

OWNER'S MANUAL





Thank you for choosing Property Management Inc to manage your investment. We are aware that there are many choices for you, and we appreciate that you have selected PMI GEORGIA as your property management company.

PMI GEORGIA strives to achieve the highest professionalism in Real Estate/Property Management Services. Therefore, we have prepared the Property Management Inc. Owner Manual to assist you in a successful business relationship with our company. We urge you to take the time to review the information enclosed. We feel this will further clarify many of the procedures for our Property Management services. After reading the material, if you have questions or any concerns, contact your management team immediately, using the company contact information provided in the following pages.

Special note: the information provided in the PMI GEORGIA Owner Manual is subject to change. Landlord/Tenant laws, personnel, policies, and procedures change accordingly to events that take place. PMI GEORGIA works diligently and continually to improve services and personnel training as well as remaining current with all landlord/tenant legislation.

Once again, thank you for choosing Property Management Inc. as your Property Management Company. We look forward to a successful business relationship.





Property Management Inc.

Property Management Inc. (PMI GEORGIA) is a property management company operating in Fayette County, Georgia, specializing in full-service property management and residential sales. The company has been operating since 2004 and is actively involved in the community.

PMI GEORGIA mission statement

The mission of PMI GEORGIA is to provide quality service in property management and real estate sales in the community, demonstrating integrity and professionalism.

PMI GEORGIA principals

The owners/principals of PMI GEORGIA are **Chris and Donna Littleton**. Donna is the broker and Chris the President of PMI GEORGIA and collectively, have more than 30 years' experience in the real estate industry.

PMI GEORGIA Communication

Communication is a key to the success in any relationship and the PMI GEORGIA Owner relationship is certainly not an exception. We work constantly to improve communications with all our clients or prospective clients. This includes everyone – owners, tenants, applicants, vendors, buyer, sellers, and the public.

Company Communication

Below you will find all general office information such as addresses, telephone numbers, email address, website, and office hours.

PMI GEORGIA personnel communicate by:

- Telephone
- Owner Web Portal
- Fax
- Email
- Written correspondence





PMI GEORGIA Website

PMI GEORGIA stays current with business technology. The PMI GEORGIA website, www.PMIGA.com, has proved to be a tremendous asset. Here are a few of the benefits for clients on the PMI GEORGIA website:

- Prospective tenants can search our site for available rentals and submit applications online.
- Tenants can access important information, such as a work order request, or send PMI GEORGIA an email from the site.
- Owners can log onto our website and view their vacant listing and log into the Owner Portal for real-time financial reports and view work orders.

General Office Information

Р	MI GEORGIA General Inforr	mation
Address information		
Mailing address	P.O. Box 628	
	Tyrone, Georgia 30290	
Street address	100 Glendalough Court St	uite D2
	Tyrone, Ga 30290	
Communication		
Toll Free #	678-841-8101	
Business #	678-841-8101	
FAX#	770-908-3329	
Email	management@pmiga.com	
Website	www.PMIGA.com	
Office Hours		
	Monday – Friday	9:00am – 5:00pm
	Saturday	Closed
	Sunday	Closed
	Holidays	Closed
Emergencies		
	Call 678-841-8101 choose	emergency option, #





Teams and Contact Information

PMI GEORGIA Staff/Personnel

We have a complete staff to assist you. PMI GEORGIA has found that "Teamwork" is effective for servicing resident's needs. Together Everyone Achieves More. There is a convenient list of contact information below.



Property Manager management@PMIGA.com 678-782-1004 x 220

Admin Assistant - Remote management@PMIGA.com

Maintenance Coordinator repairs@PMIGA.com 678-782-1004 x 203

Maintenance Field Coordinator repairs@PMIGA.com 678-524-0269

New Property Coordinator management@PMIGA.com 678-675-3150

Communications Coordinator management@PMIGA.com 678-782-1004 x 201

Broker -Donna Littleton donna@PMIGA.com 678-782-1004 x202

Financial Controller – Beth Brown beth@pmiga.com 678-369-6437





Owner Communication

Communication works both ways. We need communication from you, the owner. It is important that you let us know of any significant change that can affect your account. PMI GEORGIA needs to know when you are moving, if you have a problem with your account, if your social security number has changed to a Tax ID, or any other important information. Please make sure to notify PMI GEORGIA by email of any changes.

