

SUMMARY BUSINESS PLAN PHEASANT RIDGE TOWNHOMES



A MULTIFAMILY TOWNHOME DEVELOPMENT
AT THE CENTER OF
THE BAKKEN OIL BOOM

MONDAYNE



PHEASANT RID	GE TOWNHOMES, LLC
LOCATION	Pheasant Ridge Master Planned Community, Watford City, North Dakota
MINIMUM INVESTMENT	\$100,000 for Preferred Shares of Interest Minimum Investment 100 shares, \$1,000 per share
PROJECT DESCRIPTION	Construction of high quality for-rent Multifamily Townhomes to house the employees and families of oil and gas firms rapidly expanding operations in the oil-rich Bakken Formation
PROJECT DURATION	9 month construction period. Projected sale date, after end of year 8
TOTAL UNITS	60 Multifamily Townhomes; with an attached garage
DELIVERY SCHEDULE	Site prep underway, Multifamily Townhomes to be delivered in 2014
PROJECT CAPITALIZATION	\$11,310,000 Total Project Cost – All equity - No debt
PROFIT DISTRIBUTION	Short Term Preferred Shares, a 4 Year Investment: Are entitled to a 12% Preferred Return, yearly rental income distribution, and a 25% exit bonus Long Term Preferred Shares, an 8 Year Investment: Are entitled to a 10% Preferred Return, yearly rental income distribution, distribution from Asset Sale.
EXIT - ASSET SALE	After year 8, sell cash-flowing Multifamily Townhomes to an income-oriented institutional buyer at 12% Cap Rate

PROJECTED AVERAGE ANNUAL TOTAL RETURN ON INVESTMENT UP TO 35 %*

The MondayOne Investment Model Provides Our Investors With An

INVESTMENT INCOME - A Preferred Rate of Return Distributed Twice a Year

PROFIT SHARE - 50% of the Net Operating Income Distributed Twice a Year

CAPITAL GAINS - 50% of the Profits From the Appreciated Asset Value

when the Properties are Sold (Long Term)

Exit Bonus (Short Term)

CAPITAL RETURN - Short Term Shares 4 Years, Long Term Shares 8 Years

*Contingent upon rental income rates and asset sale profit.

"Our goal is to provide our investors with a greater than average return... without the assumption of any undue risk" Kenny Dewan, CEO MondayOne





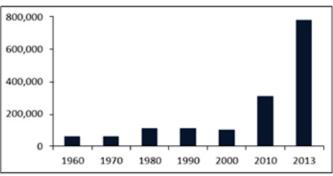
FIRST: THE PROBLEM

The Bakken oil boom is facing a serious housing shortage.

The Bakken Formation in Western North Dakota is on the cusp of becoming the largest producing oil reservoir in the U.S. Daily field production held between 100,000 and 110,000 barrels of crude oil per day from 1980 to 2000, but since then has grown tenfold to average over 1,000,000 barrels/day since January 2013.

This huge growth quickly created over 50,000 new jobs, but minimal housing has yet been built to accommodate the expansion of employment. Currently most Bakken oil workers live in temporary man camps and trailers on the edges of parking lots; but there is tremendous demand for more livable apartments and townhomes. Given the long-term time period of oil extraction in the area, oil workers and companies are desperate to find more suitable

North Dakota Crude Oil Production (Avg. Barrels/Day)



Sources: US Energy Information Administration, ND Dept. of Mineral Resources

housing there. Current figures state that it will take 8-10 years for the supply of housing to catch up to the demand in North Dakota. Traditional developers in the area are dogged by notoriously high labor costs. Additionally, most construction is placed on a 'freeze' for 5 months of the year when the land is basically frozen. These factors have handicapped traditional developers, while opening the door to new, efficient innovation in modular construction.

MONDAYONE SOLUTION

MondayOne is building multifamily townhomes using a time efficient approach, which is combining modular building, with on site construction. Our group brings a strong track record and successful portfolio into creating a real estate townhome development in the Bakken oil fields. The company will build 60 multifamily townhomes less than ½ mile north of the retail and entertainment center of Watford City, in the desirable Pheasant Ridge/downtown area. The townhomes will be leased to oil companies and their workers, and the complete project will be sold after eight years.

