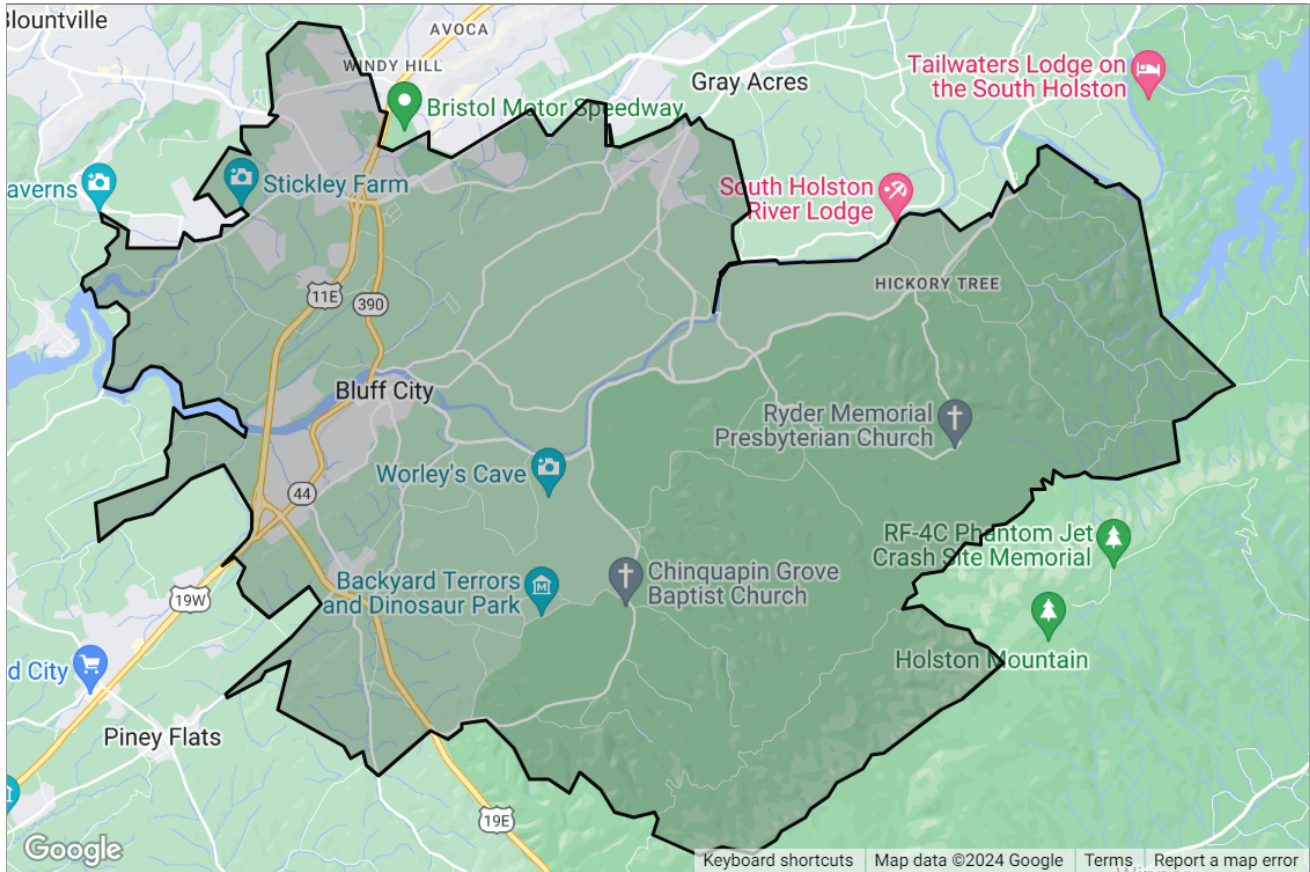


TRADE AREA REPORT

Bluff City, TN 37618



Presented by

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Criteria Used for Analysis

Median Household Income
\$52,496

Median Age
46.8

Total Population
12,778

1st Dominant Segment
Rooted Rural

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Rustic Outposts

Country life with older families in older homes

Urbanization

Where do people like this usually live?

