EXHIBIT 12

From: [redacted]
To: Shelly-Jean Sartor
Subject: FW: Reminder: Please DocuSign this document: Binding Agreement and Disclosure - [redacted] - 3-2-2015.pdf
Date: Thursday, May 21, 2015 8:57:45 AM

[redacted]

[redacted]

[redacted]

[redacted]

From: [redacted]
To: [redacted]
Date: Thu, 21 May 2015 02:43:13 -0700
Subject: Reminder: Please DocuSign this document: Binding Agreement and Disclosure - [redacted] - 3-2-2015.pdf

Bryan Jensen sent you a document to review and sign.

REVIEW DOCUMENT

Bryan Jensen
[redacted]

Hello [redacted],

Please find the "View Document" link that will direct you to the documents we need you to sign. Please note that you do not need to print any documents, rather you can use the DocuSign program to sign where needed (just adopt a signature and initials).

The first page is an agreement that shows that we will forward the first $200 of NET rent income to you starting June 2015 (the month after our "break-even" month) where we will positively cash flow. Page 2 shows that we, the Seller, Austin Home Ventures, LLC will pay any encumbrances that are attached to the property. This page must be signed by you, before June 2015, otherwise we will forward all monthly rent revenue to your mortgage loan servicer, Ocwen Loan Servicing, LLC. Please contact Ethan Eaton if you have any questions or concerns at 213-787-4381.

Sincerely,

Bryan Jensen

This email contains a secure link to DocuSign. **Please do not share** this email, link, or access code with others.

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This message was sent to you by Bryan Jensen who is using the DocuSign Electronic Signature Service. If you would rather not receive email from this sender you may contact the sender with your request.

DocuSign Envelope ID: 7627A72A-68A3-4333-80B1-B62FD2D889AE

BINDING AGREEMENT BETWEEN:

1. AUSTIN HOME VENTURES, LLC AND/OR ASSIGNS (herein throughout, "Buyer")
2. [redacted] (herein throughout, "Seller")

- Concerning the property located at: [redacted] (herein throughout "above reference property")
- Legal Description of Above Reference Property: **LOT 15 IN COLORADO CENTRE RESIDENTIAL FILING NO. 2, COUNTY OF EL PASO, STATE OF COLORADO**

This document legally binds the above reference parties and property to the following terms:

1. With respect to the projected break-even time frame of May 2015 for all "make ready" expenses necessary to convert the above reference property to "rental grade status" that Buyer expended on the property, Buyer will forward the first $200.00 monthly net rent income to Seller beginning June 2015 only upon the successful execution of the attached "Disclosure Required By Colorado State Law, Colorado Revised Statute (C.R.S. 18-5-802).

2. All parties stated herein are of sound mind and capable of engaging in this agreement.

3. All parties stated herein are advised and encouraged to seek the counsel of an attorney of their choice if they do not fully understand any part of this agreement. By executing this agreement all parties indicate that they do understand this entire agreement and accept all terms stated herein.

4. This agreement is binding upon execution.

5. Electronic Signatures, Wet Signatures (signature in ink, in person), or Facsimile Signatures, represent the original signature.

6. Seller agrees to hold Buyer harmless for any damages they may sustain by engaging in this agreement.

7. Seller agrees not to sue and/or litigate the Buyer for any reason at any time.

8. The Seller hereby releases, relinquishes and forever discharges Buyer and Buyer's representatives/affiliates, including but not limited to Buyer's title company of choice, title /escrow officer, realtor/real estate agent, attorney, predecessors, successors, assigns, and Buyer's appointed agent, business partner, business associate, officers, directors, Buyers, shareholders, stakeholders, employees and representatives, from any and all claims, demands, actions or causes of action of any and every kind or character which the Seller may have against said parties arising out of or with respect to this Agreement and the Above Referenced Property, transfer or title and/or the sale/transaction of the Above Referenced Property, including any loss, cost or damage of any kind or character arising out of or in any way connected with or in any way resulting from the acts or the omissions of the parties; and the undersigned do hereby agree to indemnify and hold the released parties harmless from any claim or liability arising out of payment by and Buyer and/or assigns, to the Seller of any or all sums of money.

DocuSigned by:
Ethan Eaton
86E440F7353C4E8...

X _____ 3/2/2015

Signature of Buyer – (Ethan Eaton by and for Austin Home Ventures, LLC) Date

X _____

Signature of Seller – ([redacted] Date

DocuSign Envelope ID: 7627A72A-68A3-4333-80B1-B62FD2D889AE

DISCLOSURE REQUIRED BY COLORADO STATE LAW

COLORADO REVISED STATUTE (C.R. S. 18-5-802)

PURCHASER, AUSTIN HOME VENTURES, LLC AND /OR ASSIGNS, WILL NOT ASSUME OR PAY ANY PRESENT MORTGAGE, DEEDS OF TRUST, OR OTHER LIENS OR ENCUMBRANCES AGAINST THE PROPERTY. THE SELLER, [redacted] UNDERSTANDS HE/SHE WILL REMAIN RESPONSIBLE FOR ALL PAYMENTS DUE ON SUCH MORTGAGES, DEEDS OF TRUST, OR OTHER LIENS OR ENCUMBRANCES AND FOR ANY DEFICIENCY JUDGMENT UPON FORECLOSURE.

I HAVE HAD THE FOREGOING READ TO ME AND UNDERSTAND THE PURCHASER, AUSTIN HOME VENTURES, LLC AND /OR ASSIGNS, WILL NOT ASSUME ANY PRESENT MORTGAGES, DEEDS OF TRUST, OR OTHER LIENS OR ENCUMBRANCES AGAINST THE PROPERTY DESCRIBED AS:

LOT 15 IN COLORADO CENTRE RESIDENTIAL FILING NO. 2, COUNTY OF EL PASO, STATE OF COLORADO (LEGAL DESCRIPTION), MORE COMMONLY KNOWN AS: [redacted] (ADDRESS)

DATE:_____

SELLER:_____

SELLER PRINT NAME:_____[redacted]_____