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"Onyx Management Group is pleased to announce its strategic partnership and cross marketing alliance with **National Realty Investment Advisors, LLC (NRRIA)** - an expert boutique niche investment firm specializing in the location of distressed under market value real estate property and raw land, acquisition, new construction development, financing, and coordination of rental properties with Onyx Management."

"**NRRIA** creates valuable income producing properties for high net worth customers. NRRIA has completed over 300 major realty improvement projects with cash positive and substantial built-in equity results for its accepted clients. Its exclusive strategic partnership with Onyx Management for site management and day-to-day property management operations has made for a new property investment force of magnitude."

Welcome to Onyx Management Group



Onyx Management Group, Inc. is one of the premium full service residential property management companies currently servicing residential and commercial properties throughout Greater Philadelphia, Bucks and Montgomery Counties, PA. Our Company is excited to be your property manager and we are looking forward to a prosperous

partnership. Our Motto, "From our Family to Yours, Welcome Home" is also our philosophy. We are here to answer any questions regarding your rental home and to assist in making your portfolio as profitable as possible. This welcome packet provides you with an introduction to our services and some valuable tools you can use.

About Us

Our managing partners started in the industry as investors over 20 years ago and have built and managed their own investments from the ground up. They have first hand knowledge in what it takes to make a profitable investment.

They understand the efficiency, risk management and tenant comfort required to professionally and competently manage a property. Our business model was based off their experience and when starting Onyx Management Group 15 years ago, their knowledge and expertise was their focus to maximize others investments as well.

Since then, Onyx successfully manages over 1,000 units in the Philadelphia, Bucks and Montgomery County areas.

Units range from studio apartments, to vide excellent services to both the owner and the tenant. multi family buildings, high rises and even commercial buildings. We continue to grow and thrive implementing our partners' knowledge and experience while we provide excellent services to both the owner and the tenant. At Onyx, we apply our skills and experience in solving complications that typically arise in rental properties to ensure both owner and tenant satisfaction.

Keeping the tenant happy is the key to maximizing our customers return on their



investment. We supply a large range of services to meet the requirements of all of our clients, ranging from the more limited needs of smaller properties to the demands and intricacies of the larger ones. Each property receives a customized approach to its maintenance, management and budgetary requests.



"I would like to thank Onyx Management Group for the professional management of my properties over the past several years. I appreciate your promptness in collecting of rents, making deposits, periodical inspections, screening of potential tenants and the urgency in notifying me of any maintenance problems!"

Duane L, Fort Washington PA



About Us (cont'd)

Through the years, we have established an extensive network of electricians, plumbers, handymen, and contractors to guarantee that our clients receive only the most professional, reliable and affordable services. These vendors are exclusive to Onyx and; therefore, our clients are able to find the best bids and scopes of work provided by a loyal and trustworthy team.

Convenience and ease of use is also a top priority. Our staff is broken down into departments extending from service and repairs, utility inquiries, billing and bookkeeping, collections, etc. We also provide a web-based software to access their accounts as well as financial reports, unit queries and make invoice payments for the owners and rental payments for the tenants with just a few simple steps. At Onyx, we believe that proper organiza-

tion, excellent communication and problem solving are imperative in providing our clients and residents with the utmost in management support. We hope to build a long lasting, quality relationship with you in the future and thank you for your interest in working with us. We hope to hear from you soon!

Onyx Management Group believes that proper organization, excellent communication and problem solving are imperative to providing our clients and residents with the utmost in management support. We hope to build a long lasting and quality relationship with you in the future and thank you for your interest in working with us. If you have a full-time job and a family or other com-

mitments, managing your rental home can take precious time you don't have. Hiring a property management company to take care of the details and hassles ensures your home will be well cared for and frees you up to focus on your priorities and enjoy your free time. As your partner,



Onyx Management Group will put its property management expertise, professionalism and top service to work to protect and enhance your real estate investment.

There is more to being a property manager than being handy. And learning as you go can lead to lost income or cause costly problems.

Our Mission

Onyx Management Group mission is to build client wealth through seeking value oriented income properties in the Greater

Philadelphia, Bucks County and Montgomery Areas, to provide proactive investment management strategies that integrate property management, focused leasing and tenant retention efforts for those investments.