Rural

Country living featuring single-family homes with acreage, farms, and rural resort areas

Top Tapestry Segments

	Rooted Rural	Rural Bypasses	Heartland Communities	Salt of the Earth	Comfortable Empty Nesters
% of Households	1,463 (27.0%)	1,051 (19.4%)	787 (14.5%)	786 (14.5%)	726 (13.4%)
% of Sullivan County	7,907 (11.5%)	1,719 (2.5%)	4,458 (6.5%)	7,387 (10.8%)	6,662 (9.7%)
Lifestyle Group	Rustic Outposts	Rustic Outposts	Cozy Country Living	Cozy Country Living	GenXurban
Urbanization Group	Rural	Rural	Semirural	Rural	Suburban Periphery
Residence Type	Single Family ; Mobile Homes	Single Family ; Mobile Homes	Single Family	Single Family	Single Family
Household Type	Married Couples	Married Couples	Married Couples	Married Couples	Married Couples
Average Household Size	2.41	2.43	2.35	2.52	2.49
Median Age	46.2	41.4	43	45	49.2
Diversity Index	35.1	63.2	41.1	28.3	46.1
Median Household Income	\$53,700	\$41,400	\$53,700	\$72,300	\$89,200
Median Net Worth	\$155,200	\$69,800	\$127,100	\$231,300	\$362,800
Median Home Value	\$170,600	\$112,100	\$135,700	\$220,300	\$283,300
Homeownership	82.3 %	72.6 %	72 %	85.4 %	87.7 %
Employment	Professional or Services	Services or Professional	Professional or Services	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial
Education	High School Diploma	High School Diploma	High School Diploma	High School Diploma	Bachelor's Degree
Preferred Activities	Do-it-yourself mentality . Go hunting, fishing.	Religion and faith are central in their lives . Enjoy the outdoors, gardening, hunting and fishing.	Motorcycling, hunting, and fishing are popular . Support their local community.	Spending time with family is their top priority . Outdoor sports and activities.	Play golf, ski and work out regularly . Home maintenance a priority among these homeowners.
Financial	Avoid using the Internet for financial transactions.	Income is supplemented with Social Security and SSI's	Stick to community banks and low-risk investments	Prefer to conduct business in person	Portfolio includes stocks, CODs, mutual funds and real estate
Media	Listen to faith-based radio, gospel music	Rely on television to stay informed	Trust TV and newspapers more than any other media	Satellite dishes and high speed internet through DSL	Listen to sports radio; watch sports on TV
Vehicle	Own, maintain cars, ATVs	Prefer trucks to sedans	Own domestic truck, SUV	Own truck, ATV	Own 1-2 vehicles

About this segment

Rooted Rural

This is the

#1

dominant segment
for this area

In this area

27.0%

of households fall
into this segment

In the United States

1.8%

of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Rooted Rural is heavily concentrated in the Appalachian mountain range as well as in Texas and Arkansas. Employment in the forestry industry is common, and Rooted Rural residents live in many of the heavily forested regions of the country. This group enjoys time spent outdoors, hunting, fishing, or working in their gardens. Indoors, they enjoy watching television with a spouse and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith and family history.

Our Neighborhood

- This market is dominated by married couples, few with children at home. 80% of homes are owner occupied: primarily single family (73%) or mobile homes (24%). Nearly one in five housing units are vacant, with a high proportion for seasonal use. Home values are very low —almost half of owned homes are valued under \$100,000.

Socioeconomic Traits

- Shoppers that use coupons frequently and buy generic goods. Do-it-yourself mentality; grow their own produce and work on their cars and ATVs. Pay bills in person and avoid using the Internet for financial transactions. Often find computers and cell phones too complicated and confusing. Clothes a necessity, not a fashion statement; only buy new clothes when old clothes wear out.