These multifamily townhomes will have two models, with options of 4 bedroom and 3 bedroom, each with an attached garage. The first level will be built on site, while the second and third levels will be delivered to the site through modular construction. Such an approach allows us to use superior materials to build indoors in a controlled environment, protected from the North Dakota winter. Modular construction also significantly reduces the cost of building the townhomes, given the extraordinarily high labor costs that have resulted from oil production in the Bakken.



Project Overview continued...

PHEASANT RIDGE MULTIFAMILY TOWNHOMES

The Pheasant Ridge Multifamily TownHomes project will be managed by Katie Walters, a LEED-accredited professional who has spent significant planning and environmental experience working on projects at large-scale master planned communities in California and North Dakota.

We employ fast-track construction techniques to take advantage of meeting the current demand, as well as planning for sustainable future development. Our modular concept is designed to beat the competition on price, speed of construction, quality, and profit for our investors.

During construction, our local office will finalize leases with multiple oil companies who are waiting for new permanent housing to be available in Watford City.

Marketing and Leasing

Oil companies will lease 100% of the completed townhomes. Several oil companies have already indicated strong interest in leasing 20-30 multifamily townhomes each. Currently, MondayOne intends to rent to oil companies with 12-24 month leases, at the market rate for our 4 and 3 bedroom townhomes. Management will transition to begin leasing to permanent workers and their families starting in year 4. Since the townhomes are entitled as condos, MondayOne also has an option to sell individual townhomes to new buyers transitioning to permanent housing.

MARKET NICHE

Consequently, the oil boom has produced a huge housing demand. Over 22,000 oil workers live in 'man camps' in North Western North Dakota, McKenzie County. There is no ready supply of apartments, townhomes and single-family units. Companies and workers want permanent housing, in town. Oil Companies are paying an average of \$80 per room/per day for their employees in hotels.

MondayOne has over 70 years of combined experience in spearheading the design, development, and production of modular housing. Our construction approach, utilizing cutting-edge modular technology, permits us to offer a superior housing product in an accelerated time frame, with strong cost controls.

The first multifamily building will be completed within 120 days. In this time frame, management will investigate and accept rental applications during the balance of the construction period, to secure reliable tenants for each apartment as it becomes available. A number of oil companies have indicated strong interest in leasing the entire 60 units.



Project Overview continued...

THE MODULAR EDGE

Modular Homes are the common name applied to factory homes. These homes are built in modules, shipped to the home site, and assembled on a foundation or basement. Modular homes are normally built in two or more sections (modules) and later joined at the home site. Modular homes generally meet the same building codes as conventional homes and in many states, including California, are considered the functional equivalent to conventionally-built homes.

Modular homes are not commonly used in production housing since they offer no cost savings, particularly where slab on grade construction is commonplace. However, modular homes are particularly cost effective for individual home sites where weather is extreme.

Where do you think the oil workers would prefer to live?



