twodots INSIGHTS

The AI-First PMC

A 2030 Preview

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About Two Dots

Two Dots builds AI consumer underwriting technology. Our approval agent, Evie, takes applicants from submission to lease issuance through natural conversation. She verifies complex income, detects sophisticated fraud, and follows up on missing information—making the process easier for applicants and helping operators make faster, smarter decisions.

We've processed millions of applications, protecting over $1 billion in annual rent for our customers.

Learn more at twodots.com

In brief

AI agents just went from answering questions to finishing jobs. Mine got a hospital bill covered, then applied for an apartment while I watched. The other side of that application still runs on people working queues: six to eight days from application to lease at some of the largest operators in the country. Every one of those queues is agent work now. Approvals first, because it's the hardest one in the building. Evie, the AI Approval Agent, launches this week. By 2030: three of four applications from fee paid to lease issued in under an hour, homes per ops teammate from 45 to over 100, and 100 to 200 basis points of same-store NOI for the REITs that go first. I put dates on all of it. Grade us.

SECTION ONE

Don't come back until you're done

A couple of months ago I was diagnosed with a genetic heart condition. I'm completely fine, and it turns out it's not a big deal at all. But I spent two days in the hospital doing diagnostics, and a month later I got a gigantic bill. My insurance company wasn't going to cover it.

I'm an early adopter of consumer AI agents. So I told my Grokbot: go through my computer. Go through my emails. Find the insurance plan documents and the hospital bills. Deal with the insurance company until they cover all of it. Don't come back until you're done.

Three days later it came back. Everything was covered.

I knew I was giving this talk at Blueprint, so it inspired me to run an experiment. I told the same agent to find me a one-bedroom apartment in San Francisco.

It listed buildings. It helped me pick a unit. I told it to apply, and it did battle with the form. It found my pay stubs on my computer and uploaded them. It paid the fee. Twice it stopped and came to get me since it couldn't create the account, and it couldn't enter my Social Security number. I took over for those moments from my iPhone, and then it kept going. All in, I did maybe forty-five seconds of work, and the application was submitted.

Now think about what happened on the other side of that transaction.

The building belongs to one of the ten largest apartment REITs in the country. The second I paid the fee, the portal told me I was pre-approved. Then nothing. The next day a person on their centralized screening team sent me two more invitations: one to verify my identity in Plaid, one to upload my documents to Snappt. Three systems, three logins, and a human in the middle whose job was to send me the links and then review the results afterwards. That team works weekdays, during business hours. My application sat in their queue overnight while an agent on my side had already finished its work.

I'd bet a lot of money that looks different in 2030.

SECTION TWO

I applied to your buildings

That wasn't the only application we ran this month. We applied at 20 of the largest operators across the country, using the email trail as the clock. Some stories first, then the numbers.

A top-ten single-family REIT, Raleigh. Applied on a Wednesday at 8:34 in the morning. Paid the fee at 8:46. A leasing assistant texted "thank you for starting your application." I texted back, "I'm not approved yet?" No reply. At 2:35 that afternoon an automated message said I was approved. Five hours and forty-nine minutes. At 22 hours there was still no lease. That evening I texted to ask how to add my wife, because I had "forgotten" to put her on the application. The reply came eleven hours later, from a person: please call us.

A Dallas community. Before the portal would let us submit, it made us e-sign five documents: an application acknowledgment, an application agreement, a consent to contact, a fee acknowledgment, and the state application criteria. Submitted at 6:05 in the evening. The property's first reply came the next morning, seventeen hours later, thanking us for applying. The approval came 65 hours after we submitted. A day after that, still no lease.

A community in Greensboro. Applied on a Wednesday evening, paid a $215 fee, identity verified eight minutes later. Then nothing. Three days, not one email. It turns out that after you verify your ID and upload your pay stubs, the portal wants you to click back in and confirm the application before it

releases it for a decision. There's no email telling you to do that. An applicant who wasn't running an experiment would still be sitting there, wondering.

A community in South San Francisco. Applied at 6:14 in the evening, paid a $25.81 fee, and finished the qualification and lease-form signing steps that same night. Then nothing. Four days without an email. When we called the number listed on the fee confirmation, it was out of service.

