

PROPOSAL & STATEMENT of QUALIFICATIONS











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I AM PLEASED TO BE PART OF A TEAM OF PROPERTY MANAGEMENT EXPERTS THAT BOTH OPERATE WITH GLOBAL SOPHISTICATION & MICRO UNDERSTANDING OF OUR LOCAL MARKETS

ANDREW CHABAN CHIEF EXECUTIVE OFFICER



Since its inception in 1973, Princeton Properties has grown to a firm that operates in three states as owner and/or manager of 7000+ units in 45 apartment communities in MA, NH, and ME. Princeton has managed assets for institutional clients such as Clarion, TEI, Realty Financial Partners, John Hancock Real Estate Investment Group, Berkeley Investments, Guggenheim Real Estate, General Electric Capital Corporation, Parse Capital, and Belveron Partners.

Princeton Properties acquires, renovates, develops, builds, leases and manages apartment communities.

In the past 5 years Princeton has served or is serving as a trusted third party property management company for the following residential communities:

| PROPERTY/LOCATION | UNITS | OWNERSHIP GROUP | | |
|---|-------------------|-------------------------------|--|--|
| Watch Factory Lofts, Waltham MA | 164 | 164 Berkeley Investments Inc. | | |
| 381 Congress, Boston (Seaport) MA | 44 | 44 Berkeley Investments Inc. | | |
| *Mill & 3 , Chelmsford MA | 108 Parse Capital | | | |
| Holmes Beverly, Beverly MA | 67 | 67 Barnat Development LLC | | |
| *Princeton Westford, Westford MA | 200 | Everwest | | |
| *Princeton Bradford, Haverhill MA | 410 | Belveron | | |
| Hilltop by Princeton, Nashua NH | 370 | Belveron | | |
| *Boulder Park, Nashua NH | 482 | Time Equities Inc. | | |
| The Chandler, Bedford, NH | 133 | GFI Partners | | |
| *Princeton North Andover, North Andover, MA | 192 | Parse Capital | | |
| The Graphic, Charlestown MA | 170 | Berkeley Investments | | |
| 3200 Washington, Jamaica Plain, MA | 73 | Berkeley Investments | | |
| Washington Mill 240 | 435 | Berkeley Investments | | |
| Atlas Lofts, Chelsea, MA | 53 | Rhino Capital Advisors LLC | | |
| Newton Gardens, Newton, MA | 112 | Rhino Capital Advisors LLC | | |
| Village Green, Tewksbury, MA | 56 | Rhino Capital Advisors LLC | | |
| Woodmont Commons, Londonderry, NH | 97 | Rhino Capital Advisors LLC | | |
| *Princeton also served as the deal sponsor & minority equity participant. | | | | |



MAKING THE RIGHT DECISIONS

A hallmark of Princeton's reputation is sound judgment in preserving and enhancing its assets, using a disciplined approach to financial decisions, ensuring every expenditure is necessary and measured.

Princeton recognizes that the retention and renewal process never ends. Comprehensive and strategic annual and long-term capital planning is crucial for both asset preservation and keeping a property appealing and competitive. Princeton sees this approach as a long-term investment in the quality, livability, and profitability of the properties it manages.

IMPLEMENTING THE RIGHT INNOVATIONS

From cutting edge technology, to our forays into co-generation and solar power, Princeton excels at finding and implementing the right innovations to keep properties fresh and competitive. Princeton excels at reducing operating costs and reaffirms for our residents that they have chosen a home managed by a company committed to doing the right things, as well as doing things right.

CULTIVATING THE RIGHT ASSOCIATIONS

NNational associations and connections ensure Princeton remains informed of industry shifts and trends. Local involvement through business associations, chambers of commerce, and local charitable endeavors provide us with local grounding and an opportunity to serve the community. The emphasis is to be good citizens wherever our business takes us.

This, paired with our dedication to unwavering professionalism, has allowed Princeton to succeed despite upheavals in the economy, delivering satisfaction to a vast range of residents with changing needs, and positions.