Man Camps outside the city limits or

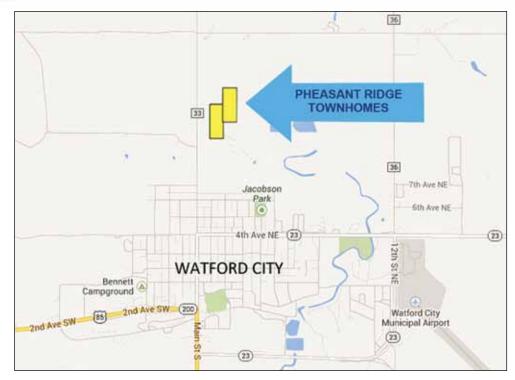


In the comfort of our in-town multifamily townhomes





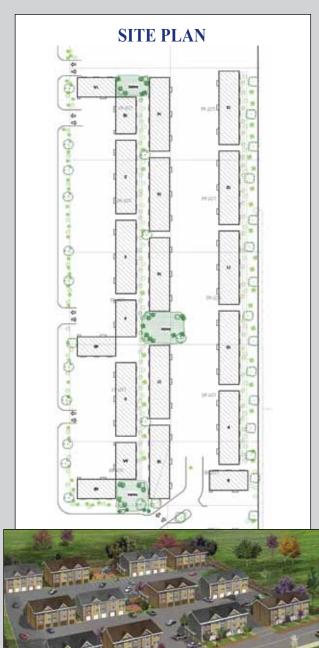
ocation Highlights

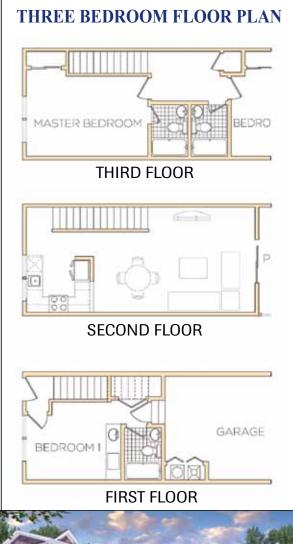


- ▲ Watford City was founded in 1914.
- ▲ Since 2006, North Dakota has risen from 9th to the 2nd largest oil producing state. Oil production has doubled in just the past 2 years, while at the same time, estimated recoverable reserves continue to increase.
- ▲ State officials estimate \$2 billion a month is being spent in or around the Bakken oil patch; and the North Dakota Department of Commerce reports industries have seen growth and earnings double in the past decade.
- ▲ The U.S. Bureau of Economic Analysis states, per capita personal income has risen 78% in the past decade, resulting in North Dakota rising from 38th to 9th in the nation.
- ▲ From 2007-2011, the U.S. Bureau of Labor Statistics estimates that total job growth in the Bakken grew by 36%. In addition the average annual pay increased to 53%.
- ▲ Nationally, 3 of the top 8 fastest growing towns are in the Bakken region. State officials estimate that the region's population will increase to from today's 680,000, to over 1 million by 2025.
- ▲ North Dakota has less than a 3% unemployment rate state-wide. In the western oil producing half of the state there is less than 1% unemployment.
- ▲ According to state and federal officials, there is an extreme shortage of all types of real estate infrastructure, forcing people to live and work in substandard conditions.
 As a result, many experts state that North Dakota offers the best real estate investment opportunity in 50 years.



Site and Floor Plans









ease Comps

Clear Water Rental Housing 304 16th Ave SW, Watford City, ND 58854 2 bed, 1 bath Apartment: 400 sq. ft.

Price: \$2600/mo.

Lease terms: depending on credit

Bakken Value Rentals 12576 Zoe Road Watford City, ND 58854 Studio: 1 bed, 1 bath Apartment:

Price: \$1400/mo.

Lease terms: depending on credit

Watford Residence Suites 2312 12th Street NW Watford City, ND 58854 1 bed, 1 bath Apartment:

400 sq. ft.

Price: \$1,750/mo.

2 bed, 1 bath Apartment:

400sq. ft.

Price: \$2,800-\$3,000/mo.

Lease terms: depending on credit

Blue Sky Lodging (All Inclusive) 12548 21st Street NW Watford City, ND 58854

Willow 2 bed, 1 bath: Price: \$3600/mo. Oakwood 2 bed, 1 bath: \$3600/mo. Oakwood 2 bed, 1 bath: \$3600/mo. Maple 2 bed, 1 bath: \$3600-\$4500/mo.

Pheasant Apartments 1005 Pheasant Ridge Dr. Watford City, ND 58854

1 bed, 1 bath: \$2,000/mo.

800 sq. ft.

2 bed, 2 bath: \$2,700/mo.

1,150 sq. ft.

12 month lease

Telluride Lodge 12648 23rd Street NW Watford City, ND 58854 1 bed, 1 bath 250 sq. ft.

\$2,400/mo.

Lease Terms: 1-24 month

AN EXPERIENCED MANAGEMENT TEAM: MondayOne's management team has over 70 years of combined experience in real estate development, entitlement, construction, repositioning, and property management.

