

## We partner with insurance companies to offer insurance to our HUGS tenants

### Required Tenant Insurance



Personal Property



Personal Liability



Loss of Use



Medical Payment to Others

### Additional Tenant Insurance (Optional)



Bikes



Water Damage



Pet Damage



Musical Instruments



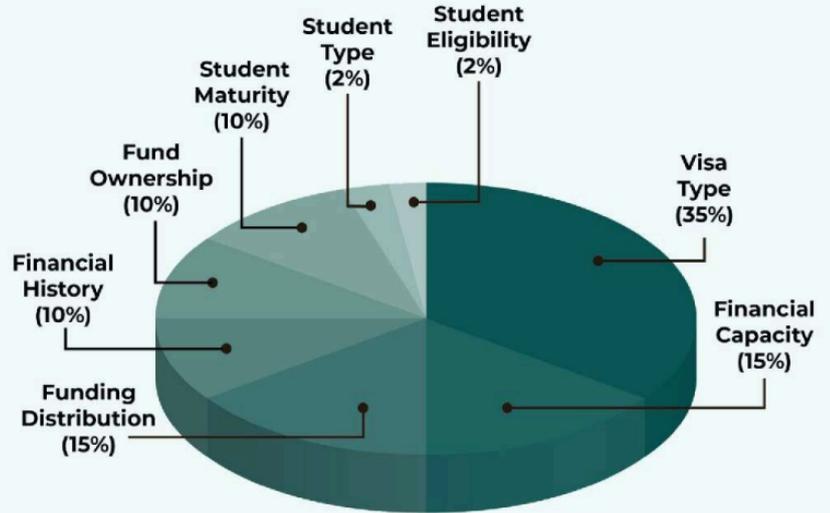
Jewelry



# OUR PROPRIETARY RATING SYSTEM



Categories	Weight
Visa Type	35%
Financial Capacity	15%
Funding Distribution	15%
Financial History	10%
Fund Ownership	10%
Student Maturity	10%
Student Type	3%
Student Eligibility	2%



These percentages are estimations and the Hugs Score™ accounts for over 60 different criterion

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## HUGS Rental Guarantee

### Tenant Misses Rent

Initiates a 3-5 day grace period that is followed with a delinquency notice.

1

2

### Delinquency Period

Tenants will have a month to pay their late rent before further action is taken.

### Rental Guarantee Begins

After a month, Rental Guarantee kicks in and HUGS pays landlord for the previous month's rent.

3

4

### Continuation of Rental Guarantee

Rental Guarantee Payments continue for up to 3 months or until another tenant is placed in your property.

# THE TEAM



## Carl Dumesle



- Co-Founder & CEO
- BAdmin and MBA
- Entrepreneur
- Experience in previous startups

## Akash Atapattu



- Co-Founder & CTO
- BS Computer Science
- Software Development Experience

## Russell Leong



- Co-Founder & COO
- Econ, BA
- Business owner
- Strategy & Operations Lead

## Aymed Rodriguez-Ortiz



- CMO
- Comms, Penn State
- Facebook Product Manager

## Our Advisors

### Tony Malz

- 13 years+ FICO
- Startup Founder

### Dr. Michael Crawford

- Real Estate Owner
- Developer and Investor



Want to learn how  
**HUGS** works?

Check out:

**Our Investor Panel**



# Welcome \*|FNAME|\*

## Thank you for your interest in HUGS!

*We are very excited to have you join as an investor!!*

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### **About Us**

We are a company started by international students with the goal of helping other international students. Motivated by our own personal experiences, we are revolutionizing the rental process for international students. We are developing a platform that bridges the gap between landlords and students by minimizing risk, improving security and accelerating the housing process for everyone.

### **Over the next few days...**

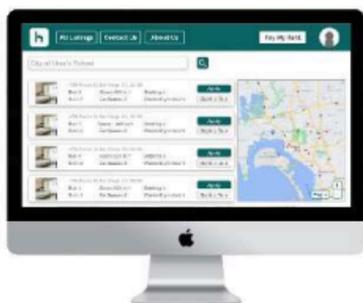
We will be emailing you to break down everything there is to know about us and what's in store for you.

**[Click on this link or the video below to access our story](#)  
[and hear how our founder started HUGS!](#)**

## We are the end-to-end solution for renting to international students.

By providing marketing, tenant assessments, tenant management, and reporting – we make international housing easy and seamless for students and landlords.

### Marketing



Showcase your property to our rapidly-growing user base of international students

### Tenant Assessment



Applicants are pre-screened and apply to your properties with their equivalent FICO score

### Tenant Portal



Visualize all of your HUGS tenant payments in one unified platform while protecting your assets with our HUGS Rental Guarantee

### Reports



Continually improve and monitor the value of your property using data from quarterly HUGS reports.





## Meet HUGS,

We connect international students with housing that understands them.



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## Tenant Default Protection

### Tenant Misses Rent

Initiates a 3-5 day grace period that is followed with a delinquency notice.

1

2

### Delinquency Period

Tenants will have a month to pay their late rent before further action is taken.

### Default Protection Begins

After a month, default protection kicks in and HUGS pays landlord for the previous month's rent.

3

4

### Continuation of Default Protection

Default Protection Payments continue for up to 3 months or until another tenant is placed in your property.

# HUGS PALS



HUGS is proud to announce our partnership  
with the University of San Diego!



## Can you vouch for John Doe?

John has applied to raise funding for Company Name on Wefunder and provided your name as a personal reference.

| *Quote goes here*

Wefunder has raised hundreds of millions for startups that later went on to raise over \$5 billion in follow-on funding from venture capitalists.

Can you vouch for John?

VOUCH FOR JOHN

LEARN MORE

### About Wefunder

We help anyone invest as little as \$100 in the startups they believe in. We're also a Public Benefit Corporation with a mission to keep the American dream alive. We aim to help 20,000 founders get off the ground by 2029.

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Company Name is testing the waters to evaluate investor interest. No money or other consideration is being solicited; if sent, it will not be accepted. No offer to buy securities will be accepted. No part of the purchase price will be received until a Form C is filed and, then, only through Wefunder. Any indication of interest has no obligation or commitment of any kind.