HAVING THE RIGHT CONNECTIONS

Founded in the Merrimack Valley in 1973, Princeton Properties has an established professional network that enhances its operational efficiency and profitability. Our executives and associates have cultivated contacts that help facilitate the company's business interests with best-of-breed providers. Notably, CEO Andrew Chaban is a past president of the Northeast Builder's Association of Massachusetts, and past president of the Rental Housing Association of the Greater Boston Real Estate Board, (as well as a board member, and public policy committee member). He is currently the National Housing Endowment Trustee for Tufts. Andrew's community involvement includes support of the Lawrence Boys and Girls Club and Bellesini Academy in Lawrence. Sarah Greenough, CMO, is on the Board of Advisors for Zillow and on the Board of Directors for the Massachusetts Apartment Association.

"EFFICIENCY" OPERATION"

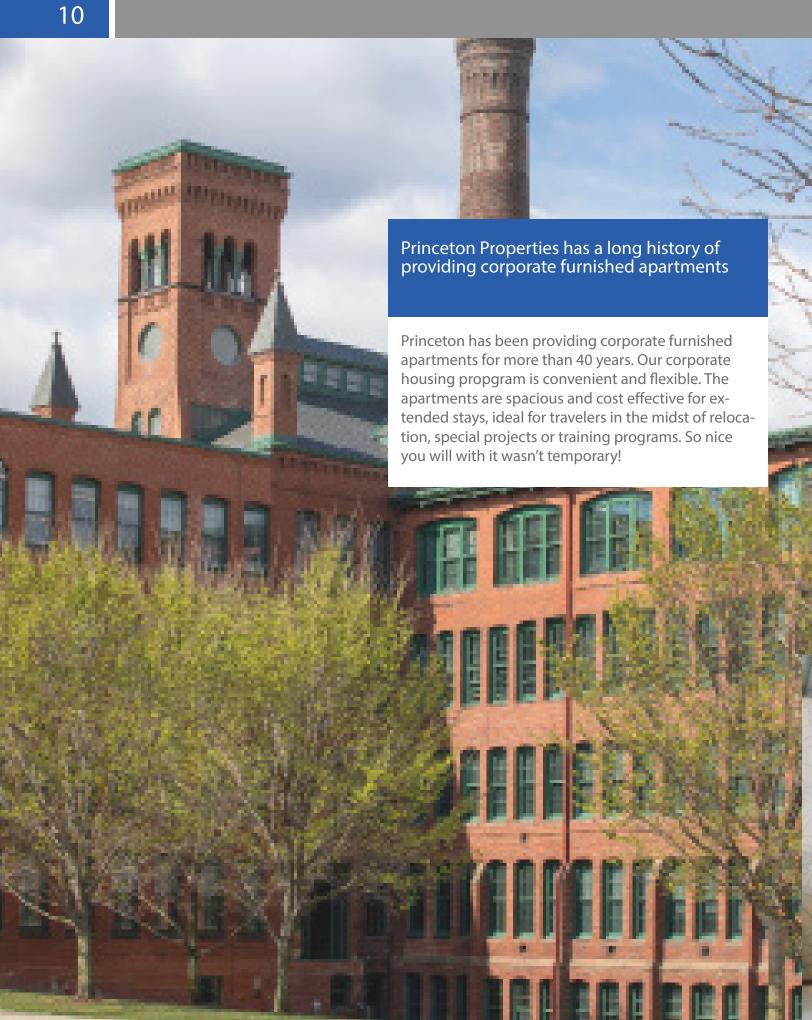
The essence of excellence in property management is the maximization of the value of the real estate asset. Efficiency and cost effectiveness of operation combined with optimization of revenue are the required components to enhance value.