KENNY A. DEWAN: The founder of MondayOne, Kenny Dewan is an experienced real estate developer and an accomplished entrepreneur with over 23 years of business experience. In the last 12 years he has acquired, planned and developed numerous profitable multi-tenant, hospitality and retail properties. At MondayOne his skills and experience have been the catalysts for assembling our expert real estate investment team. He graduated with a double MBA in Marketing and International Business from WCU in California and earned his Bachelor's degree in Business Administration from MIU in lowa.

Mr. Dewan has served as President of ASM, a manufacturer of speakers for Infinity Systems and JBL; President of Monday Group, a franchisee and operator of franchised restaurant concepts; Founder of Dewan Aura Sound, a joint venture with a NASDAQ company which employed over 350 and manufactured transducers and speakers, for Alpine, Philips, Daewoo & AURA Sound.

JEFFREY GILL, FAIA: As a LEED-accredited architect, Jeffrey Gill brings to the MondayOne team over 25 years of experience in commercial design and construction. A Fellow of the American Institute of Architects, Mr. Gill has accomplished award-winning projects nationwide, with the majority of his work concentrated in California. He has planned, designed and executed projects in retail, health care, hospitality and more. Mr. Gill's philosophy is to select teams of dedicated professionals based on each specific project needs, to achieve success as an integrated process from inception to close out.

SANDY CHHABRA: Sandy Chhabra is our Vice President of Construction Management. He is responsible for Entitlement and Construction of our ground up projects. He has fifteen years of experience with Real estate development and has been responsible for completing our projects on schedule and in budget. Prior to being with MondayOne, Sandy was the Director of Operations for DAC Precision, a Aerospace manufacturing factory which manufactured parts for Western Filter, ITT and McDonnell Douglas. Sandy has a Electrical Engineering Degree from Bangalore University.

DAVID HUNNEWELL: David is the Vice President at MondayOne and his responsibilities include working with Accredited Investors. He has spent 28 years in the financial services industry as a consultant, stock broker and a registered investment advisor. In 2011, he founded the Private Investment Reserve, LLC. He was President of Centurion Capital Management, an investment advisory firm and prior was with Legg Mason Wood Walker, Inc., in the financial services sector. David was educated at Babson College and holds stock broker and investment advisor licenses.



Developer Background continued...

OUR NORTH DAKOTA MANAGEMENT

JAKE WALTERS: Jake Walters is responsible for coordinating the entitlements with city planning including agency coordination, land planning, and due diligence for our North Dakota projects. Jake received his degree from Colorado State University in 2003; he has since then spent the last decade providing management services for civil engineering and planning firms across the nation. For the last two years he's been working in North Dakota for new ground-up development projects. His professional experience includes oversight of private and master-planned communities.

MORONI QUERETO: Moroni is the Director of Construction at Monday-One. He oversees the direct construction including sub-contractors and all permits. He is a licensed General Contractor with 25 years of Real Estate construction and project management experience. Previously, he worked with construction projects in North Dakota and Iowa. Moroni, currently lives and works in North Dakota and is managing MondayOne's Birchwood Duplex townhome project.



KATIE WALTERS, LEED: Katie represents the two current MondayOne projects in North Dakota. She resides in North Dakota and has knowledge of the current and future trends of housing and rents. She will be responsible for overall project and property management of all MondayOne projects in Watford City. She has had experience in both the public and private sectors. She spent several years doing planning and environmental work for large-scale, master-planned communities throughout the western United States. Since moving to North Dakota, she has been involved in both the state and local politics. This has given her a solid understanding of the growing real estate market and how demands are changing as the Bakken region matures. Katie is also involved with the Wolf Run Village project, a not-for-profit affordable housing complex in North Dakota. Katie has a B.S. in Environmental Science from Virginia Tech and a M.S. in Atmospheric Science from Colorado State University.



