

# Link Club Transparency, Policies & Risk Disclosure



At Link Club, we are committed to providing our members with the highest level of transparency, clarity, and education throughout the investment process. This document outlines our core policies, legal structure, and the risks associated with participating in a Link Investment Club. Learn more at <https://milink.club/>

## 1. Reservation & Payment Policy

- A 1.5% reservation fee secures your fractional interest in the Investment Club.
- Full payment must be completed via wire transfer within 7 days of paying the reservation fee.
- If payment is not received within this timeframe, the reservation will be canceled, and the fee is non-refundable.
- If the Club is not completed, your full deposit will be refunded (minus any bank fees).

## 2. Documentation & Compliance

- All participants must provide valid identification and comply with KYC (Know Your Customer) and AML (Anti-Money Laundering) requirements.
- Link Club provides assistance to ensure all required documents are submitted correctly and promptly.

## 3. Legal Ownership Structure

- Each property is held by a Florida Limited Liability Company (LLC).
- When you purchase a fraction, your name is added to the LLC's operating agreement as a legal member.
- Your ownership is recorded and managed on-chain via a smart contract-based system inside Link Club's secure platform.
- Ownership is not transferred to a private wallet, but rather registered internally and reassigned as needed within the platform.

## 4. Owner Rights & Responsibilities

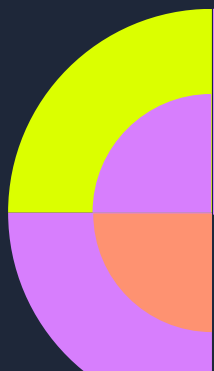
Rights:

- Owners are entitled to a proportional share of net rental income, distributed monthly after expenses.
- Owners receive personal-use benefits on eligible properties.

Fractional owners are responsible for their share of:

- HOA fees
- Property taxes
- Insurance
- Utilities
- Property management fees
- Other applicable expenses

These costs are typically deducted from rental income but may require additional contributions during low-income periods.



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## 5. Income Expectations & Variability

- Rental income is not guaranteed and may fluctuate due to:
  - Seasonality
  - Guest demand
  - Platform policy changes (e.g., Airbnb, Booking.com)
  - Market conditions or disruptions (e.g. pandemics, natural disasters)
- Net income may vary month to month, and distributions depend on overall property performance.

## 6. Resale & Liquidity Policy

- Real estate is an illiquid asset. While Link Club provides resale tools, demand and timing are not guaranteed.
- Link Club facilitates fraction resales via two channels:
  - Escrow resale (traditional sale with added protections – launching soon)
  - Blockchain peer-to-peer (instant transfer through compatible wallets):
    - Sellers must provide the correct wallet address for receiving funds.
    - Buyers must provide proof of payment (e.g., transaction hash, wallet screenshot) to confirm the transaction has been completed as instructed.
    - Once Link Club verifies that payment has been made to the buyer's specified wallet, Smart Contract ownership is reassigned to the buyer within the platform.

### ⚠ Important Disclaimers

- Users are responsible for providing accurate wallet addresses and ensuring funds are sent securely.
- Link Club is not liable for payment errors, fraud, or disputes that occur between parties outside of the platform's control.
- Ownership reassignment will only occur upon satisfactory evidence that payment was sent to the correct wallet.

## 7. Technology & Smart Contract Custody

- All smart contracts are held securely within Link Club's custodial system.
- Ownership is never transferred externally but is managed internally via blockchain records.

🔒 This ensures traceable, tamper-proof ownership with no risk of token loss or misdirected transfers.

## 8. Regulatory & Legal Risk

- Short-term rentals are subject to evolving local, state, and national regulations.
- Changes to licensing, zoning, or rental laws could impact a property's ability to legally operate.