Here's the thing people miss. Filling out the online application form is annoying, but the form isn't where the days go. The days go into the operations after the form is submitted. Whether your screening vendor calls itself "integrated" or not, the software returns a bunch of PDF reports about credit/income/ID, and hands the rest to your team. Somebody still has to check that the applicant filled everything out right, call them if they didn't, chase the document they uploaded in the wrong format, confirm who's on the lease, confirm the term, confirm the fees and the rentable items, apply the concession, and then issue the lease. There's also the 42 percent of renters nationally who have complex income, plus reviewing fraud warnings, handling exceptional-circumstance requests, doing denials and exhaustive income verification in a compliant way, and everything else that goes into consumer underwriting at scale, which includes tons of subprime. That's the work. No software in this industry does it, so your team does, one file at a time. Every step is a person, a system, and a wait.

Here are the numbers across the 20. The first human reply, where one came, averaged about 30 hours after we applied. One took four days and an email from us asking what was going on. Approvals took over three days on average, and getting the lease issued after screening approval took longer. The fastest was under six hours, and that one had no lease 22 hours later. One top-twenty operator told us up front that its goal was three to five business days, if not sooner. The fastest lease in hand was 23 hours. Only two applications produced a lease within 48 hours. Two properties never sent a single email after taking the fee, and one of those lists a phone number that is out of service. Some applications were still waiting on a decision when we went to print.

And I am the easiest applicant there is. W-2, high income, prime credit, clean everything. If it takes days for me, think about the rest of the funnel.

SECTION THREE

Where the days go

You may be wondering why multifamily hasn't been able to deliver a delightful, near-instant buying experience like Tesla or Rocket Mortgage. There are a few reasons.

Multifamily has spent the last three years automating the top of the funnel. Leasing bots answer questions and book tours. That's real. But the delays live in the middle, between the application and the lease, and almost nothing has touched them.

We underwrite subprime. TransUnion puts it plainly: unscorable and below-prime consumers are half of the renter population. Consumer underwriting and application processing in our industry look more like subprime auto than like a mortgage.

42 percent of applicants have complex income. Two Dots has processed millions of applications. Fifty-eight percent of applicants have a single W-2 job and nothing else. The other 42 percent are self-employed, or own a business, or have an offer letter for a job that hasn't started, or receive Social Security, or stack a W-2 with gig work. Someone flipping burgers three nights a week and driving for Uber on weekends. A hair stylist who gets paid through Square. A retiree living on a brokerage account. A nurse with an offer letter in a new city. That's the modern renter, and it's almost half of everyone who applies.

Bank link doesn't solve it. A lot of operators think they've handled income because they added Plaid. In our data, when bank link is offered as an option, 52 percent of applicants never even attempt it. When you force it, the best completion rates anyone gets are around 70 percent. And bank link plus pay stub upload still leaves you with the small-business pay stub that doesn't match a payroll provider, the child support order, the self-employed applicant with no pay stubs, the offer letter, the person with three income sources who uploaded one. Every one of those goes to a human.

The back-and-forth is the job. Across millions of applications, the average file takes nine exchanges with the applicant before it's ready to approve. You uploaded the wrong document. You're not done. We need your second income source. We need to add your roommate. What's your move-in date. You typed your SSN wrong. You typed your birth date wrong, so we have to rerun credit. This is the work, and it's conversational. One of our largest partners, a top-ten manager with about 100,000 homes, was pricing out a call center two years ago after they centralized screening and learned how much back-and-forth the site teams were doing before to get applicants approved.

Then the exceptions stack. Complex income adds one to four days. A credit conditional adds one or two. A county criminal check adds one to five. An offer letter adds three to five. A weekend adds two. Most applications hit more than one.

Denials are slower than approvals, and a huge amount of work for your team. Roughly one in five applications ends in denial, and income is the leading reason. Almost nobody denied for income believes they don't qualify. Otherwise, why did they apply? They have a second source they didn't mention. They did the math wrong. They counted a tax refund as income. So before your team can send the adverse-action letter, they have to prove the applicant doesn't qualify under any route: ask about every other job, benefit, and asset, ask about a guarantor, run the math on each one, and

document all of it. Then they argue with the applicant. Then they make a call with legal exposure attached.

Saving the applicant is a sales job. Good screening teams don't just deny. They call the person who's two hundred dollars short and ask about a second income. They move them to a cheaper unit in the same building. They offer the guarantor program. We watched it happen this month at a San Francisco building: denied for income in 15 hours, the applicant said they'd just been promoted, the leasing agent asked for an offer letter, the letter showed a $95,000 base and $80,000 in variable comp, the agent ruled the variable out as not guaranteed and offered a co-signer at five times rent or a guarantor bond instead. Six exchanges in two days, still unresolved. That's a sales function sitting inside a compliance function, and it's a huge amount of work that takes time away from the easy files and the fast approvals.