Market Profile

- They own a riding lawn mower, as well as a garden tiller, and have vegetable gardens. More than half of the households have a high-speed Internet connection. They use a satellite dish to watch CMT, the History Channel, and GSN (Game Show Network). Pets are popular, dogs, cats, and birds. Leisure activities include hunting and fishing. They listen to faith-based radio, country, and gospel music. Many are on Medicare and frequent the Walgreens pharmacy.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Rural Bypasses

This is the

#2

dominant segment
for this area

In this area

19.4%

of households fall
into this segment

In the United States

1.2%

of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Open space, undeveloped land, and farmland characterize Rural Bypasses. These families live within small towns along country back roads and enjoy the open air in these sparsely populated neighborhoods. Their country lifestyle focuses on the outdoors, gardening, hunting, and fishing. They are more likely to own a satellite dish than a home computer. Although most households do have a connection to the internet, use is very limited. Those who are not yet retired work in blue-collar jobs in the agriculture or manufacturing industries.

Our Neighborhood

- An older market, with more married couples without children and single households, the average household size is slightly lower at 2.55. Most residents own single-family homes, or mobile homes. Most housing was built from 1970 to 1989; vacancy rates are higher due to seasonal housing. Residents live in very rural areas, almost entirely in the South.

Socioeconomic Traits

- Almost 25% have not finished high school; and 11% have a bachelor's degree or higher. Labor force participation is low at 47%. Income is primarily derived from wages and supplemented with Social Security and Supplemental Security Incomes. Religion and faith are central in their lives. They rely on television to stay informed.

Market Profile

- Typical of their country lifestyle, Rural Bypasses residents prefer trucks over sedans. To save money, households shop at discount department stores, such as Walmart, and warehouse clubs like Sam's Club. Magazines are a popular source of news and entertainment, particularly fishing, hunting, and automotive types. As satellite TV subscribers, they regularly watch sports programming as well as their favorite shows on CMT, ABC Family, USA Network, and TV Land.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Heartland Communities

This is the

#3

dominant segment for this area

In this area

14.5%

of households fall into this segment

In the United States

2.2%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Well settled and close-knit, Heartland Communities are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

Our Neighborhood

- Rural communities or small towns are concentrated in the Midwest, from older Manufacturing cities to the Great Plains. Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles that reflects the aging of the population. Residents own modest, single-family homes built before 1970. They own one or two vehicles; commutes are short.

Socioeconomic Traits

- Retirees in this market depress the average labor force participation rate to less than 60%. More workers are white collar than blue collar; more skilled than unskilled. The rural economy of this market provides employment in the manufacturing, construction, utilities, healthcare, and agriculture industries. These are budget savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important. Daily life is busy, but routine. Working on the weekends is not uncommon. Residents trust TV and newspapers more than any other media. Skeptical about their financial future, they stick to community banks and low-risk investments.

Market Profile

- Traditional in their ways, residents of Heartland Communities choose to bank and pay their bills in person and purchase insurance from an agent. Most have high-speed Internet access at home or on their cell phone but aren't ready to go paperless. Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common. To support their local community, residents participate in public activities. Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards. They enjoy country music and watch CMT. Motorcycling, hunting, and fishing are popular; walking is the main form of exercise. To get around these semirural communities, residents prefer domestic trucks or SUVs.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Salt of the Earth

This is the

#4

dominant segment
for this area

In this area

14.5%

of households fall
into this segment

In the United States

2.8%

of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary but seek face-to-face contact in their routine activities.

Our Neighborhood

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana. Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries. Homeownership rates are very high. Single-family homes are affordable, valued at 25% less than the national market. Nearly two in three households are composed of married couples; less than half have children at home.

