

# RENTFLOW Portfolio Enablement Agreement

---

This RENTFLOW Portfolio Enablement Agreement (the “Agreement”) is entered into by and between RENTFLOW, a Georgia-incorporated, technology-enabled housing stability and resident benefit platform (“RENTFLOW”), and the undersigned property owner, operator, or property management company (“Property Manager”).

This Agreement is intended to be a master, evergreen agreement and is applicable to multifamily (MF), single-family rental (SFR), and build-to-rent (BTR) properties, whether enabled for a single property, multiple properties, or an entire portfolio, unless otherwise agreed in writing by the parties.

## 1. Purpose and Scope

The purpose of this Agreement is to establish the terms under which RENTFLOW will provide enablement of its voluntary, resident-paid housing stability benefit (the “Program”). Enablement under this Agreement allows residents to independently access information regarding the Program, obtain a quote, and enroll at their sole discretion.

This Agreement governs enablement only and does not create any obligation on the part of Property Manager to require, endorse, administer, or guarantee resident participation in the Program.

## 2. Nature of the Program

The Program is a voluntary, resident-paid benefit designed to help mitigate certain short-term rent disruptions arising from covered income disruption events, as defined by the Program terms administered by RENTFLOW and its partners.

For the avoidance of doubt, the Program:

- Does not constitute a lease requirement, lease addendum, or lease modification;
- Is not renters insurance, liability insurance, or any other form of property or casualty insurance issued by Property Manager;
- Is not a rent guarantee or assurance of payment;
- Does not alter rent amounts, due dates, notices, remedies, or enforcement rights under any lease;

- Does not limit Property Manager’s discretion to enforce lease terms in accordance with applicable law.

Resident participation is entirely optional and subject solely to the Program’s terms and conditions.

### **3. Enablement and Access Links**

RENTFLOW may provide Property Manager with one or more property-level and/or portfolio-level access links (each, an “Access Link”) for placement within resident portals, digital communications, or other mutually approved informational materials.

Placement of an Access Link:

- Shall not be deemed an endorsement, recommendation, or requirement;
- Shall not create any obligation on the part of Property Manager or any resident;
- Shall not modify or amend any lease or property policy;
- Shall not impose any administrative, financial, or legal responsibility on Property Manager.

All Program-related resident communications, including enrollment, disclosures, and ongoing servicing, shall be handled exclusively by RENTFLOW.

## **4. Roles and Responsibilities**

### **4.1 RENTFLOW Responsibilities**

RENTFLOW shall be solely responsible for:

- Resident education, awareness, and informational materials related to the Program;
- Resident enrollment and account administration;
- Guided claim intake and resident communications;
- Program administration independent of Property Manager operations.

### **4.2 Property Manager Responsibilities**

Property Manager’s responsibilities under this Agreement are limited to:

- Permitting placement of approved Access Links where reasonably acceptable;
- Continuing to administer and enforce existing lease terms and policies;
- Directing resident inquiries regarding the Program to RENTFLOW.

Property Manager shall have no obligation to:

- Interpret Program terms, coverage, eligibility, or claims outcomes;
- Collect premiums, fees, or payments related to the Program;
- Participate in claims review or determinations;
- Provide advice or representations regarding the Program.

#### **4.3 Initial Resident Awareness Communication**

As a condition of enablement under this Agreement, Property Manager agrees to deliver an initial resident awareness communication introducing RENTFLOW as an available, voluntary rent protection resource.

This initial communication is intended to be simple and non-disruptive, and may be delivered using existing communication practices already in place.

Such communication shall:

- Be informational in nature only;
- Utilize an existing communication channel;
- Direct residents to RENTFLOW materials or quote request.

Following this, RENTFLOW shall assume responsibility for ongoing awareness through its Resident Awareness Outreach & Rewards Program (RAOP).

#### **5. No Cost; No Liability; Manager-Light Structure**

There shall be no cost to Property Manager for participation. Property Manager assumes no additional liability. The Program is manager-light and requires no changes to systems or operations.

RENTFLOW operates independently of Property Manager systems and does not require integration with any property management software.

#### **6. Claims and Payments**

Residents may submit claims directly to RENTFLOW or underwriting partners. RENTFLOW will coordinate all claims and communications.

#### **7. Term and Termination**

This Agreement shall commence on the Effective Date and continue until terminated by either party upon written notice.

## 8. Independent Contractors

The parties are independent contractors.

## 9. Governing Law

This Agreement shall be governed by the laws of the State of Georgia.

## 10. Entire Agreement; Amendments

This Agreement constitutes the entire agreement and may only be amended in writing.

### Signatures

PROPERTY MANAGER

Signature: \_\_\_\_\_

Name & Title: \_\_\_\_\_

Company: \_\_\_\_\_

Date: \_\_\_\_\_

RENTFLOW

Signature: \_\_\_\_\_

Name & Title: \_\_\_\_\_

Date: \_\_\_\_\_