Our Company offers many unique advantages as a real estate investment and property management company. We offer investors

an extensive wealth of knowledge and understanding about the local real estate markets and how to create value.

Our Management actively participate in the purchase, leasing and property management decisions of every property.

This enables our company to be more responsive to leasing and investment brokers when opportunities arise.

As a result, Onyx Group can produce higher returns for investors and quality homes for tenants.

"...Kate you are THE BEST. Thank you for all of your effort!

I am really pleased that I decided to work with Onyx! You and Gizelle have made my life so much easier to manage.

Thank you again..."

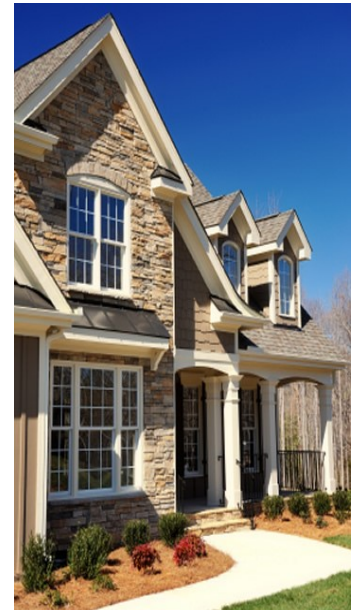
R. Ciccone

Residential Management Services

We provide a full range of property management services including rent collection and leasing as well as maintenance, repairs and renovations when necessary. Below is just a short list of what we do:

Full Package Services:

- ✦ Liaison for tenant relations and correspondence
- ✦ Offer market analysis & advertising strategies
- ✦ Advertise on Onyxmgt.com as well as additional 75+ websites
- ✦ Provide MLS listings and cooperation with all participating Brokers
- ✦ Conduct showings, tenant screenings and rental agreements
- ✦ Collections of monthly rents, utilities, late fees & all other assessments
- ✦ Evictions & resolution of any legal matter pertaining to your property
 - ✦ Perform inspections on an iPad and deliver results to Rent Manager in real time
 - ✦ 24-Hour Emergency services
 - ✦ Recurring and Preventative Maintenance
 - ✦ Allow tenants to request maintenance and report issues online
 - ✦ Hiring of sub-contractors
 - ✦ Offer optional online bill/rent pay
 - ✦ Provide direct deposit for owner income
 - ✦ Monthly Income and Expense Reports
 - ✦ Tenant updates & property ledgers
 - ✦ Direct deposits of owner income
 - ✦ Assistance in property license, insurance permit renewal
 - ✦ Landscaping, maintenance & snow removal
 - ✦ Annual financial statements & release of 1099s



Comprehensive Residential Management Services



Leasing Services:

- ✦ Evaluating market conditions in relation to your property's rental value.
- ✦ Listing your property on the Multiple Listing Service.
- ✦ Advertise on Onyxmgt.com as well as additional 75+ websites.
- ✦ Strict tenant screening including credit and criminal background check, employment and evictions history.
- ✦ Executing lease agreement and other required documents.
- ✦ Collecting first month's rent and security deposits. Providing a move-in walk through inspection report.

Maintenance Only

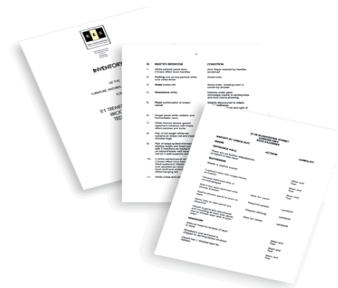
- ✦ Onyx will be the point of contact for all of your tenant(s) maintenance needs
- ✦ Due to our relationships with multiple contractors in the area, we are able to handle all of your clients' maintenance issues
- ✦ Your tenant calls Onyx and we send out a contractor for an estimate
- ✦ NO work is completed without your approval
- ✦ Onyx handles scheduling with your tenant and the contractor
- ✦ You receive invoices along with a full report of the scope of work completed (pictures upon request)
- ✦ You pay contractors directly



Extended Services

- ✦ Brokerage & Investment
- ✦ Construction Project Management
- ✦ Renovation Supervision
- ✦ Home Watch Services
 - ✦ Eviction Services
 - ✦ Mortgage Auditing Services

Note: Onyx Management Group is fully licensed under the Real Estate Act for all types of property management.