Email

PMI GEORGIA encourages all owners to use email to contact us. It is fast and effective. Please supply us with your email address on all the PMI GEORGIA forms. We will enter your email address in our database.

Special note: When using email, we request that you put the "property address" in the subject line. This helps us identify the importance of your message and avoids oversights or deletions of messages.



Owner Responsibilities

A successful business relationship works both ways. PMI GEORGIA takes their management responsibilities seriously, and requests owners to do the same.

Owner responsibilities are:

- Notify PMI GEORGIA of any ownership change or eminent owner change for the managed property.
- Supply PMI GEORGIA with accurate information so PMI GEORGIA can service the management account properly.
- Review statements monthly and notify PMI GEORGIA of any discrepancies found as soon as possible.
- If using ACH, check statements monthly for accurate or missing deposits and notify PMI GEORGIA if there are problems immediately.
- Support Fair Housing Laws and guidelines, as well as all necessary legislation.
- Maintain a current insurance policy for their property.
- Review their property insurance yearly and update as needed.
- Exercise responsibility for required maintenance and the safety of their tenants.
- Treat PMI GEORGIA personnel with courtesy and notify PMI GEORGIA principals if there are problems with PMI GEORGIA personnel so they can be resolved quickly





The Scope of Property Management

What is included in PMI GEORGIA Property Management services?

PMI GEORGIA has outlined details on our policies and procedures in future pages of this information. We can only include the basics in this manual. If you have more questions, contact your management team. These are general guidelines and when necessary, policies will change.

Company Policies

It is very important in the field of Property Management, that PMI GEORGIA follow local, state, and federal legislation and guidelines. Our company takes pride in our industry, and we further implement guidelines and policies of several organizations, such as the National Association of Residential Property Managers, NARPM, and the National Association of Realtors, NAR®. Additionally, we train all personnel by requiring them to read and follow the PMI GEORGIA Property Management Policy and Procedures Manual.

Code of Ethics

PMI GEORGIA follows the Code of Ethics outlined by both NARPM and NAR®. PMI GEORGIA considers this a top priority in conducting business and is required of all PMI GEORGIA personnel.

Drug-Free Policy

PMI GEORGIA has a drug-free policy for all personnel, vendors, and tenants. PMI GEORGIA incorporates this policy into PMI GEORGIA rental/lease agreements, tenant, personnel, and vendor documentation.



Legislation

PMI GEORGIA adheres to the laws and guidelines of federal, state, and local legislation, and incorporates this into all documentation, policies, and procedures. Here are some of the agencies and acts PMI GEORGIA follows:

- Fair Housing (HUD) PMI GEORGIA supports and follows Fair Housing laws and guidelines;
 the PMI GEORGIA office displays Fair Housing signage
- Equal Opportunity PMI GEORGIA is an Equal Opportunity employer; the PMI GEORGIA office displays Equal Opportunity signage.
- SCRA Act Serviceman's Civil Relief Act, which has replaced the Soldiers' and Sailors' Act of 1940
- URLTA Uniform Residential Landlord Tenant Act
- FCRA Fair Credit Reporting Act
- FTC Fair Trade Commission
- EPA Environment Protection Agency

Lead-Based Paint

Lead-based paint became a major issue in the 1990s that prompted mandatory requirements for residential housing and continues today. PMI GEORGIA follows all mandated federal and state guidelines for lead-based paint. All properties prior to January 1, 1978 require disclosures to all tenants and owners. Tenants sign lead-based paint disclosures prior to





renting a property and PMI GEORGIA provides them with the required EPA Pamphlet, *Protect Your Family from Lead in the Home.*

Property owners and/or Property Managers must also notify tenants, in writing, of any scheduled work necessary for lead-based paint on the property. Legislation now provides that owners and managers must use certified vendors to work on lead-based paint.

Mold issues

PMI GEORGIA regards mold issues as a top priority in property management. Owners should be aware that mold is another leading issue in the property management industry and failure to act if tenants report or discover mold can lead to costly lawsuits. Several cases regarding mold have awarded damages to tenants in the millions of dollars.

This is an area of extreme liability and PMI GEORGIA takes action if a tenant reports mold. PMI GEORGIA notifies owners as soon as practical of any mold issues so PMI GEORGIA and/or the property owner can take the proper steps.