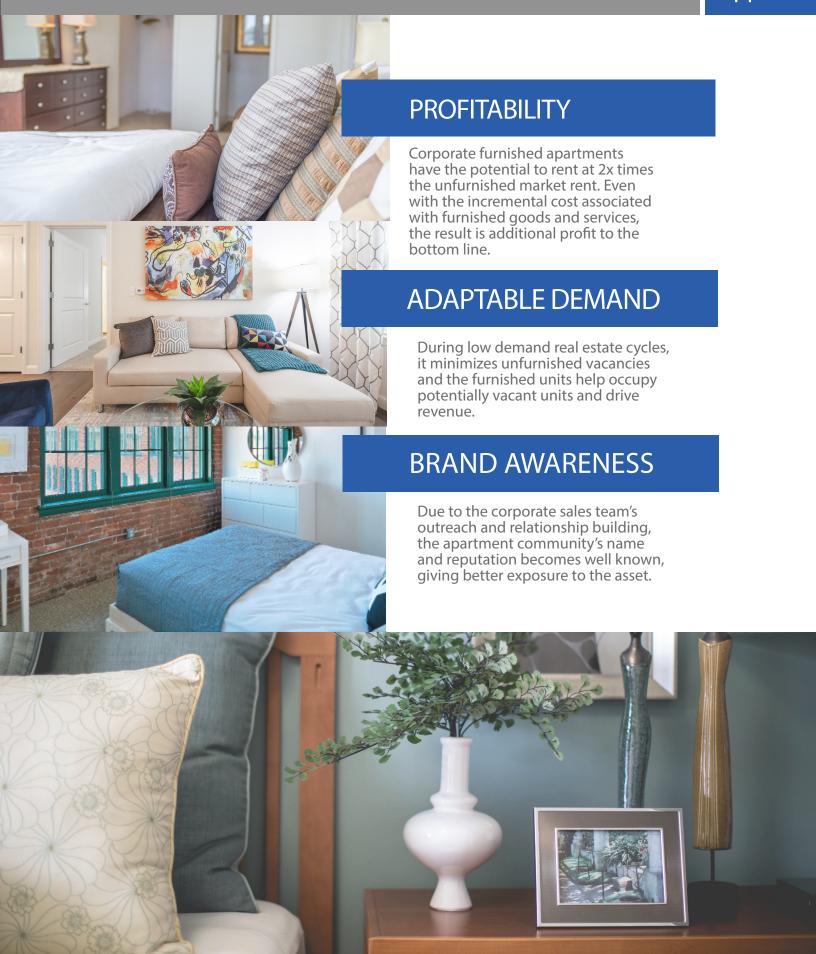
At Princeton Properties, success is achieved through attention to detail. The site-specific management, marketing, and operating plans, which are developed for each property, reflect the goals of the client. Princeton implements and monitors specific strategies and procedures to make the client's goals a reality while ensuring the quality of life of the residents.

The specific procedures for a property will speak to every part of the property operation including but not limited to:

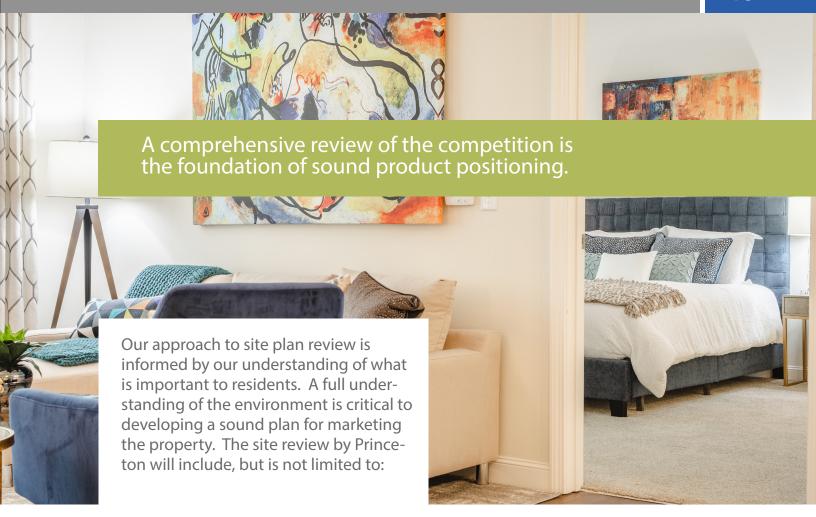
- » Establishing and communicating the property's marketing image.
- » Attention to resident (and prospective resident) service.
- » Superior physical operations, from preventative maintenance of highly technical equipment to the minutia of building cleanliness.
- » Accurate annual budgeting and comprehensive monthly reporting.
- » Ongoing accounting. We measure ourselves against the plan in place, which will define our shared goals for the community.











Access to Public Transportation Access and Visibility

View Lines

Sense of Community

Sense of Security

A prospective resident's impression of an apartment community is affected by many factors. The apartment home itself may be secondary to what the client has viewed and experienced prior to arriving at the model apartment. Critical path marketing strategy addresses issues such as:

Directions to the community: The ideal route is not always the most direct but the most scenic or convenient.

Approach to the community: A well-marked, clearly designated entry monument or sign establishes an easy path for the client to follow. Directional signage leading up to the entrance allows the client to prepare for a turn.

Community entry: Landscaping expenditure should be focused along the route that the client will travel to the Leasing Center. This is where impact is most important.





