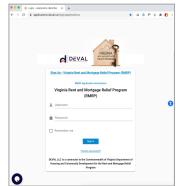
## **EMERGENCY RENTAL ASSISTANCE (ERA) SOLUTION**

DEVAL has developed a turn-key centralized solution capable of assisting government clients with implementing and managing the emergency rent relief programs created in response to the COVID-19 pandemic under funding sources such as ERA funds, the CARES Act, CDBG, or other local funding sources. This solution expedites the response time for tenants and landlords to quickly get the help they need.

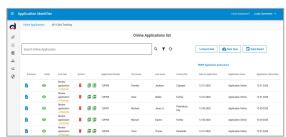
## DEVAL's solution encompasses:

- Secured and fully customizable online application portal that enables applicants to submit applications, upload supporting documents and check the status of the application in real time.
- Multilingual call center with knowledgeable agents available to educate applicants on application and program requirements.
- State of the art phone and call center system capable of tracking and reporting on all inbound and outbound calls handled.



Secured online application portal

- Dedicated processing center that works directly with applicant to gather and reconcile supporting documentation and assist applicants in completing applications.
- Robust quality and internal control processes that minimize program risk and detects and prevents fraud.
- Ability to handle the entire cash function of the program, including determining amounts that the applicant qualifies for, processing payment requests, disbursing payments directly to landlords/mortgage companies, and reconciling payment ledgers, amongst other tasks.
- Technology that enables us to provide real-time customized reports on calls received, applications processed and approved, funds disbursed, etc.
- Proven capacity to ramp-up and quickly begin taking and processing applications.



Real-time application tracking

DEVAL's centralized solution is currently used by State Governments and we have processed over 28,000 Rent and Mortgage Relief Program applications.

## ABOUT DEVAL LLC

DEVAL LLC (DEVAL) is a national conglomerate firm providing consulting services to Government and Public Sectors. Established in 2003, DEVAL is headquartered in Tysons Corner, Virginia with fully operational offices in Orlando, Florida and San Juan, Puerto Rico. DEVAL is a Hispanic-American, Woman-Owned, certified Woman Owned Small Business (WOSB).

The DEVAL Team is comprised of experienced personnel, resources, and core knowledge. Our team brings a unique combination of skills and experience in both the public and private sectors, distinguished by the following factors:

- DEVAL brings over 18 years of finance, real estate and affordable housing experience and a proven operating infrastructure that has brought success to its government and commercial clients.
- Has been awarded over \$275 Million in prime contracts with Local, State and Federal Governments.
- Currently serves as contractor to the Commonwealth of Virginia Department of Housing and Community Development processing and managing over \$400 Million in ERA Funds allocated to the Rent and Mortgage Relief Program.
- Developed a proprietary secured on-line application portal that currently manages over 28,000 Rent and Mortgage Relief Program applications.
- State of the art call center infrastructure in place with the capacity of handling thousands of program related calls and responding to hundreds of emails per day.
- Former federal contractor that handled HUD's Public Indian Housing -Information Resource Center Call Center calls (approximately 10,000 per month) including email, faxes, and correspondence.
- Provided customer service and loss mitigation advisory in a call center environment for large portfolios of mortgage loans, including over 725,000 singlefamily loans valued at over \$250 Billion for HUD and single-family loans valued at over \$25 Million for Ginnie Mae.
- Multilingual call center channel with staff that can handle both verbal and written requirements in a range of languages, including English, Spanish, Mandarin, Swahili, Arabic, amongst others.
- Received Outstanding performance ratings in all Government Contracts as it relates to call center support services.
- Strong project management, quality control and assurance capabilities.
- Experience providing financial advisory services on affordable housing programs.

You can learn more about DEVAL by visiting www.deval.us.