram payments at convenient locations.

Sign up for your free account at **Domuso.com**