Property amenities can be physical facilities and/or virtual features. Gone are the days of relying solely on offering on-site fitness centers and clubrooms to attract and retain a resident base. Site amenities now come in many forms including online concierge services and robust social sites allowing residents to communicate with the office teams, participate in social site conversations, utilize online rent pay and work order submissions, and keep up with community events, all from the comfort of their own couch and smart phone or home computer. We realize that in this busy world, access to our services on their schedule is critical.

- » Princeton will work with the company to provide collaborative enhancements to site amenities in order to add to functionality and therefore to property value
- The mere existence of a unique amenity sets the tone for the community and shows prospective residents what they can expect in terms of services and quality (the community's "unique selling proposition")
- » The increase in friendly interaction between residents can increase retention rates by giving the community more of a neighborhood atmosphere. The right amenity mix provides an outstanding opportunity to couple convenience and life enhancing ease with a lively neighborhood feel





Providing residents with an exceptional location, superior services, and unique community amenities is just the beginning, we also prioritize the right technology.

Princeton Properties has a history of successful negotiations with vendors such as Verizon, Comcast and others, providing financial benefits to the asset and the best services available to residents.

Today's renter often makes decisions regarding where to go or live based on the cutting edge feel of the community.

We work on YOUR time.

Princeton Properties partners with best-inclass technology partners, such as Entrata, for real time management, monitoring, inspections and marketing needs. We are able to offer online resident and prospect services, enhancing the benefits and functionality of our existing website.

Our ResidentPay and Resident Portal provides residents with an easy tool to:

- » pay rent online
- » submit maintenance requests
- » set up FLEX payments
- » receive package notifications
- » stay up to date on community events





MOBILE ACCESS

Pay your rent online, submit requests, find a property, connect with us and so much more!



THERE WHEN YOU NEED US

24 hour maintenance requests - Princeton will never leave you out in the cold.



HELP FROM "REAL PEOPLE"

Best of all, Princeton offers knowledgeable, helpful property staff who are only a call or email away.



The Entrata Message Center allows our site team to easily email or text message our residents and prospective residents. This real time communication streamlines disseminating important site information as well as package delivery notification, resident events, and even invitations to apply online for an apartment home.





We are dedicated to consistently finding highly qualified renters in all of our distinct markets. We focus on understanding the unique needs of each location and adjust our efforts accordingly.

Sarah Greenough Executive Vice President & Chief Marketing Officer



Marketing Strategies Attracting & Retaining Residents

Media channels are implemented in a strategic and layered process to maximize exposure while minimizing cost. When developing our brand presence we review organic, paid and earned search results. A well thought out combination of the three is a recipe for success. Our philosophy behind theme (branding) development is to create a top of mind presence through graphic and visual presentation in reaching the desired target audience. It is essential to create a logo and image that conveys the message and theme of the asset. These themes must be memorable, eye-catching, sophisticated, able to stand the test of time and able to attract the targeted audience demographic.

Resident Services: Customer-centric approach. Well trained leasing and management team along with a suite of online resident services available such as rent pay & resident insurance.

MARKETING SERVICES Website Development (mobile first, premium websites that don't break a budget and drive rentals.) **Extensive Search Engine Optimization** (SEO) and Search Engine Marketing (SEM) Local search and map optimization with Google, GMB, Bing, Yelp Creative photography and videography to showcase the property effectively Signage, logo and brand development In-house Matterport virtual tours HIGH-EFFICIENCY LIGHTING PACKAGES Development of Google AdWords & Facebook/Instagram paid campaigns to maximize paid search exposure Creation and effective implementation of email marketing / lead generation MODERN INTERIOR Robust social site and reputation FINISHES & CONCRETE management to maximize earned search Facebook Marketplace, Craigslist, and internet listing site posting strategies & implementation

NCETON







OPERATIONAL MANAGEMENT



At Princeton, our people truly set us apart. We take pride in our low turnover rate, with a large percentage of employees dedicating 20 or more years of service to our community.

STAFFING

The management services planned for any community are only as good as the site based team on board to deliver those services on a day-to-day basis. We are particularly proud of the management/leasing and maintenance talent Princeton has been able to attract and retain.