"...Kate you are THE BEST. Thank you for all of your effort!

I am really pleased that I decided to work with Onyx! You and Gizelle have made my life so much easier to manage.

Thank you again..."

R. Ciccone



Why Onyx Management Group?



"Onyx Management Group managed the first place my wife and I ever rented from, and the experience was excellent. We had no problems with the unit, and getting in contact with them was easy, no runaround. Awesome place, and very reasonable rents. If you are going to rent, rent from them"

- Jesse



Affordable and High Quality Service

◆ We understand that as a landlord you're looking for the best price without sacrificing the quality of service. Property Force sets the bar for service quality and our property management fee is a flat 7%. These are the industry's lowest prices and on top of this we offer a 100% money back guarantee.

Quality Tenants and Guaranteed Rent

- ◆ The perfect tenant takes exceptional care of your property and pays rent on time. We heavily screen all tenants for credit, employment, income, rental history, & social security verification's along with eviction, public record & criminal checks. This ensures only the best tenants are placed in our properties and makes it easy for us to guarantee rent deposited on time. If a tenant we place in your property has to be evicted or abandons the property in the first 6 months of their lease, we find you a new tenant for free.

Full Accounting & Online Portal

- ◆ Keeping track of income & expenses is made easy with our online portal where everything from rental payments to maintenance bills all tracked and prepared for tax submission. Save hours of keeping records & never miss a tax deduction, just another perk of Property Force.

Maintenance & Inspection

- ◆ Tenants make maintenance requests through their online portal which also keeps a history of repairs. To make things simple and cost effective we have vetted an approved list of maintenance or we're more than happy to use your preferred vendors - either way we don't add commissions. Property inspections are carried out yearly or as needed/requested.

We Don't Get Paid Until You Get Paid

- ◆ Unlike our competitors, we charge you nothing up front, and we don't get paid a dime until you've got a tenant in your property paying rent. This means that we're highly motivated to get your property rented ASAP.

We Guarantee Our Work

- ◆ We offer both owners and tenants 24/7 access to their accounts online. This means that your tenant can pay his rent with a credit card or e-check at any time, and you can get information on your property from anywhere in the world at any time of day.



10 Reasons to Choose Onyx Management



"I have been renting a property through Onyx Management Group for the past eighteen months and have found them to excellent in all aspects of my dealings with them. This is my first time to rent a property and the procedure was explained to me in complete detail. Since I moved into the properties, any maintenance issues have been dealt with in a very efficient manner. I would recommend Onyx Management Group to anyone searching for a property to rent."

George F. Bensalem,



1. We treat your property as if it were ours

Honestly. It's a simple as that. At Onyx our service ethic is simple: do for you what we would do for our friends, our families, ourselves. This means we look after your investment property and care for it.

2. Maximize your investment return

Maximizing the return on your investment property involves effective marketing, setting an appropriate rent, carefully selecting tenants, repairing & maintaining your property and dealing with all administrative affairs. At Onyx we are property management experts.

3. Personal, caring service

Tired of being treated like just one of thousands of customers? Deal with someone you know and who knows you. At Onyx we sincerely care for each of our clients. It's what makes us different: service like it used to be - like it should always be.

4. Attention to what matters

When you use Onyx to manage your property you can be assured that rents will be collected

and paid promptly, that your property will be regularly inspected & carefully maintained and that our staff will serve you with dedication and professionalism.

5. Years of experience

Tired of speaking to the office junior? Or new people who seem to change every six months? You won't get that with Onyx. Every member of our team has been with Onyx for years. And each one has years of dedicated property management experience. You won't get this anywhere else.

6. A dedicated team

At Onyx you're not dealing with just one or two people in the 'rental department'. Property management is the core of our business. Our team of five property managers is trained to deal with every client.

7. We know the Area

The Onyx agency has been operating out of offices since 1994. We are, without question, the most experienced property management team in the Greater Philadelphia, Bucks County and Montgomery areas.

8. Property maintenance expertise

We have a network of local, qualified repairers with whom we've dealt for years. When something needs to be repaired on your property you can assured that it will be done quickly, that it



will be done properly, and that the price will be right.

