

PENINSULA PROPERTY MANAGEMENT

A DIVISION OF LK Ventures LLC

Homeowner Presentation



If you've owned income property for any length of time, you know that managing a rental can be financially rewarding. At the same time, you've also likely discovered that property management requires a large commitment of time and effort.



Choosing the right property management company from among the dozens in the Kitsap Peninsula area can seem like a daunting task. Before deciding which companies to put on your short list, sit down and identify your needs and goals for the property in question:

1. Do you need full property management services, or do you want help with only certain aspects of your business, such as leasing?
2. Would you prefer to work with a large company that has multiple locations and lots of resources, or would you rather work with a more boutique business?
3. Do you want to be involved in the day to day management tasks such as maintenance? Do you need a manager to live on-site?



We have a "TEAM" concept, together our individual talents and strengths make up one great property management force! We have two licensed Property Managers who are capable and knowledgeable of handling all aspects of the business and a leasing agent who focuses on showing our properties to its best advantage.

Jennifer Duenas, Manager Broker is a computer-savvy property manager, and a perfect choice for preparing our properties. She specializes in the move-in and move-out process. She works with tenants by preparing tenant leases, performing the initial move -out inspection, and finalizing the security deposit disposition.

Mitzi Coleman, Property Manager has many years of apartment rental experience. She manages our tenant maintenance requests and relationships with maintenance workers, tradesmen, contractors, suppliers, and vendors that is almost impossible for an independent landlord to duplicate. She tries to get you the best work for the best price. She reviews the periodic inspections for possible work orders and preventative maintenance to help keep your investment in tip top shape. Her communication and organizational skills are exemplary.

Kimberlie Delapp, Leasing Agent is focused on keeping our units full. She has a vivacious personality and is eager to assist qualified tenants in finding a home. Her attention to detail makes her the ideal person to conduct our periodic inspections (every 6 months).



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Our "TEAM" concept includes a wonderful support staff.
An office manager, an administrative assistant and our Designated Broker

Vicky Miller, Office Manager has office administrative experience in real estate over the past 10 years making her ideal to handle the day to day tasks required to efficiently run the business. She will make sure that your questions or concerns are directed to the right person and answered as soon as possible

Stacie Freeman, Administrative Assistant works hand in hand with our property managers and leasing agent in preparing the marketing of our properties. She is a important asset in our tenant approval process, home inspections, and move in reports, photos and video tapes, storing, organizing and managing files, and distributing information within the office.

Lisa Johnson, Designated Broker has a degree in Para-Legal, over 15 years in real estate, plus 5 years in bookkeeping. She coordinates and oversees all aspects of the property management team as well as up handling all the financial aspects of each owner and tenant and ensures that we operate under the guidelines of landlord tenant act and all HUD regulations. She has helped build this company from the ground.



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Experience

- We have a collective 48 years in the Property Management business.
- Each of us must maintain our real estate license with 30hrs of continuing education every 2 years. We have weekly meetings to discuss current issues happening in our area and office, attend monthly NARPM meetings and a yearly convention that keep us up to date on issues happening on a larger scale.
- We provide state-of-the-art online property marketing, management and accounting software and web based, real time owner and tenant portals with Propertyware.

Availability and Communication

- Our office Hours are Monday- Friday 9am-5pm and weekends by Appointment
- We have flexible hours for showings and appointments with owners by appointment. We have a preferred vendor who handles our 24/7 after hour emergencies.
- We do our best to respond to phone calls, emails and texts within 24 hours during business hours.
- Our Propertyware system has automated emails for maintenance requests and completion and tenant payments and notices of lease renewals or move out notices.

Practical Skills

- We use a RENTRANGE a Comparative Market Analysis tool which uses our local rentals to reach a rental price for your property.
- We have several preferred licensed bonded and insured vendors to help with our maintenance requests. If you have a preference, we will be more than happy to use them and pay from the trust account as long as they are licensed bonded and insured.
- We use Propertyware's accounting system for the trust account. We provide monthly and yearly statements, rent rolls, income and expense comparisons and tax form 1099.
- A well maintained home is key to having a profitably rental. We conduct interior inspections every six (6) months to ensure we know the condition of your home and to schedule the appropriate preventative maintenance.
- We offer quarterly preventative maintenance bundles to keep your home in its best shape.