Answers Regarding Funds

When you entered into a management agreement, PMI GEORGIA established an account for you and your property. PMI GEORGIA recognizes the importance of accurately collecting and disbursing funds. The bookkeeping program used by PMI GEORGIA is specialized software designed to handle the many facets of property management and accurate record keeping and complies with the requirements of your state's Department of Real Estate.

Banking

PMI GEORGIA maintains two trust accounts as per you state requirements. The first is the Security Deposit Trust Account where all security deposits reside. There is a Rents Trust Account where all moneys are deposited and paid out. Security deposits come in through that account and are transferred to the Security Deposit Trust Account. All rents and owner contributions are also deposited in the Rents



Trust Account. All payments to vendors for maintenance and repairs, eviction expenses, management fees, returned deposits and owner draws come from the Rents Trust Account.

Monthly Statements

You will have access through your Owner Portal to view real-time and monthly reports.

Disbursement of Monthly Funds

PMI GEORGIA disburses available funds to owners on the **10**th of each month. If this day falls on the weekend, PMI GEORGIA issues funds on the next business day. PMI GEORGIA does not disburse funds on weekends and holidays. PMI GEORGIA does NOT issue owner checks or ACH payments unless there are sufficient funds in the owner's account. It is vital to accurately post rents, pay vendors, and disburse funds for your account. Therefore, it is vital that PMI GEORGIA adhere to this schedule to ensure servicing every owner's account. It is recommended that you maintain a contingency fund in your Rents Account to cover any unexpected repairs or maintenance.

PMI GEORGIA distributes owner funds in two ways:

- Company check disbursed directly to the owner accompanying their monthly statement.
- Most commonly using ACH direct deposit directly disbursed into an owner's bank account; PMI GEORGIA mails monthly statements after disbursement. A form to start ACH is included with this information.

End of Year Procedures

At the end of each year, PMI GEORGIA is required to file 1099's for income received over \$600. Please note that this amount is for "total income received," and not the yearly total of owner disbursements. The Internal Revenue Service dictates the "total income received" requirement. Please note that security deposits are not included in this amount.

It is necessary that you supply PMI GEORGIA with a W9 with the necessary Social Security/Tax ID information so the 1099 is accurate. PMI GEORGIA will send the 1099 for the rent by January 31 for the previous tax year. If there is a change in your tax information such as a new trust or address, please notify us by emailing our team. PMI GEORGIA will need you to complete a new W9 form.





PMI GEORGIA also issues 1099s for disbursements to vendors for work over \$600.00. Therefore, owners do not have to issue 1099s for work completed and paid through the PMI GEORGIA trust account. Owners are responsible for issuing 1099s to any vendor paid through the owner's personal account.

The last statement of the year will reflect "total amounts" for income and expenses that have transpired throughout the year, such as management fees, leasing fees, landscape, utilities, repairs and maintenance, etc. The amounts will not reflect any funds issued through the owners personal account. Owners can submit their last statement to their tax professional along with other information for income tax reporting. PMI GEORGIA does not issue statements to the owner's tax preparers.

Renting Your Property

Preparing to Rent the Property

When you have a vacancy, our goal is to attract the best possible, prequalified tenant for property. To do that:

- We conduct a move-out evaluation of your property and determine if repairs or maintenance are required.
- We run a competitive market analysis report to make sure your rents are priced right for the market.
- We enter your property into our comprehensive marketing program including syndication to the top rental websites in your market as well as on to our own website as a featured rental.



Advertising/Marketing

Internet/Website

PMI GEORGIA has found that the Internet and the PMI GEORGIA website, www.PMIGA.com, receives tremendous exposure, as well as syndicating to Hot Pads, Trulia, Realtor.com and many other for rental websites. Properties are also list on local Multiple Listing services such as GAMLS & FMLS.

Signage

PMI GEORGIA displays "For Rent" signs prominently if desired, and each sign has contact information including our website URL. On our PMI GEORGIA Website, prospective tenants access the property information and showings 24 hours a day.

Showings and Applications

PMI GEORGIA uses a Self-Showing company so that your rental is always available for

when prospective tenants want to view the property. The PMI GEORGIA team is still available to answer any questions and help with scheduling. Online applications are available on the PMI GEORGIA website.