Socioeconomic Traits

- Steady employment in construction, manufacturing, and related service industries. Completed education: 40% with a high school diploma only. Household income just over the national median, while net worth is nearly double the national median. Spending time with family is their top priority. Cost-conscious consumers, loyal to brands they like, with a focus on buying American. Last to buy the latest and greatest products. Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.

Market Profile

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular. To support their pastimes, truck ownership is high; many also own an ATV. They own the equipment to maintain their lawns and tend to their vegetable gardens. Residents often tackle home remodeling and improvement jobs themselves. Due to their locale, they own satellite dishes, and have access to high-speed internet connections like DSL. These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Comfortable Empty Nesters

This is the

#5

dominant segment
for this area

In this area

13.4%

of households fall
into this segment

In the United States

2.4%

of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Residents in this large, growing segment are older, with more than half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care or manufacturing. These Baby Boomers are earning a comfortable living and benefitting from years of prudent investing and saving. Their net worth is well above average. Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

Our Neighborhood

- Married couples, some with children, but most without. Average household size slightly higher at 2.52. Found throughout the suburbs and small towns of metropolitan areas, where most residents own and live in single-family detached homes. Most homes built between 1950 and 1990. Households generally have one or two vehicles.

Socioeconomic Traits

- Education: 36% college graduates; nearly 68% with some college education. Average labor force participation at 61%. Most households' income from wages or salaries, but a third also draw income from investments and retirement. Comfortable Empty Nesters residents physically and financially active. Prefer eating at home instead of dining out. Home maintenance a priority among these homeowners.

Market Profile

- Residents enjoy listening to sports radio or watching sports on television. Physically active, they play golf, ski, ride bicycles, and work out regularly. Spending a lot of time online isn't a priority, so most own older home computers. Financial portfolio includes stocks, certificates of deposit, mutual funds, and real estate.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

Bluff City, TN 37618: Population Comparison

Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Change Since 2020

This chart shows the percentage change in area's population from 2020 to 2023, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 37618



Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 37618



Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



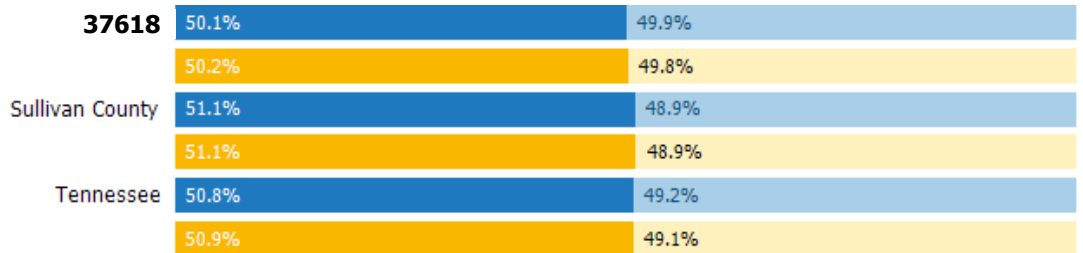
Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ Women 2023
■ Men 2023
■ Women 2028 (Projected)
■ Men 2028 (Projected)