Dealing with Difficult Tenants

- We have a low eviction rate as we try to catch tenant issues early, so that we can provide options for everyone involved.
- An eviction can take up to three (3) months and cost over a thousand (\$1000.00) dollars. The upfront cost will be at the expense of the owner.
- When necessary we use David Horton with Templeton Horton Weibel PLLC of Silverdale, WA

The Eviction Process – an Overview

The Eviction Notice- The most common include: for non-payment of rent, a three-day-notice-to-pay-or-vacate; for failure to comply with a term of the lease.

The Summons and Complaint- If the tenant fails to comply with the notice, the next step in the eviction is to initiate litigation. The tenant must answer the summons by the deadline specified, generally about 7-10 days from the date of service

Default or a Show Cause Hearing- The tenant must show cause at this hearing as to why the landlord is not entitled to possession and a judgment for rent immediately, i.e. without the need for a trial.

The Sheriff Steps In- The tenant will have three business days to vacate, not including the day of service.

Our Services: Full Management

- We recommend a rental price, advertise and show your property
- We investigate and approve the qualified Applicant
- We prepare the condition report and video
- We prepare the rental contract and sign the tenants
- We hold the security deposit in trust and complete the move out
- We collect the rents and pay the expenses
- We disburse your monthly rent proceeds
- We prepare the monthly, yearly, and 1099S Tax reports
- We provide an Owner's Portal for up to date accounting and communication
- We handle all tenants queries and concerns
- We coordinate maintenance requests and vendor work orders
- We conduct interior inspections every six months
- We educate you on Landlord Tenant Law



Our Services: Tenant Placement



We recommend a rental price
We advertise and show the rental property
We investigate and approve the qualified Applicant
We prepare the condition report and video
We prepare the rental contract
We coordinate with the tenant(s) to sign all documents

You get the contract and contact information
You get the security deposit and complete the move out
You get all the daily management of your rental.

Comparative Market Analysis and Advertising:



We determine the rental prices by continuously researching the current rental market and using RENTRANGE. The CMA gives us information about rentals similar to yours (in size, amenities, and location) that are either on the market or have rented in the past 3 months. We look at the time on market, what it actually rented for and if there were any extenuating circumstances.

We advertise our available properties through Internet Advertising at our PPM website (www.penppm.com), Zillow, Trulia, Rental Homes Pro, Google, Yahoo, Bing, My New Place, Hot Pads, Vast, and Ahrn.com to name a few, we utilize Navy Housing Referral Office covering Naval Station Kitsap, Submarine Base Bangor, Puget Sound Naval Shipyard (PSNS), Naval Station Bremerton, and Keyport Underwater Engineering Station, Realtors (Realtor's Client Guarantee Program), and yard signage.

We are trained to follow the guidelines provided by Equal Opportunity and Fair Housing Laws in our advertising and Tenant Approval Process.

How we qualify tenants-

The following information will be accessed in the tenant screening process:

Income Requirements: Applicants must have current, consistent, and verifiable employment of at least a 6-12 months and make 3 times the rent. Applicant must provide verification from Employer or copies of at least 2 months current consecutive pay stubs. Retired applicants must provide the following: Previous 3 months bank statements indicating the monthly direct deposit, OR provide the documentation indicating monthly income, (i.e. government letter of social security, disability income, or retirement (i.e. welfare, child support, alimony, etc.)

Verifiable Residency: Applicants must have 2 years of verifiable resident history. We personally contact previous landlords listed on applications.

Credit Check: Applicants with less than good FICO credit scores are considered but with higher advance funds prior to move-in. Consideration does not guarantee acceptance. We use information supplied by Experian, Equifax, and Transunion.

Criminal Background: We run a National Criminal Search in all 50 states. Any applicant with convictions of a felony, adjudication withheld, or Misdemeanors that are drug related charges, sexual offenses or violent and non-violent crimes against persons or property will not be accepted for residency. If an arrest record exists, applicant must submit proof of final disposition of innocence or case being dropped.