Some of Our Recent Projects



REDONDO BEACH PLAZA, CALIFORNIA

- City of Redondo Beach (Los Angeles County, California)
- Ocean view retail center on Pacific Coast Highway
- MondayOne completed entitlement, design, construction, leasing, and final sale
- Leased to 100% with Comerica Bank as anchor



WATFORD TOWNHOMES, NORTH DAKOTA

- Watford Townhome Community Master Development
- Multifamily townhomes with an attached garage
- Three bedroom, three bath with an attached garage
- Currently under construction



TUSTIN RETAIL CENTER, CALIFORNIA

- City of Tustin (Orange County, California)
- MondayOne completed entitlement, design, construction, leasing, and final sale
- · Leased to national guick-service restaurant



BEACH HOTEL, HERMOSA BEACH CALIFORNIA

- Boutique Independent Hotel with Ocean Views in Los Angeles County
- MondayOne worked with Investors and funded the entire Project
- Hotel was designed by MCG



BIRCHWOOD TOWNHOMES, NORTH DAKOTA

- Hunters Run Master Development
- Duplex Towhnhomes with Independent Large Lots
- Four Bedrooms, Four & Half Bath and attached Garage
- Currently under construction



Financial Assumptions

MULTIFAMILY TOWNHOMES	We have two models of 3 bedrooms and 4 bedroom options. Each multifamily townhome is 1,216 SF, with an attached garage.
INCOME	Each bedroom is projected to lease to oil companies for \$42/night. Approximately 1/2 of Average Daily Rate for most local man-camps, which are far inferior to our multifamily townhomes.
LEASE-UP SCHEDULE	Extra conservative lease-up period
OPERATING EXPENSES	Projected Stabilized Operating Expenses at 18%
GENERAL VACANCY	Conservative 5%, although comparable properties are 100% leased
CONSTRUCTION PERIOD	9 months
PROJECT CAPITALIZATION	\$11,310,000 Total Project Cost - All equity - No debt
PROFIT DISTRIBUTION	Short Term Preferred Shares, a 4 Year Investment: Are entitled to a 12 % Preferred Return, yearly residual profit distribution, an Exit Bonus 25 % (4th year). Projected ROI is up to 25 % Long Term Preferred Shares, an 8 Year Investment: Are entitled to a 10 % Preferred Return, yearly residual profit distribution, distribution from Asset Sale. Projected ROI is up to 40% Preferred Returns Begin on Effective Date (When 30 Units are Leased)
EXIT - ASSET SALE	After year 8, sell cash-flowing Multifamily Townhomes to an income-oriented institutional buyer at 12% Cap Rate

PROJECT COST

	TOTAL
FINISHED LOTS	\$2,070,000
HARD COST	
ON-SITE IMPROVEMENTS	\$365,486
OFF-SITE IMPROVEMENTS	\$286,903
ONSITE CONSTRUCTION	\$3,216,000
FACTORY COST	\$3,924,000
CONSTRUCTION CONTINGENCY	\$677,183
LANDSCAPING	\$90,000
GRADING	\$40,000
TOTAL HARD COST	\$8,599,572
SOFT COST	
HAZARD AND LIABILITY INSURANCE	\$28,571
BUILDING FEES/PERMITS	\$156,000
ARCHITECT FEE/ENGINEERING/SURVEY	\$160,000
CONSTRUCTION INSPECTION/SUPERVISION	\$82,858
ATTORNEY FEES - REAL ESTATE	\$34,286
OPERATING FEES	\$178,713
TOTAL SOFT COST	\$640,428
TOTAL PROJECT COST (USE of CAPITAL)	\$11,310,000



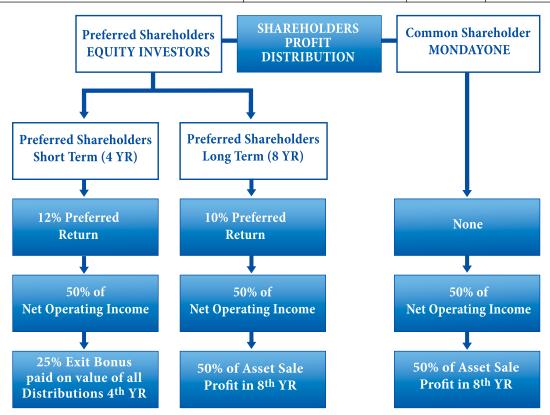
Projected Financial Information

ANNUAL PROJECTED CASH FLOW SUMMARY

SHORT TERM PREFERRED SHARES (4 YR)	YR 1	YR 2	YR 3	YR 4
GROSS RENTAL INCOME	\$2,661,120	\$3,611,520	\$3,611,520	\$3,611,520
OPERATIONAL EXPENSES, TAX AND INSURANCE	\$6,28,418	\$8,13,746	\$813,746	\$813,746
NOI	\$2,032,702	\$2,797,774	\$2,797,774	\$2,797,774
PROJECTED CASH FLOW	\$2,032,702	\$2,797,774	\$2,797,774	\$2,797,774