Processing Tenant Applications

Tenant Screening

Thorough screening is crucial to successful Property Management. PMI GEORGIA requires that all applicants fill out a detailed application online from our website and submit it for processing/approval. A credit check is NOT enough! Our company conducts a careful review of their credit, income, and tenant history or ownership.

All applicants must submit verifiable information to verify the income so we know they can afford the rent. Rental history or previous home ownership is carefully checked. Cross-referencing all three areas – credit, tenant history, and income - provides the answers to qualify or disqualify prospective applicants.

Cosigners

PMI GEORGIA policy is that the applicants should have the ability to rent on their own merits. However, there are sometimes conditions that may warrant taking a cosigner or guarantor on a property. If this is the case, PMI GEORGIA will accept a co-signer and require that they go through the same application process.

Pets

If an owner authorizes a pet, PMI GEORGIA increases the deposit. Although the PMI GEORGIA policy is to increase the security deposit, the amount cannot exceed **Georgia** landlord/tenant law.

Many tenants have or want pets. It is legal for property owners to discriminate against pets. You may wish to do so. However, whether you have or have not decided to allow a pet in your property, the PMI GEORGIA application has a place for prospective tenants to list pets and how many. It is important NOT to discourage full disclosure on pets while taking an application. If you do allow a pet, PMI GEORGIA does not place inappropriate pets in a property.

PMI GEORGIA recommends to owners that when the property is on the market, that pets are "negotiable." This can solve two problems.

- First, this encourages prospective applicant to disclose any pets. Then, based on the owner preference on pets, PMI GEORGIA can automatically notify the applicant that the owner does not allow pets.
- Second, by listing pets as negotiable, it avoids eliminating an excellent tenant that does care for their pet, has an excellent tenant history, and owns a pet that is suitable to your property.







Service Animals

Special note: "Service animals" for handicapped/disabled persons are NOT pets by Federal law, and owners cannot discriminate against handicapped/disabled persons with a service animal. Fair Housing legislation does NOT allow owners or property managers to collect deposits of any kind for service animals.

However, Landlords can still process applicants who are on the same criteria as other applicants: income, credit, and tenant history. If they fail to qualify in these areas, the landlord/manager can still deny the application, disabled or not.



GREEMENT

The Tenant Move In

Rent and Security Deposits

PMI GEORGIA does not accept personal checks prior to renting the property and does not allow "payments" on security deposits – we require all funds paid in full prior to renting the property. This eliminates prospective tenants who really do NOT have the necessary funds for renting.

Once approved, all applicants must pay in full, the first month's rent, and a security deposit, in certified funds. PMI GEORGIA does not exceed the maximum-security deposit allowed by the **Georgia** landlord/tenant laws.

Rental/Lease Agreements

Once PMI GEORGIA receives funds, a thorough rental/lease agreement with the applicant is completed.

All persons 18 and over, including adult children, are required to read and sign all rental/lease agreements and make application. If the accepted applicants are a foreign nationality and cannot read and understand the documentation, they must supply an interpreter of legal age for signing the rental/lease agreements.

Walk-Through

A vital part of the rental agreement is a detailed walk-though documenting the condition of the property when they move in. Unless extenuating circumstances prevail, the PMI GEORGIA team completes the walk-through before the tenant takes possession of the property. Photos are taken of any damage to the property.

When the tenant moves out of the property, there is a sound basis for the security deposit refund. PMI GEORGIA also documents the move in with digital photos.





Working with Your Tenants

Collecting Rent

Rents are due on the **1st** day of the month and late if not received in the PMI GEORGIA office by the **4th** of the month.

PMI GEORGIA recognizes that many things can happen where it concerns rent; rent <u>can</u> really be lost "in the mail"; employers can delay the tenant's paycheck, there are real tenant emergencies, and more. Therefore, we make a serious effort to determine why the tenant is having a problem. If PMI GEORGIA receives the rent prior to issuing owner funds, PMI GEORGIA does not contact the owner unless the PMI GEORGIA management team determines there is an ongoing rent issue.



Notice to Pay or Quit

If PMI GEORGIA does not receive rent by the due date, PMI GEORGIA prepares and delivers a timely notice to pay or quit, as the law allows. PMI GEORGIA makes every effort to mail and post notices properly should legal action be required. If PMI GEORGIA determines the tenant is not going to pay the rent during the notice to pay or quit period, or shortly thereafter, PMI GEORGIA may contact the property owner and work out a plan of action leading to possible eviction.