Tenant Responsibilities



Tenants have the basic responsibility of paying their rent on time, replacing light bulbs, smoke detector batteries, heating system filters; basic lawn maintenance; annual chimney cleaning,; professional carpet cleaning upon move-out; requesting work orders to keep home in tip top shape; and payment of any repairs that are not normal wear and tear. *We cannot dictate to them how to keep a clean and neat home unless it causes a sanitation violation or pest infestation.*

Animals are not allowed unless we have your approval (unless it is a service/therapy animal). The tenant must complete an application for each animal and pay at a minimum \$600 in additional security deposit.

Smoking is not allowed.... period.

Tenant is responsible for all guest actions and damages.

We do incorporate detailed rules they must follow in their lease – if you would like a copy please ask.



Your Responsibilities



Owners are responsible for maintenance of normal wear and tear; annual roof and gutter cleaning; seasonal landscaping as needed; providing quiet enjoyment and a safe environment; and timely communication with property management.

Owners must adhere to all local, state and federal Laws and the Landlord Tenant Law. We have a very good handle on the various laws which govern property management on the Kitsap Peninsula.

Below are some good areas to defer to us for assistance:

Viewing the home interior and exterior- we must give no less than 48 hours notice (business days)

Handling maintenance request based on urgency in a timely manner- some must be done in 24-48 hrs.- the rest are 10 days from notification

Having no direct contact/communication with tenant. That is what we are here to handle.

Timeframe for notifications to increase rent, cancel lease, move-out disposition, to enter.

NOTICE

Propertyware and Customer Portals

Propertyware is a “Cloud”- based integrated accounting platform backed by Enterprise Caliber Security. Owners can enjoy real-time access to their property performance anywhere, anytime. It provides electronic statements, notices, automatic communication “alerts”, self service customer portals, marketing tools, tenant screening and payment solutions.

Owner Portals- gives owners the same visibility that they’ve come to expect for tracking their stock portfolios. It offers real time visibility of accounting, maintenance work orders, contracts, allows collection and owner payments electronically, and tracks communication created in the portal.

Marketing Tools- centrally stores everything we need to design a professional listing complete with photos, descriptions, pricing and availability. Once the listings is ready, it taps into millions of prospective renters by posting to various property management rental websites

Tenant Screening- an online application that allows prospective tenants to pay their application fees electronically and send us real-time screening results for credit and criminal background checks.

Payment Solutions- The self-service Tenant Portal allows tenants to view their ledger, pay rent with a single or recurring debit to a bank account for quicker and easier on time rent collection.



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Maintaining your Property

We prepare a written condition report and take pictures that we use to create a video file of the property at each new move in. This documentation assists us at move out. The video files are rather large and cannot be emailed. They are maintained on our server and backed up on Idrive.com

We conduct periodic property assessments every 6 months. In a one year lease we will complete one at move in, one around the 6 month timeframe and one at either lease renewal or lease end. We do identify and request preventative maintenance, damage and normal wear and tear work orders items. We also note any future concerns i.e. Painting, cleaning items at different season. A copy of the assessment will upload to your portal for you to review.

We offer quarterly preventative bundles to keep your home maintained seasonally.

We use only licensed, bonded and insured vendors that have signed a contract with our company.

The contract allows us to pay most invoices on the 6th of the month instead of due on demand ; gives our work order requests a priority timeframe and most have a slight discount. We are willing to use your personal vendors as long as they are able to complete the work orders in the timeframe required by law. All appointments must be made through our office.

They can only be paid from the trust account IF they are licensed, bonded, insured.



Our Preferred Vendors

Appliance Repair:

Brinkeroff's Appliance

Cleaning Companies:

House Cleaning- Kay Fabianski

Carpet Cleaning- Paul's Carpet Cleaning

Chimney Cleaning- Superior Chimney Sweeps

Electrical issues:

George Electric

Ahearn Electric

Glass Companies:

Sound Glass

Port Orchard Glass

General Contractors:

Kitsap Repair Service

Felton LLC

Kitsap Garage Door

Heating, Cooling, HVAC

A&M Heating

Pest Control Companies

Sound Pest Control

Sunrise

Plumbing Companies:

Apex Plumbing LLC

Budget Rooter

Roofing Companies

JR Home Services

Cloise and Mike Construction

Septic

Kitsap Septic Pumping

Dano's



Home Owner's Insurance Requirements

When Peninsula Property Management is hired, we perform a variety of different services on behalf of the Owner. In general, Peninsula Property Management does not have a financial interest in the home as we are not part Owner. However, we do take on the risk and liability as if we were a Homeowner.