LONG TERM PREFERRED SHARES (8 YR)	YR 1	YR 2	YR 3	YR 4
GROSS RENTAL INCOME	\$2,661,120	\$3,611,520	\$3,611,520	\$3,611,520
OPERATIONAL EXPENSES, TAX AND INSURANCE	\$628,418	\$813,746	\$813,746	\$813,746
NOI	\$2,032,702	\$2,797,774	\$2,797,774	\$2,797,774
DEBT				
PROJECTED CASH FLOW AFTER DEBT	\$2,032,702	\$2,797,774	\$2,797,774	\$2,797,774

LONG TERM PREFERRED SHARES (8 YR)	YR 5	YR 6	YR 7	YR 8
GROSS RENTAL INCOME	\$3,430,944	\$3,430,944	\$3,430,944	\$3,430,944
OPERATIONAL EXPENSES, TAX AND INSURANCE	\$813,746	\$406,873	\$406,873	\$406,873
NOI	\$2,617,198	\$3,024,071	\$3,024,071	\$3,024,071
DEBT	\$182,047	\$182,047	\$182,047	\$182,047
PROJECTED CASH FLOW AFTER DEBT	\$2,435,151	\$2,842,024	\$2,842,024	\$2,842,024





Your Self-Directed Retirement Plan



A superior way to invest in alternative investments like our Watford Townhomes project is the utilization of a self-directed IRA. In so doing can invest in assets beyond just stocks and bonds; probably the reason your broker hasn't mentioned it.

A self-directed IRA helps you save for your future and a secure retirement in a tax-advantaged environment. Your investment will grow tax-free or tax-deferred and compounds over time to maximize the ability to grow your wealth.

If you or your alternative investment provider has the knowledge, expertise and success in certain investments, imagine the returns in a tax-free setting?

As a service to our investors, we have partnered with Equity Trust, an industry leading custodian of self-directed IRA's. They have 35 years' of experience in the self-directed IRA industry and manage over \$10 Billion in IRA assets; assisting over 130,000 clients secure their financial future. Equity Trust provides clients with unparalleled personal service. This is why we have elected to work with them.

They review any investment we may introduce to our investors before approving it as qualified under IRS Code 4975 to be held in a self-directed IRA. Your self-directed IRA can easily be set up with funds transferred (not a taxable event) from an existing IRA, Roth IRA, 401K or other retirement plan.

The high return, relatively low risk alternative investments we introduce to our investors are ideal investments to be held in a self-directed IRA.

For further information about growing your wealth tax free and setting up your self-directed IRA please contact our office. Whether you invest in an opportunity we introduce or you have another source, it's worth your while to learn about self-directed IRAs.