- » Senior Staff and Regional Managers proudly have an average tenure of over twenty years. This institutional knowledge and stable leadership has been a cornerstone to Princeton's continued success.
- » Our Property Managers and Maintenance Supervisors also boast impressive lengths of service along with prioritizing ongoing education and industry certifications including NAHP, CPO and HCCP designation.
- We prioritize career development and planning to provide the very best teams to the communities we operate. In addition to our ongoing educational offering for all employees through EdgeToLearn and on-demand skills training for maintenance tech, we added Crestcom Leadership Training in 2018. Crestcom training, a 12-month program, is both accredited and award-winning consisting of monthly interactive leadership development sessions. We've enrolled numerous employees into this results-driven leadership program and proudly boast 11 graduates of the program within our management team.

Princeton Properties currently employs over 50 Leasing professionals, many hold industry designations such as NALP (National Apartment Leasing Professional). Princeton prioritizes education and ongoing training to ensure career growth and satisfaction.



'COur guiding light has always been "Do the right things not just do things right."."

Princeton Properties prioritizes giving back to the local communities and becoming exceptional partners and neighbors. This giving nature was born out of the philanthropy of our chairman and founder. James Herscot and his wife Carol's most recent gift of \$50 million to Mass General Hospital was one of the largest gifts in the hospital's history.

During the COVID-19 pandemic, Princeton started a "Princeton Cares" campaign to support local businesses and add a bit of light and happiness to their resident base. Princeton regularly purchases food and products from local establishments to give away to residents of Princeton managed properties. This initiative was recognizing that the little things matter, and often add up to "the big things".



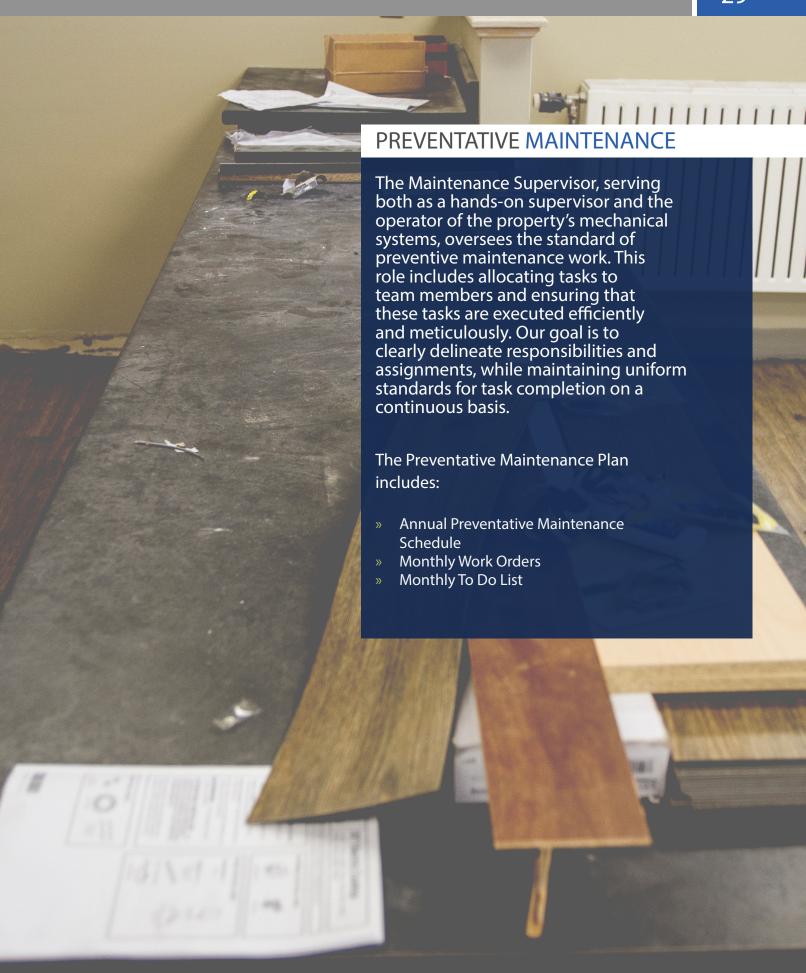


The excellence of our maintenance teams is a vital component of our performance. Kurt Shillington, CGPM, Vice President & Operations Manager at Princeton, will be responsible for guiding the creation of tailored maintenance protocols for the property. This includes formulating a unique Preventative Maintenance Plan and implementing systems to monitor all warranty matters and outsourced maintenance activities.