Bluff City, TN 37618: Age Comparison

Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



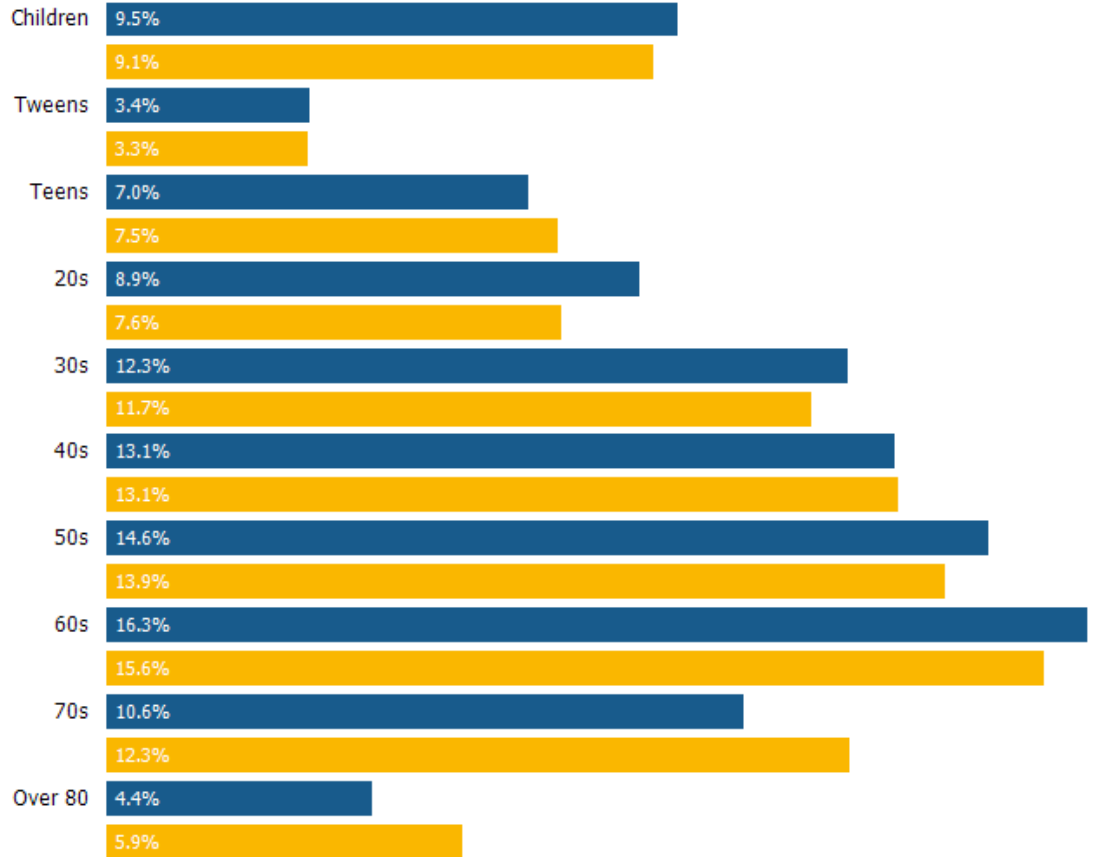
Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



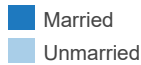
Bluff City, TN 37618: Marital Status Comparison

Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Bluff City, TN 37618: Economic Comparison

Average Household Income

This chart shows the average household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Median Household Income

This chart shows the median household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Per Capita Income

This chart shows per capita income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

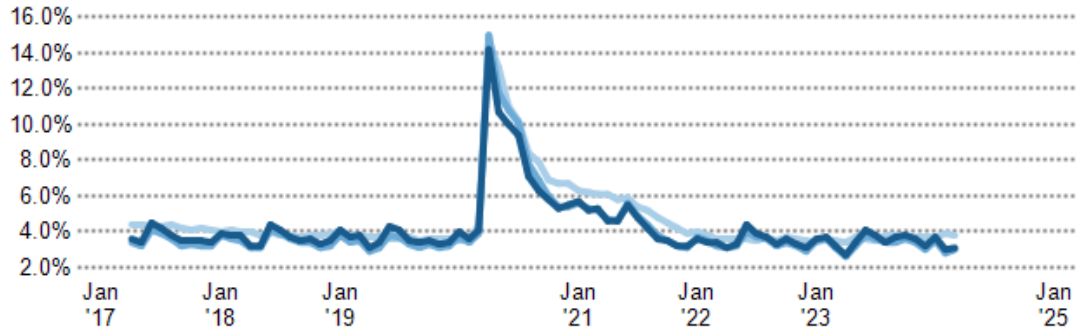
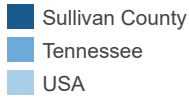


Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies.