CONFIDENTIALITY & DISCLAIMER NOTICE

THIS EXECUTIVE SUMMARY IS INTENDED ONLY FOR THE USE OF INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. THIS INFORMATION DOES NOT CONSTITUTE AN OFFER, OR THE SOLICITATION OF AN OFFER, OF ANY INVESTMENT. SUCH OFFERS ARE MADE ONLY BY THE PRIVATE PLACEMENT MEMORANDUM(S) RELATED TO SUCH INVESTMENT AND ONLY TO PERSONS AND IN CIRCUMSTANCES IN WHICH SUCH OFFERS MAY LEGALLY BE MADE WITHOUT VIOLATION OF U.S. FEDERAL OR STATE SECURITIES LAWS OR APPLICABLE LAWS AND REGULATIONS. ALL POTENTIAL INVESTORS MUST READ THE PRIVATE PLACEMENT MEMORANDUM AND NO PERSON MAY INVEST WITHOUT ACKNOWLEDGING RECEIPT AND COMPLETE REVIEW OF THE PRIVATE PLACEMENT MEMORANDUM CONTAINS DETAILED INFORMATION INCLUDING RISKS, CHARGES AND EXPENSES. THERE ARE RISKS INVOLVED WITH INVESTING IN REAL ESTATE, INCLUDING POSSIBLE LOSS OF PRINCIPAL. PAST PERFORMANCE IS NOT AN INDICATION OF FUTURE RESULTS. THE INFORMATION CONTAINED HEREIN IS NOT TO BE CONSTRUED AS INVESTMENT ADVICE. THESE ARE HIGHLY SPECULATIVE INVESTMENTS AND INVOLVES A HIGH DEGREE OF RISK. READ THE PRIVATE PLACEMENT MEMORANDUM CAREFULLY BEFORE YOU INVEST OR SEND MONEY. ALL INVESTORS MUST MEET SUITABILITY REQUIREMENTS AS STATED IN THE PRIVATE PLACEMENT MEMORANDUM(S). ANY PROPERTIES DEPICTED HEREIN ARE FOR ILLUSTRATIVE PURPOSES AND ARE NOT OWNED, SECURED, INTENDED TO BE SECURED, OR MONDAYONE, LLC. NEITHER THE SEC NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THE SHARES IN THE FUND(S) OR PASSED UPON THE ADEQUACY OR ACCURACY OF THE PRIVATE PLACEMENT MEMORANDUM.





nvesting Instructions Your Next Step

STEPS YOU SHOULD TAKE FOR PARTICIPATION IN THE MODAYONE PHEASANT RIDGE REAL ESTATE INVESTMENT OPPORTUNITY

1. AFFIRM YOUR ELIGIBILITY . If you qualify as an "Accredited Investor" you may participate.
DETERMINE WHICH INVESTMENT TERM PERIOD IS RIGHT FOR YOU. Short Term 4 year Preferred SharesLong-term 8 year Preferred Shares
3. REQUEST YOUR PHEASANT RIDGE INVESTOR PACKAGE. You can call 949-833-8100 or email our Investor Relations Department info@mondayone.com
4. READ, REVIEW & CONSULT. Examine the Private Placement Memorandum and the associated documents (Operating and Subscription Agreements).
5. SELF-DIRECTED IRA? If you want your investment held in a Self-Directed IRA go to the SPECIAL INSTRUCTIONS box below and skip steps 6-8.
6. COMPLETE AND SIGN the appropriate documents.
7. MAKE YOUR CHECK PAYABLE to Pleasant Ridge Townhomes, LLC. If you prefer call us for wiring instructions.
8. MAIL ALL EXECUTED DOCUMENTS AND YOUR INVESTMENT CHECK TO:
MondayOne Investor Services 30 Corporate Park, Suite 104

SPECIAL INSTRUCTIONS FOR YOUR SELF-DIRECTED IRA

▲ Call Michael Vavaruska at Equity Trust 888-382-4727 Ext. 483, Direct 855-621-9859

Irvine, CA 92606

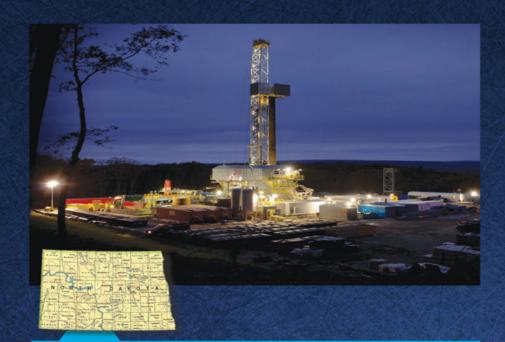
- ▲ Tell him you want to invest in the MondayOne Pheasant Ridge Townhome project and hold it in a self-directed IRA.
- ▲ He will guide you through the simple steps to establish your account and make your investment.



FOR ANY QUESTIONS OR FURTHER INFORMATION ABOUT ...

The Watford investment opportunity please call us at

949-833-8100



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MONDAYONE

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- **▲** 949-833-8100
- ▲ MondayOne.com