Peninsula Property Management does carry E&O Insurance and General Liability insurance, but this only offers protection from claims that are a result of the services provided by the Property Manager. It does not offer any protection against matters concerning the home itself.

So in essence, Peninsula Property Management assumes all the liabilities of a Homeowner but our insurance policies do not offer the same type of protection as a Landlord insurance policy. This leaves us vulnerable to claims and lawsuits arising from the property itself. Some examples of where the Property Manager would not be covered by their insurance policy include someone injuring themselves at the property, burglary, fire, water leaks, etc.

A typical Landlord insurance policy will protect the Homeowner against claims arising from these examples, however coverage is not provided to Peninsula Property Management. To solve this problem, we require the Landlord to add Peninsula Property Management to their insurance policy as an additional insured which then extends this coverage to Peninsula Property Management.



Renter's Insurance

Written into our lease agreements is a provision that advises the Tenant to carry renter's insurance to protect tenant from any such loss or damage. But it is just a suggestion. We as a property management company cannot require it.

However, as the home owner you can direct us to require tenants to carry renter's insurance. It must be in writing in our management agreement. We "suggest" you consider making it part of your directive in our management agreement. See the top 10 Reasons below:

- 1.If your property catches fire, through no fault of the tenant, the owners insurance does not cover the tenants personal property or expenses they may incur while the property is being repaired. Who might they come after if they have no other protection?
- 2.If your tenants cause their neighbors to suffer a loss, through bodily injury or property damage, their Renters Insurance will provide protection that would compensate the injured party. This protection can prevent arguments over liability between you and your tenant, and who might the neighbors come after if they have no other protection?
- 3.If someone sues your Renter for monetary damages for some other reason, and they haven't done anything illegal, their Renters Insurance puts Insurance carrier money on the table and as the landlord you don't need to be involved.
- 4.Your tenant's personal property is protected (less the deductible) while they are away from home, like in their car, or when traveling. If they loose something that is of value to them they may have fewer resources to pay your rent.
- 5.They can get cross line discounts on their auto insurance, which will save them money while protecting more of their stuff. Depending on how expensive their auto insurance is, their Renters Insurance might even be FREE! And, they might not even know that! That certainly wouldn't hurt your standing with them!
6. It gives you peace of mind to know that should a loss occur, you won't have to deal with the Renter's loss, and you can concentrate on repairing any damage to your property!
7. Having the funds readily available to replace lost items will reduce the strain on your relationships with your tenants.
8. You will have fewer problems than other Landlords, assuming everything else is equal, so you will have more free time!
9. As the landlord you can make this a mandatory condition of renting the property, which means you never have to worry about your tenants not being covered, and most importantly...
10. It's very inexpensive, and easy to obtain a policy. A typical policy covering up to \$15,000 in property damage and \$100,000 in liability coverage cost under \$200 per year.

Animal Policy

Types and Number of Animals Allowed by PPM:

Each Owner can make their own limitation on number of animals accepted- if accepted.

1. Number of animals is a maximum of four (4) according to Kitsap County regulations.
2. Only domesticated, common household animals allowed. **No wild animals are permitted** – such as birds (except those that are caged), chinchillas, ferrets, fish (in tanks 20 gallons or more without adequate insurance naming Peninsula Property Management as additional insured), iguanas, monkeys, pot-bellied pigs, rabbits, raccoons, rodents of any kind, skunks, snakes or reptiles of any kind, tarantulas, scorpions or spiders of any kind, weasels.
3. **THE FOLLOWING SPECIFIC BREEDS OF DOGS (OR DOGS MIXED WITH THESE BREEDS) ARE NOT PERMITTED:** Pit Bulls (aka American Staffordshire Terriers, Staffordshire Bull Terriers, or American Pit Bull Terriers), Mastiffs/Bull Mastiffs, Akita, Alaskan Malamutes, Huskies, Malamutes, Doberman Pinschers, Rottweilers, Chow Chows, Siberian Husky, Rhodesian Ridgebacks, wolf dog and or wolf hybrid and Presa Canaios.
4. A Service Animal provides assistance, service, or support to a person with disabilities and is needed as a reasonable accommodation to an individual with disabilities as defined by Fair Housing laws. They count towards the maximum number of animals allowed. They must be accepted regardless of owners preference