Data Source: Bureau of Labor Statistics via PolicyMap

Update Frequency: Monthly



Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Esri, 2023

Update Frequency: Annually



Bluff City, TN 37618: Education Comparison

Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



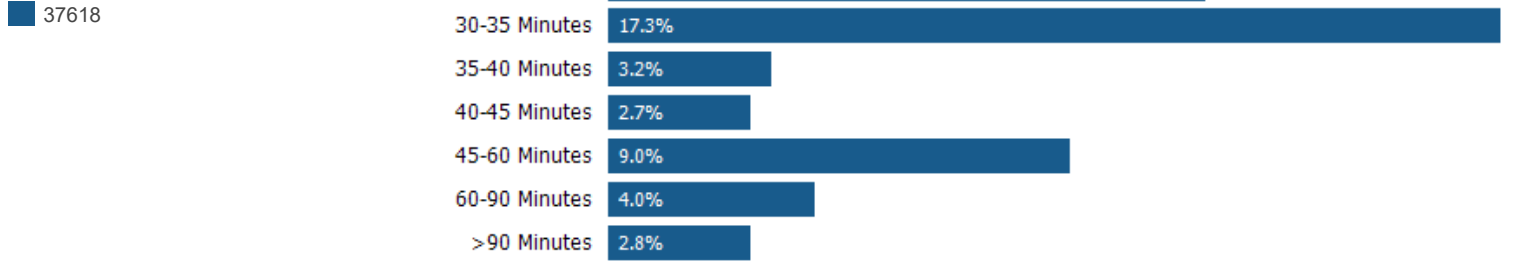
Bluff City, TN 37618: Commute Comparison

Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Bluff City, TN 37618: Home Value Comparison

Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



12 mo. Change in Median Estimated Home Value

This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



Median Listing Price

This chart displays the median listing price for homes in this area, the county, and the state.

Data Source: Listing data

Update Frequency: Monthly



12 mo. Change in Median Listing Price

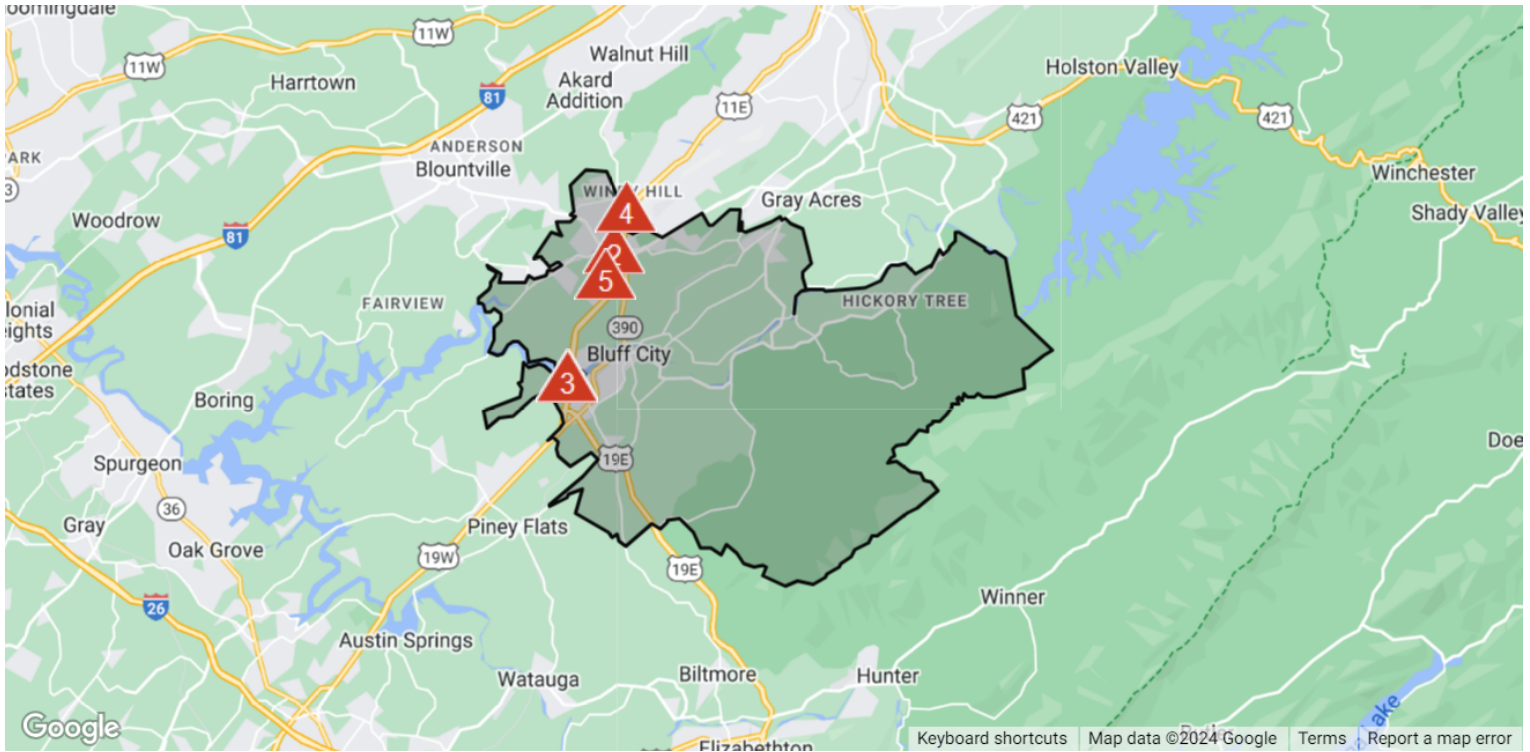
This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: Listing data