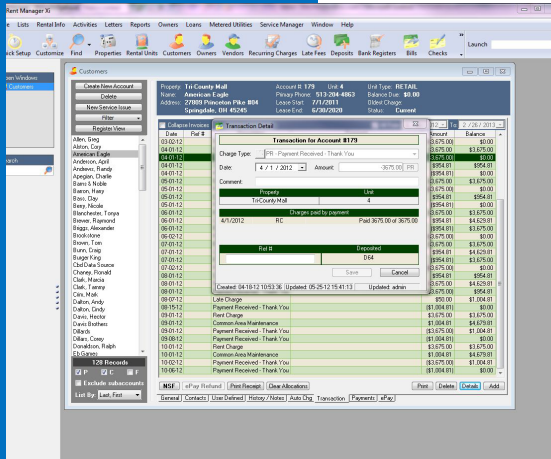
9. We help you

We can look after everything in relation to your property. From paying bills to chasing rents, we do it all. And we report to you monthly on everything we've done so that you are in control. Changing agents can be arranged by Onyx and hassle free. Pick up the phone and ring (215) 355-0500 today.

10. Deal with professionals

Every member of the Onyx property management team is experienced. We maintain a thorough knowledge of legislation involved in prop-

Our Technology



"...As the landlord of a property for almost ten years, I have worked closely and relied heavily on the support and management of Onyx I know that my property is safe and no task is too big or small when dealing with tenants. The highest compliance I can pay is that Onyx look after my property as their own..."

Mark W, Longway
Realty Investors

One of the benefits of working with Onyx Management Group is our extensive rental property management software. We chose the industry's best software provider so that we can offer you the most enhanced features available in the property management industry. This powerful platform combines the three essential elements of successful property management into one integrated solution. Beginning with a trusted accounting platform, and adding effective management/maintenance workflow and vacancy marketing features, our management software provides comprehensive solutions to any challenge.

The benefits you'll enjoy as a result of this type of technology include increased resident retention, quicker handling of maintenance issues, and improved communication with owners, tenants and vendors. All

of this leads to a better performing property, and most importantly, more money from your rental.

Our website www.onyxmgt.com is available 24 hours a day to Landlords and Tenants offering useful information, downloadable and printable forms, and a convenient and cost effective electronic communication systems like the "Request Repair Form" to enable our clients to reach us anytime. No phone calls necessary and everything will be in writing. If a computer is not available or in the event of an emergency, we have implemented a system in which maintenance calls can be received at any time. Applicants can also apply through the "Rental Application Form" from our website and pay for the application processing online with a secure connection. Landlords and Tenants will be able to share documents and photos as well as track status of repairs all online.

Accounting Features:

- Online Owner and Tenant Statements
- Personalized Owner Reports
- Electronic Owner Payments
- Property Budgeting Features
- Online Payments for Residents
- Residents can pay by e-check, credit card or cash
- Customizable Rentable Items

Management Features:

- Electronic Owner Statements
- Same Day Electronic Screening
- Online Owner and Tenant Portals
- Electronic Document Signing

Marketing Features:

- Website Integration
- Online Vacancy Posting
- Advertising Syndication
- Prospect Tracking
- Online Rental Applications
- Call Tracking Technology
- Showing available 6 days a week

Maintenance Features:

- Paperless Work Orders
- Move In /Move Out Workflow
- Recurring Work Orders
- Electronic Vendor Payments

Pricing List



"... The staff worked extremely hard- cheerfully and help- fully..."

Kathy S, Feasterville, PA

"...This is our first investment property and we were a little nervous. However the service and advice received from Felix and his team has been first rate and has eased any concerns we had..."

Boris & Rachel F, NYC

Full Service Management Rates — Residential Placement plus continuing monthly property management (Residential Placement Fee 100% of the first month rent including all property types)

Full Service Management Rates

Single Unit/Condo:	7% of the rent collected with minimum fee of \$50.00/mo and maximum fee of \$150.00/mo
Multi Family:	6% - 8% of collected rent or negotiable based on number of units, location and condition
Apartment Buildings:	5% - 7% of collected rent based on number of units, location and condition
Commercial:	5% of collected rent amount
Leasing Only:	100% of the first month rent for all property types.