Animal Policy

ANIMAL OWNERSHIP RULES:

1. Only an approved animal with written documentation from PPM will be allowed on the premises. No substitutions. If they change animals, they must submit a new animal application and be approved. Prior approval does not guarantee a new approval. No Guest animals allowed.
2. An additional refundable security deposit of \$600 will be required upon approval of animal- prior to animal living in the premises.
3. The additional refundable security deposit will not be returned until the end of tenancy, regardless of how long the approved animal lived in the premises.
4. The tenant shall be responsible for proper care, including but not limited to flea and odor control, yearly inoculations, and compliance with all applicable state and federal statutes, and city ordinances.
5. The tenant shall keep the home, the property and the surrounding areas free of animal odors, insect infestation, waste and litter. The home must be in a sanitary condition at all times.
6. The tenant shall be responsible to immediately comply with any legal notice posted by property management or tenant will be subject to cost of materials/labor for any damage caused by their animal- including pick up removal of animal waste and litter.
7. All Animals must be contained in an area so as not to interfere with any interior inspections or maintenance service which has been requested.
8. The tenant is required to pay for any damage their animal has caused. Animal Damage of any kind is NOT considered normal wear and tear. If damage cannot be satisfactorily cleaned or repaired, tenant must pay for the complete replacement of the item(s). Payment for damages, repairs, cleaning, replacement etc. shall be due immediately upon demand.
9. Tenants shall be strictly liable for the entire amount of injury to the person or property of others, caused by such animal.
10. Upon move out of Tenant, tenant shall pay for professional: de-fleaing, deodorizing, steam cleaning carpets and window treatment, and duct cleaning regardless of how long the animal occupied the premises. Two hundred and fifty dollars (250.00) shall be held back for thirty days (30) after move out to cover costs that may show up after vacancy. (I.E. odor, fleas)



Landlord Tenant Law

This is a great website for basic landlord tenant law information that is user friendly and understandable. When situations are questionable, we do contact our attorney for a better understanding and guidance.

<http://www.washingtonlawhelp.org/resource/your-rights-as-a-tenant-in-washington>

This is the actual written law website: If you'd like to review it.

<http://apps.leg.wa.gov/RCW/default.aspx?Cite=59.18>



LANDLORD'S RESPONSIBILITIES- (these are the basics)

The Landlord Shall:

- Maintain the premises to comply with all state and local statutes and codes that affect tenant's health and safety.
- Maintain all structural components.
- Keep common and shared areas clean and safe.
- Provide for control of insects, rodents and other pests, except when caused by tenant. Provide tenant with adequate keys and locks.
- Maintain all electrical, plumbing, heating and other facilities provided by landlord.
- Maintain dwelling in a weather tight condition.
- Provide garbage cans and arrange for waste removal, except for single family residences. (1-4 units are single family residence)
- Provide adequate heat, water and hot water.
- Provide the name/address of the person who is the landlord either by statement or in the rental agreement or by notice clearly posted on the premises.
- Notify tenant immediately of any change of landlord by certified mail or by updated posting.
- Name an agent who resides in the county where premises are located if landlord lives out of state.



LANDLORD'S RESPONSIBILITIES- (these are the basics)

The Landlord Shall (con't)

- Provide smoke detectors and ensure they work properly when a new tenant moves in.
- Set water heater at 120° for a new tenant.
- Provide tenant with receipt for payments when requested by the tenant.
- Provide receipt for fees/deposits charged to hold a dwelling and give a written description of the conditions under which the deposit may be returned.

The Landlord Shall Not:

- Intentionally shut off a tenant's utilities (landlord could be liable for tenant's damages plus penalty of \$100 per day and attorney's fees.)
- Lock out a tenant.
- Confiscate a tenant's personal property.
- Attempt to physically remove a tenant.
- Retaliate against a tenant who has exercised his/her legal rights. Retaliation may be assumed if the landlord starts eviction proceedings, increases rent, reduces services or increases tenant's obligations within 90 days after a tenant exercises rights under the Residential Landlord-Tenant Act.
- Charge a potential tenant more than the actual cost of a background check.
- Go to the home without proper written 48 hour notice -whether interior or exterior.