Update Frequency: Monthly



Traffic Counts



Daily Traffic Counts: ▲ Up 6,000 / day ▲ 6,001 – 15,000 ▲ 15,001 – 30,000 ▲ 30,001 – 50,000 ▲ 50,001 – 100,000 ▲ Over 100,000 / day

1

26,608

2023 Est. daily
traffic counts

Street: Hwy 11 E
Cross: Hwy 19E
Cross Dir: S
Dist: 0.22 miles

Historical counts

Year	Count	Type
2003	▲ 25,370	ADT
1999	▲ 26,340	ADT
1998	▲ 28,120	ADT

2

25,255

2023 Est. daily
traffic counts

Street: Hwy 11 E
Cross: Hwy 11E
Cross Dir: NE
Dist: 0.06 miles

Historical counts

Year	Count	Type
2003	▲ 24,080	ADT
1999	▲ 24,170	ADT
1998	▲ 24,170	ADT

3

23,499

2023 Est. daily
traffic counts

Street: Bristol Highway
Cross: Hwy 19E
Cross Dir: S
Dist: 0.18 miles

Historical counts

Year	Count	Type
2022	▲ 23,114	AADT
2021	▲ 22,326	AADT
2020	▲ 21,100	AADT
2019	▲ 28,457	AADT
2018	▲ 23,460	AADT

4

22,444

2023 Est. daily
traffic counts

Street: US Hwy 11E
Cross: Nascar Blvd
Cross Dir: NE
Dist: 0.01 miles

Historical counts

Year	Count	Type
2003	▲ 21,400	ADT
1999	▲ 22,730	ADT
1998	▲ 22,010	ADT

5

19,978

2023 Est. daily
traffic counts

Street: Bristol Highway
Cross: Hendrickson Ln Pvt Dr
Cross Dir: NE
Dist: 0.01 miles

Historical counts

Year	Count	Type
2022	▲ 21,756	AADT
2021	▲ 20,363	AADT
2020	▲ 15,733	AADT
2019	▲ 17,008	AADT
2018	▲ 22,094	AADT

NOTE: Daily Traffic Counts are a mixture of actual and Estimates (*)

About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

Learn more

For more information about RPR, please visit RPR's public website: <https://blog.narrpr.com>