Other Notices

There are other notices that may be involved with tenants. PMI GEORGIA serves notices as situations warrant, such as a notice to clean up the landscape, a notice to enter the property, a notice to perform survey/inspections, a notice regarding an illegal pet, illegal tenants, etc. These tenant violations may be in the form of a certified letter or a legal Notice "form." Often, these notices are simply to correct minor tenant problems and most tenants comply. However, if necessary, PMI GEORGIA may contact the owner with the information to discuss the situation.

Tenant problems

PMI GEORGIA has years of experience handling the myriad of tenant difficulties that can occur. The PMI GEORGIA policy is to obtain good tenants, eliminating many tenant problems. However, even good tenants have problems. PMI GEORGIA treats each problem with common sense approach, follows landlord/tenant law, and uses the appropriate documentation. If the situation is serious, PMI GEORGIA may contact the owner, and works to find a solution for the problem.

Legal action

Although PMI GEORGIA works diligently to avoid the necessity to begin an action, such as an unlawful detainer or eviction proceeding, it can happen. In the event any legal action is required, PMI GEORGIA will contact the owner prior to taking action, discuss what is needed, and obtain owner authorization.







Maintenance

Preventative maintenance

The best approach to maintenance is "preventative maintenance," and this is the PMI GEORGIA policy.

First, PMI GEORGIA has already started with educating the tenant by:

- Completing a detailed PMI GEORGIA Rental Agreement outlining what are tenant responsibilities regarding maintenance as well as owner obligations.
- Completing a walk-through documenting the condition of the property before the tenant takes possession.



We want the tenant to know from the beginning of their tenancy that the PMI GEORGIA landlord expectations are to "care for the property." This approach can prevent costly maintenance.

Next, we use "preventative maintenance" techniques when work is required and utilize competent contractors. Often the minor expenditures save the most money such as doorstops, new filters, checking appliances, testing smoke alarms, adjusting doors, window latches, deadbolts, and more. Many small repair items can prevent maintenance that is more expensive.

Consider the cost of repairs like holes behind doors, clogged heaters and air-conditioners, appliance problems, dry rot, safety issues and more. Then of course, there are the major issues in a home such as the roof, the exterior condition of the building, carpeting, interior, and exterior paint, etc. When left to deteriorate, it usually means the owner will have to spend more in the future.

It is equally important to keep up with maintenance while the tenant occupies the property. Often people think no news is good news; this can be just the opposite. Instead, "delayed news can become very bad news."

This is why, in our tenant instructions, we require them to report maintenance. For example, what is worse than finding out dry rot could have been prevented or discoloration of the linoleum if the tenant had reported the leaking toilet in the bathroom? Avoiding major maintenance costs are certainly more favorable in such cases.

The PMI GEORGIA management teams contact owners regarding maintenance above the \$400.00 minimum that is listed in the PMI GEORGIA Management contract, unless the situation is an emergency.





Emergencies/Disaster

When an emergency and/or disaster strikes, PMI GEORGIA has policies in place for the property and tenants. PMI GEORGIA notifies the property owner as soon as practical. The nature of the emergency and/or disaster determines the action needed by PMI GEORGIA.

There are times when a property manager must "act" in order to prevent great financial risk to the owner. For example, when a property is flooding, action is necessary, particularly if the property owner is not immediately available.

When the Tenant Vacates

Notice to Vacate

When there is a notice to vacate, the move out procedures with tenants are as critical as when PMI GEORGIA moves in a tenant. The preparation for this really began when the tenant moved in with a detailed rental agreement, Move-In Checklist and walk-through. All of these documents gave instructions to the tenant on how to move out.

Communication with Owners and Tenants

PMI GEORGIA notifies the owner in writing on how they will proceed with the tenant and re-renting the property. PMI GEORGIA places the property on the market once we have a schedule or an idea of when the home will be made Rent Ready, unless the owner notifies PMI GEORGIA to take other measures.

PMI GEORGIA also responds to the tenant notice with a move-out check list to complete a successful move. Rent is required until the end of the notice unless otherwise stated in the rental/lease agreement.