Leasing Service Only

Leasing Fee:	100% of the first month rent (for all type of properties)
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Maintenance Service Only

Maintenance Fee:	\$50.00 per month per property. \$150.00 per month 4-10 units, apartment buildings. Have 10+ units? Contact us for special pricing.
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Maintenance Fees

	First hour: \$65.00, every additional hour: \$ 50.00.
Handyman Labor:	During non-business and weekend hours: \$95.00, every additional hour: \$ 50.00
Renovation or Rehab Jobs:	Prices available upon request.



Pricing List (cont'd)



"Onyx Management Group manages two of my investment properties in Philadelphia. As an investor I want a property manager who is accessible, competent and reliable.

Onyx Management Group brings an enthusiasm to this profession that is lost on other management companies that have been in the business twice the time that Onyx Management has.

If you want a property management that is motivated and professional and has not grown weary from the type of job malaise that can affect veteran management companies, Onyx Management Group is a shrewd choice!"

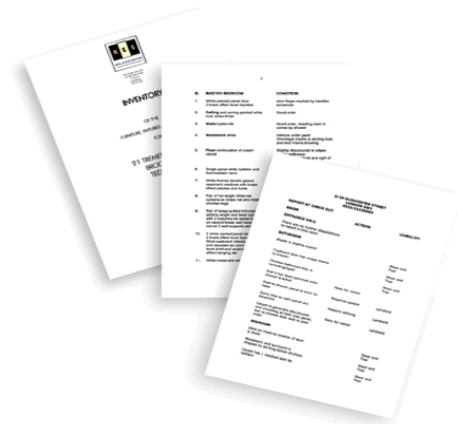
Matthew W.

Miscellaneous Fees

NSF Checks:	\$45.00
Application Fee:	\$40.00 per each applicant
Late Fees:	50% of any late fee amount collected to off-set administrative and collection expenses.
Rental License Service fee:	Nominal rental license fee plus \$50.00
Business privilege license fee with open Tax account:	Nominal rental license fee plus \$50.00
1099 Form:	\$12.00 per form
Eviction:	\$580.00 (include attorney fee, writ of possession and affidavit filing).
Agent's attendance to Section 8 inspections:	\$100 for initial inspection
Lead Inspection:	\$350

Electronic Payment Services

PayPal Service:	3% for credit/debit cards
Express Pay Service:	2.7% for credit/debit card plus 40 cents per transaction \$2.50 for an e-check.
Pay by Phone:	3% for credit/debit cards



Here is How to Get Started

Struggling to manage and promote your properties?



- Paying high management fees?
- Not getting your rents on time?
- Costly repairs each month?
- Poor communication with management?
- Property not leasing fast enough?

Ready to Switch To Onyx Management Group?

Getting started is easy! Follow these simple steps and Onyx Management Group (OMG) will soon be managing your investment so you can experience the hassle-free experience of doing business with Onyx.

1. Contact Onyx Management Group

Give us a call at 215-355-0500 and let us know what you're looking for. We can handle some of your management needs or all of them.

2. Terminate Current Contract

If you currently have a property manager that you would like to terminate:

Check your current property management contract to see what type of notice is required. It is typical that you will be required to give a written 30 day notice. If possible, call the property manager to see if they will accept a shorter notice. Many will, especially if they know that you are not happy with how they handle your assets. If you do not have a written contract, you can assume 30 days is required.

3. Notify Your Current Tenants

Compose a letter notifying your current tenants as to the change in the property management. We can help you distribute this letter by enclosing a copy of it along with our welcome letter to the tenants introducing Onyx Management Group, our services and policies.

4. Property Inspection by Onyx

We would like to inspect your property and if needed give you a list of suggestions in order to maximize your marketability.

5. Submit Required Documents

Along with a signed copy of our MANAGEMENT AGREEMENT, W-9 and CONSUMER NOTICE you need to provide Onyx Management Group with the following items

"...As the landlord of a property for almost ten years, I have worked closely and relied heavily on the support and management of Onyx I know that my property is safe and no task is too big or small when dealing with tenants. The highest compliment I can pay is that Onyx look after my property as their own..."

Mark W, Longway
Realty Investors

Get Started (cont'd)

(if applicable) in order to ensure a smooth transition.