We acknowledge that the primary reason residents leave an apartment community is satisfaction with maintenance service and responsiveness. With this focus, we prioritize providing quality of the service that dramatically effects our properties' exceptional resident retention. We know that a satisfied resident is more apt to renew their lease agreement. All work orders are guaranteed to be responded to within 24 hours.

We prioritize providing a quality of service that dramatically effects our properties' exceptional resident retention. A satisfied resident is more apt to renew their lease agreement.







Princeton Properties features a specialized department focused on bulk purchasing, which leverages company-wide buying power to secure discounts and volume rebates. This key advantage is clearly reflected in the enhanced financial performance of our properties.

The property portfolio will benefit from our purchasing power and the economies of scale achieved. In addition, funds will be expended in a way that assures a return in increased value and resident satisfaction.

Subject to the direction of the owner and in accordance with the approved operating budget, Princeton will negotiate and execute as applicable on behalf of the property's contracts for insurance, water, gas, electricity, telephone, capital improvements and other professional and non-professional services for the operation and administration of the property as may be necessary and advisable.

Princeton will solicit at least two verbal bids for service contracts and materials the cost of which exceeds \$5,000. Princeton will solicit at least three written bids for items the cost of which exceeds \$10,000. In all cases, Princeton will issue purchase orders and related documents in accordance with its internal purchasing guidelines.





Princeton Properties is committed to caring for the environment, actively taking steps towards reducing our carbon footprint. Within our company, we are taking both big and small steps to make a difference from solar panel installations and recycling programs, to electric car charging stations offered to our residents and employees. Our goal is to provide opportunities for residents and employees alike to live a greener lifestyle.

Princeton has implemented energy conservation retrofits including replacement windows, addition of wall and attic insulation, LED lighting retrofits, and installation of low flow water conservation devices, all with impressive pay-backs.



To date, we've completed our 8th solar project a 388kW ground mount system in Chelmsford that will be used to power our properties in Worcester. We've previous completed the installation of 7 solar roof top installations that power properties in Lowell, Salem, Dracut, Lexington, Chelmsford and Billerica. With the new ground mount installation in Chelmsford we have installed a total of 1.6 Megawatts DC.

These systems produce over 2 Megawatts of electric offset, with a retail value over \$350,000 annually

We are also an active participant in the Energy Buying Group of the Greater Boston Real Estate Board's Rental Housing Association (RHA). Through this affiliation we have tracked the best opportunities presented by utility deregulation. We have completed bulk purchase of electricity, natural gas, and fuel oil. Working with Supreme Energy and Constellation New Energy, among others, we have secured dramatic cost reductions and predictability in electricity, gas and fossil fuel costs. Additionally, Princeton partners with NStar at numerous locations, completing total weatherization programs including wrapping boilers, insulating windows and installing energy saving light fixtures.





Princeton provides a robust suite of online services and utilizes numerous digital alternatives to decrease paper usage in our communities.

Our commitment in pursuing energy efficiency initiatives continues. In June of 2020 we retrofitted the air conditioning and heating systems at a 258 unit community in Worcester MA with energy efficient split system units. National Grid engineers have modeled the heat pump installation and have forecasted and annual electric saving of \$500.00 per/unit.



30 days prior to the start of each fiscal year, Princeton Properties will prepare and submit a recommended Operating Budget and Plan for the following fiscal year to the owners of the property.

The operating budget will show projected receipts and disbursements and where appropriate, the detailed quantity and price assumptions underlying the projections utilized. The operating budget will also show the capital expenditures recommended by Princeton and the assumptions underlying those recommendations.

RENTAL INCOME AND OTHER INCOME

Princeton will collect and deposit all monthly or other rents and charges due to the property for the operation of the property and will collect and account for rental or other payments from concessionaires, if any. We will oversee the collection of delinquent rental and other charges and coordinate the action of attorneys when appropriate, all in accordance with Princeton's collection policy and applicable laws.

All monies collected by Princeton will be deposited on behalf of the property in one or more custodial accounts at a bank where deposits are insured by the Federal Government. Funds for use in operations will be maintained in a non-interest bearing checking account and not co-mingled with the funds of Princeton or of any other Princeton client. Security deposits will be maintained in separate interest bearing accounts pursuant to the requirements of all applicable laws. Princeton will reconcile all bank statements on a timely basis each month.