TENANT'S RESPONSIBILITIES

The Tenant Shall:

- Pay the rent and any utilities agreed upon.
- Comply with rules properly published by landlord as well as all state and local laws and ordinances.
- Keep the premises clean- and everyone's definition of clean is relative.
- Properly dispose of all waste and eliminate pest infestation caused by tenant.
- Leave the premises in as good a condition as they were at beginning of tenancy. Tenant is responsible for any damage caused during tenancy, except for reasonable wear and tear.
- Provide the landlord with a key if tenant changes the locks.
- Maintain smoke detectors in good working order.

The Tenant Shall Not:

- Intentionally or negligently damage the premises or remove the equipment from the premises.
- Permit family or guests to damage the premises.
- Permit a nuisance on the premises.
- Unreasonably withhold consent for the landlord to enter the premises (\$100 penalty per violation after written notice from landlord).
- Engage in or permit anyone else to engage in drug related activity on the premises.



Landlord Tenant Law Basics

DISCRIMINATION

Federal, state and/or local law prohibits discrimination in housing based on sex, race, creed, color, marital status, national origin, handicap, family status, military status or sexual orientation. Violations should be reported to the DRC, the Washington State Human Rights Commission or the Federal HUD Hotline at 1-800-233-3247.

TENANT'S RIGHT TO PRIVACY

- The landlord does not have the legal right to enter a tenant's residence without the consent of the tenant, a court order or an arbitration award, except in cases of emergency or abandonment.
- A landlord must give a tenant two days written notice of his/her desire to enter. (One day if showing the premises to prospective buyers or renters at a specific time and date).
- The tenant must not unreasonably refuse the landlord access to inspect, to make necessary repairs, supply necessary services or show the premises to prospective buyers or tenants.
- The landlord shall not abuse the right of access or use it to harass the tenant nor shall he/she interfere with tenant's privacy by excessively showing the premises. He/she may only enter at reasonable times.
- If a landlord or tenant continues to violate this section after being served one written notice with date and time of violation, they shall be liable for a penalty of up to \$100 for each subsequent violation.

Landlord Tenant Law Basics

REPAIRS

A tenant should be current in rent and utilities and must give the landlord written notice of a needed repair.

The landlord must commence repairs as soon as possible after receipt of written notice, but not later than:

- 24 hours to restore hot/cold water or heat or fix a life-threatening condition.
- 72 hours to fix a refrigerator, range and oven or a major plumbing fixture.
- 10 days in all other cases.

If the landlord is unable to comply with these limitations because of circumstances beyond their control, repairs must be made as soon as possible.

TERMINATION OF TENANCY

A **month-to-month tenancy** is terminated by either party giving the other a written notice at least 20 days before the end of the rental period for the tenant and 30 days before the end of the rental period for the landlord.

The landlord may terminate the tenancy on a shorter notice in the following situations:

- **Failure to pay rent.** 3 day written notice to pay rent or vacate.
- **Failure to correct a violation of the rental agreement or lease.** 10 day written notice to comply or vacate.
- **Destruction of property, causing a nuisance, conducting an illegal business or engaging in drug related activities.** 3 day written notice.

Landlord Tenant Law Basics



EVICTION/UNLAWFUL DETAINER

A tenant cannot be physically removed from the premises for any reason until the following process is completed (lockouts, turning off utilities, seizing tenant's property, etc. are illegal):

- If tenant refuses to move after the tenancy has been terminated, landlord may bring a lawsuit, called an Unlawful Detainer action, to evict a tenant.
- Tenant must appear in court to protect his/her rights. If the court rules in favor of the landlord, the sheriff will be instructed to move the tenant out if she/he does not leave voluntarily.
- The tenant may be required to pay the landlord's damages and attorney's fees.

These are by no means the complete rules and regulations- just guidelines. Please contact an attorney who specializes in Landlord Tenant Law for any explanations or concerns as we are unable to give legal advise.

Thank you for requesting and reviewing this information about our services.

Our goal is to provide you with a Peace of Mind by creating and following a management plan that meets all your goals, while operating within the scope of the laws governing property management.

We would love to view your property and take the next step in beginning a long lasting business relationship.

Sincerely,

Jennifer Duenas, Mitzi Coleman , Kimberlie Delapp,
Vicky Miller, Stacie Freeman and Lisa Johnson

Peninsula Property Management 360-307-8114