IF PROPERTY IS RENTED:

- Copy of your Photo ID (i.e. driver's license).
- Proof of ownership (deed or HUD-1).
- Any reports or records of lead-based paint, mold or other hazards on the property.
- Copies of recent bills, including mortgage, property tax, home warranty, insurance and utilities.
- Name and phone of your vendors, including gardening, trash and laundry.
- Name and phone number of Property Manager, and copy of employee contract.
- Article of Corporation (For Corporate Clients)
- First page of insurance policy, showing coverage, and name and phone number of agent
- Privilege license
- Rental license (let us know if you don't have it we'll get it)
- Certificate of occupancy (for new construction or rehab only)
- U & O (Used and Occupancy)

Rent roll, including:

- Name, address and phone number of tenant
- Copies of leases
- Amount of security deposit, date and amount of last rent raise, balances owed and last rent payment
- Copies of keys
- Pending inspections, if any, such as Section 8

IF PROPERTY IS VACANT:

- Copy of your Photo ID (i.e. driver's license).
- Proof of ownership (deed or HUD-1).
- Rental Agreement.
- Property Description.
- Any reports or records of lead-based paint, mold or other hazards on the property
- Copies of keys including storerooms, laundry, garage opener and pool tags
- Article of Corporation (For Corporate Clients)
- Privilege license
- Rental license (let us know if you don't have it we'll get it)
- Certificate of occupancy (for new construction or rehab only)
- U & O (Used and Occupancy)



"I would recommend Onyx management as they are extremely efficient, courteous and on the ball. I now have three properties managed by them; their advertising, tenant selection, property inspections etc was spot on."

Steven, Denver.



Get Started (cont'd)



- Rent roll, including:

- Name, address and phone number of tenant
- Copies of leases
- Amount of security deposit, date and amount of last rent raise, balances owed and last rent payment
- Copies of the keys
- Pending inspections, if any, such as Section 8

6. Sign Agreement with Onyx

After discussing recommendations and reaching an agreement, you will sign a contract with Onyx Management Group for a minimum of one year.

THAT WOULD BE IT! There will be some additional details. But we'll make sure to cover them all with you. Most of all, we would like to help improve bottom line, gain confidence and trust, and return back to your normal life style.

7. Next Steps

We will begin sending you your monthly report on the beginning of the month. You will be able to enjoy your investment free from the day to day responsibilities.

"... The staff worked extremely hard-cheerfully and helpfully..."

Kathy S, Feasterville, PA

"...This is our first investment property and we were a little nervous. However the service and advice received from Felix and his team has been first rate and has eased any concerns we had..."

Boris & Rachel F, NYC





Onyx Management Group, Inc.

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Southampton, PA 18966
Phone: 215-355-0500
Fax: 215-953-1065
E-mail: info@onyxmgt.com

Monday: 9:00 AM – 6:00 PM EST
Tuesday: 9:00 AM – 6:00 PM EST
Wednesday: 9:00 AM – 6:00 PM EST
Thursday: 9:00 AM – 6:00 PM EST
Friday: 9:00 AM – 6:00 PM EST
Saturday: 10:00 AM – 2:00 PM EST



"...At Onyx Management Group, we pledge to provide the finest personal services in order to keep everyone satisfied and enjoy mutual respect in relationship..."



Contact Us Today

Property management rentals need to be managed systematically to get the best returns over a period of time. Many people use their second homes and assets as a source of income through rent. But making a wrong decision regarding the tenant or the contract can seriously hurt your return on investment in the long run.



It is also necessary to factor in the time that you will have to spend when leasing your property. In case you live far away or do not have sufficient time, it may be a good idea to enlist the support of a property consultancy that can help you.

Whether you are looking to rent or lease in the Greater Philadelphia, Bucks County or Montgomery County areas, give Onyx Management Group a call. We've made the Greater Philadelphia, Bucks County or Montgomery County area home for ourselves and for the many satisfied tenants and business owners we've worked with over the years.

If you're looking for assistance in managing your residential or commercial property, or in running your homeowners' or condominium association, please [Contact Us](#) for a free assessment.

"...There are a number of reasons why an owner decides to become a landlord, i.e. temporarily relocated, wants to start an investment program, the house is not selling, or a new house was purchased and the owner is now making two payments.

We strive to make any situation a smooth and painless one. Don't let leads slip away.

Let us put money in your pocket today. Currently, we are offering 25% of the first month's rent as a referral fee for owner referrals..."