PERSONNEL ADMINISTRATION

Princeton will hire, train, supervise, pay, account for, and discharge, if necessary, onsite personnel required to maintain and operate the property in conformance with the Operating Budget, and Operating Plan. All such personnel will be the employees of Princeton Properties Management, Inc. All salaries, taxes, fringe benefits and other expenses payable on account of such employees will be the expense of the property for which Princeton will be promptly reimbursed.

INSURANCE AND RISK MANAGEMENT

Princeton Properties has developed a high level of expertise in purchasing of insurance and in risk management. Loss prevention and /or mitigation are a top priority of our site personnel. Formal training in loss prevention is conducted periodically, by our insurance underwriter. Our insurance premiums are significantly lower than other companies in our industry.

ACCOUNTING AND REPORTING

Princeton Properties' accounting and finance department, led by the Chief Financial Officer, Howard Reef, and supervised by Controller Tim White, will provide timely and informative monthly financial reporting as required by institutional investors, government agencies and its management clients. Princeton Properties utilizes web based software programs allowing for customized property and tenant management reporting including profit/loss statements, balance sheets, rent rolls, aged receivables, and bank reconciliation.

Princeton will prepare and submit financial statements and management reports to the owner within fifteen working days of the end of each month. These statements will include an Income Statement, Balance Sheet, General Ledger, and any other reports agreed upon by the owner and Princeton. Budget comparisons will be presented and variances will be computed and explained. Princeton will cooperate with the accountant designated by the owner to prepare Federal or State income tax returns as well as year end reporting.