Tenant Move Out

PMI GEORGIA conducts a walk-through similar to the one performed when the tenant moved into the property. PMI GEORGIA records any maintenance required and discloses a list of damages to the vacating tenant. Photographs are taken with the tenant move out to document the condition of the property and support any deductions from the security deposit. After assessment of the tenant move out, PMI GEORGIA advises owners of any tenant damages or any maintenance required to re-rent the property.



Security Deposit Refunds

Proper handling of the security deposit refund is crucial. Any tenant deductions are determined in a timely manner, and a security deposit transmittal is prepared in accordance with state laws. Owners receive a copy of the transmittal with their monthly statement, showing any deductions and monies refunded.

Collections

If collecting damages is required, PMI GEORGIA will refer the matter to a qualified consumer collection service. PMI GEORGIA management does not include recovering tenant damages but leaves this to companies with expertise in debt collection. PMI GEORGIA will supply consumer collection companies with the necessary documentation needed.





Additional Services

The following are "additional services" offered by PMI GEORGIA to each property owner. They are not included in the fees for managing and/or leasing the property.

Referrals

Do you know someone who is looking for management services? If so, then notify your management team. PMI GEORGIA values their client business and believes in rewarding referrals from clients.

Condition Inspection Reports

PMI GEORGIA maintains properties as part of their property management services. The condition report goes beyond normal management and maintenance and will cost an additional \$125.00. PMI GEORGIA uses a **Third-Party Company** to perform the inspection, and the purpose is to allow PMI GEORGIA and the owner to see how the property is being cared for by the tenant. PMI GEORGIA typically alerts the owner at the 90-day tenancy mark to see if you are interested in the report. This report can be requested at any time.

Supervision of Extraordinary Maintenance

PMI GEORGIA charges a \$95 fee for supervising work requiring extraordinary maintenance and the definition of extraordinary maintenance is as follows:

PMI GEORGIA defines extraordinary maintenance as Break Ins, insurance claims, and major systems replacements. (Examples are roof replacement, major tree work, exterior painting, vandalism, insurance claims, etc.)

The PMI GEORGIA policy is to consult licensed contractors for bids and solutions. Then PMI GEORGIA contacts the property owner for authorization and/or decision regarding the maintenance.

Eviction Protection Plan

Many owners worry about the financial burden of evicting a tenant and paying the legal fees. The PMI GEORGIA Eviction Protection Guarantee is available to you for an additional \$24.95 per month. Our screening process reduces this possibility, but evictions can happen. Should this occur, this plan covers the cost of attorney fees and court costs up to \$1000. If you are interested, ask your management team for more information.

Real Estate Services

The PMI GEORGIA Sales Division is available to assist you in buying more investment property or selling your property when ready, including those requiring 1031 exchanges.

A free market analysis is available at any time with no obligation. Please contact your property management team or one of our sales team listed to provide you with the information or services you need.







Cancellation of Management

It is the goal of PMI GEORGIA to satisfy your management needs and engage in a successful business relationship, but all things do change over time. Owners sell properties; people give notices. If this happens, the PMI GEORGIA cancellation policy is to resolve your account in a professional, timely, and pleasant manner.

Please review the following policies for cancellation.

Written Notice

- The PMI GEORGIA management contract accepts a 30 days written notice by either party, but this excludes the minimum management period. Please refer to your management contract.
- The PMI GEORGIA policy is to give cancellation of management by US Mail or Email.
- If an owner sends a cancellation of management by US mail, PMI GEORGIA must receive the notice within 5 business days of the date of the notice.



Notice to Current Tenants

- PMI GEORGIA will notify current tenants the date PMI GEORGIA will no longer manage the property and that PMI GEORGIA forwards all security deposits to the owner or new management company.
- It is the owner's or new manager's responsibility to advise tenants where to make future rental payments and work requests after the notice period.

Distribution Of Documents

PMI GEORGIA will supply current tenant documentation to the owner or new manager.

Final Distribution of Funds

- PMI GEORGIA will distribute funds, including security deposits, and final statements to the owner or new manager once the expiration date of the lease is determined.
- PMI GEORGIA will issue a 1099 for funds collected during the current tax year when the tax year ends.

Conclusion

We hope you have found the PMI GEORGIA Owner Manual informative and useful. If there is anything, we can do to improve the Manual, please let us know.

Again, we want to thank you for your business, and we look forward to a successful management relationship.