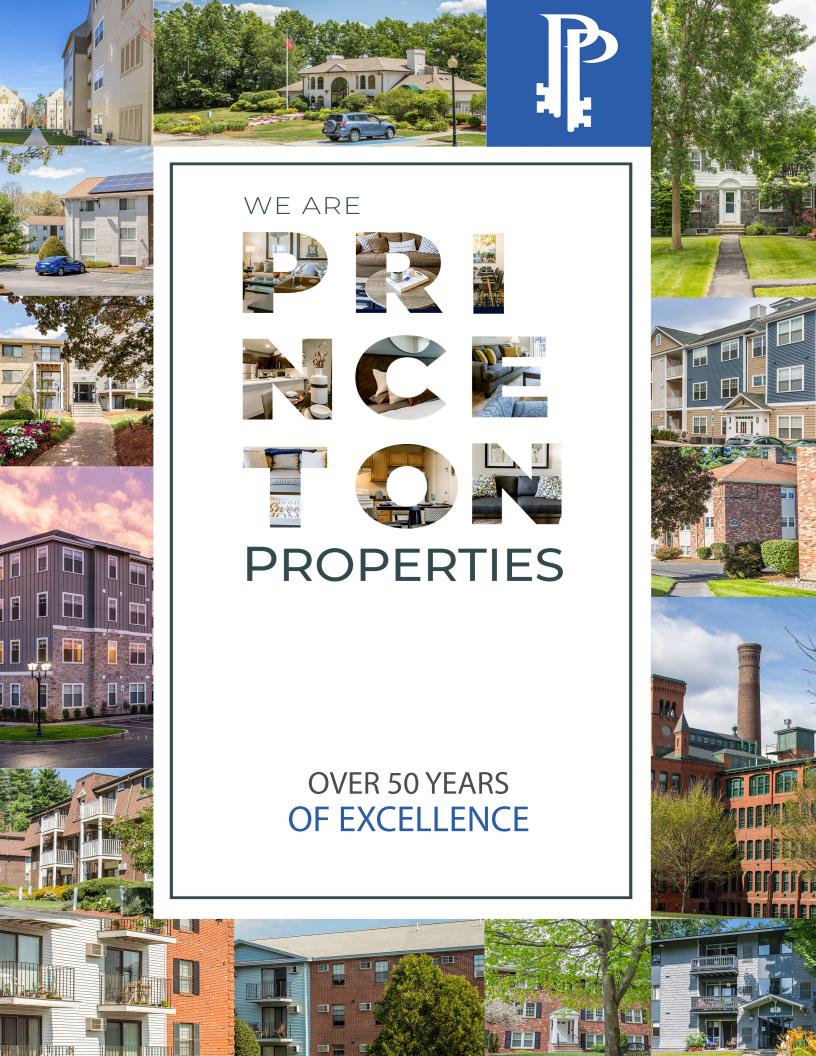


MASSACHUSETTS PROPERTIES

| ANDOVER | Princeton at Mount Vernon 479 South Broadway Lawrence, MA 01843 | 144 | MARLBOROUGH | Princeton Green 740 Farm Road Marlborough, MA 01752 | 195 |
|---|---|-----------|------------------|--|-----|
| BOSTON | 381 Congress 381 Congress Street Boston, MA 02210 | 45 | METHUEN | Lowell Arms 193 and 193 A Lowell Street Methuen, MA 01844 | 48 |
| BROOKLINE | Princeton at Beacon Street 1470 Beacon Street Brookline, MA 02446 | 57 | N. ANDOVER | Princeton North Andover 1252 Osgood Street North Andover, MA 01845 | 192 |
| CHELMSFORD | Mill & 3 276 Mill Road Chelmsford, MA 01824 | 108 | NEWTON | Newton Gardens 131 North Street C Newton, MA 02460 | 112 |
| CHELSEA | Atlas Lofts 88 Gerrish Ave Chelsea, MA 02150 | 53 | SALEM | Princeton Crossing 12 Heritage Drive Salem, MA 01970 | 358 |
| DRACUT | Princeton Reserve The Estate at Princeton Reserve 595 Merrill Lane Dracut, MA 01826 | 169 | TEWKSBURY | Village Green 1535 Main Street Tewksbury, MA 01876 | 56 |
| HAVERHILL | Princeton Bradford 28 Forest Acres Drive Haverhill, MA 01835 The James 887 Boston Road Haverhill, MA 01835 | 410 | WALTHAM | Watch Factory Lofts 185 Crescent Street Waltham, MA 02453 | 164 |
| | | | WESTFORD | Princeton Westford 500 Princeton Way Westford, MA 01886 | 200 |
| JAMAICA PLAIN | 3200 Washington JP 3200 Washington Street Boston, MA 02130 | 73 | WORCESTER | Princeton Place, Courtyard at Princeton Place, Cohasset Place 285 Plantation Street Worcester, MA 01604 | 320 |
| Imperial Gardens, Pri Westford Park, Carlto 678 Princeton Boulevar Lowell, MA 01851 River Place Towers 1 River Place Lowell, MA 01852 Princeton Belvidere 46 Park Street Lowell, MA 01852 | Colony Park, Hadley Park, Imperial Gardens, Princeton Park, Westford Park, Carlton Place 678 Princeton Boulevard Lowell, MA 01851 | 591 | MAINE PROPERTIES | | |
| | | | | Foreside Estates 100 Clearwater Drive Falmouth, ME 04105 | 170 |
| | 1 River Place Lowell, MA 01852 | 450 54 | | Princeton Pines, Princeton Ridge 1375 Forest Avenue Portland, ME 04103 | 177 |
| | 46 Park Street Lowell, MA 01852 Grandview Apartments 525 Pawtucket Blvd. | 120 | | Princeton on Back Cove, Princeton Village 100 Forest Park Portland, ME 04101 | 300 |

NEW HAMPSHIRE PROPERTIES

| BEDFORD | The Chandler | 133 |
|-------------|---|-----|
| | 107 S. River Rd | |
| | Bedford, NH 03110 | |
| CLAREMONT | Princeton Commons | 144 |
| | 2 Winter Street # I19 | |
| | Claremont, NH 03743 | |
| DOVER | Princeton Dover Apartments | 153 |
| | 8 Northway Circle | |
| | Dover, NH 03820 | |
| KEENE | Princeton Arbors, Princeton at Mill Pond, | 290 |
| | Princeton Westwood, Princeton Brook | |
| | 24 Monadnock Highway | |
| | Keene, NH 03431 | |
| LONDONDERRY | Woodmont Commons | 90 |
| | 30 Main Street | |
| | Londonderry, NH 03053 | |
| NASHUA | Boulder Park | 482 |
| | 24 Kessler Farm Drive | |
| | Nashua, NH 03063 | |
| | Hilltop by Princeton | 370 |
| | 1 Hampshire Drive | |
| | Nashua, NH | |
| | Pheasant Run | 341 |
| | 9 Silver Drive | |
| | Nashua, NH 03060 | |
| SWANZEY | Princeton Square | 90 |
| | 742 W. Swanzey Rd | 70 |
| | Swanzey, NH 03446 | |
| | • | |





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