Anti-fraud adds its own delays. Over four percent of applications nationally use a synthetic identity or a CPN, up from about one and a half percent in 2022. More than ten percent of offer letters are fake. So everyone bolted on fraud tools, and the fraud tools stop legitimate people all day. A recent immigrant with thin credit trips an identity warning. A small-business pay stub fails the document scanner because it doesn't look like ADP. A benefits letter that was scanned instead of downloaded gets rejected as "not original." Every one of those becomes a human review and a phone call.

The lease isn't done when screening is. After approval, somebody confirms the lease term, the start date, the rentable items, the fees, and the concession, most of it still handled on site and by hand. Then the lease gets generated and sent. That's the last multi-day delay, and it's invisible in every screening vendor's numbers.

Add it up and you get six to eight days from application to a lease in the applicant's hands. Meanwhile 62 to 66 percent of renters apply to more than one property, according to Zillow. The first lease in the inbox often wins.

SECTION FOUR

What changed in December ‘25

Two Dots is an AI company. We've been training our own machine learning models since the day we started. My co-founder was studying machine learning at one of the top engineering schools in the country in 2014, before it was a career. I say this because what follows comes from a company that has been doing this for years.

ChatGPT came out in November 2022. For the next three years, the way we worked inside the company barely changed. ChatGPT was really good search. It could read anything, summarize

anything, answer questions about anything. In multifamily it became leasing bots that answer questions and book tours. Useful. Simple. Inside Two Dots, our engineers were still producing every line of code by hand, with a big support staff of product managers and designers around them to decide what to build. Coding was so expensive and scarce that you took planning extremely seriously.

In December 2025 and January 2026, that changed. The models got good enough to loop. Anthropic's Claude Code could take a goal, work on it for hours, call tools, check its own work, and finish the job.

Today, 100 percent of our code is written by AI. Every engineer is a manager of a fleet of agents. The lines between product, design, and engineering have dissolved. Our junior people direct agents on end-to-end work. Some of them are great at it. Some have struggled. Junior people being elevated to more senior positions with a fleet of agents under them is coming to your org too.

Here's what it looked like in practice. For years we had a prequalification product on the roadmap: run a soft credit check, ask a few questions, and show applicants the homes they likely already qualify for before collecting the holding fee. The old way, that's a product manager writing requirements, a designer doing mocks, a senior engineer doing technical design, and a pod of junior engineers writing every line by hand. Two quarters, minimum, and it pulls scarce engineers off everything else. Instead, one product engineer, working directly with beta customers, shipped a working version in about six weeks.

That engineer wasn't manufacturing plastic to build Legos. They were building with bricks we spent years on: document understanding, a stack of anti-fraud models, an FCRA-compliant decisioning layer where every decision is auditable, and an agent development platform we spent years engineering. Even with those caveats, the coding agents made one person as effective as a full pod, and much faster.

This is clearly coming for all work; our sales, customer success, and ops teams have similar stories. It's also clearly coming for property management. I know because I'm already using it to apply to your buildings.

SECTION FIVE

AI-first centralized operations

Start with what your centralized teams actually do all day. Applications to review. Delinquent ledgers to work. Work orders to triage and assign. Lease expirations to chase. Tenant income certifications to complete. Reports to build for ownership. Different titles, similar job: a specialist working a queue against a written rulebook, with judgment applied at the edges.

In the AI-first PMC, every one of those teams has its own agent. The agent works the queue. It does the rote, doing-battle-with-the-form and back-and-forth part of the work. When a file needs a human, it escalates intelligently: here's the situation, here's what I'd do, do you agree. Your people stop working the queue and start running it.

Approvals already run this way. One of our NMHC top-ten partners, on a very early version of our approval agent, processes applications with one person for every twenty thousand homes. The ratio is the least interesting part. Their median applicant is approved in under forty minutes, including the questions they ask along the way, and the people who used to work that queue now work on residents: conversion, move-in, the experience. This is operational excellence. Efficiency is a side effect.

Here's what's coming next, function by function.

Function	Today	With an agent
Lease admin and close	After approval, a site employee confirms the term, start date, rentable items, fees, and concession, generates the lease, chases signatures, collects the deposit.	Confirms all of it in the same conversation as the approval, generates the lease, follows up until it's signed. We just launched this.
Renewals	Revenue management prices the offer 90 to 120 days out. A person sends it, follows up at 60 days, reminds at 30, answers "why did my rent go up," negotiates inside the parameters, offers a transfer, processes the notice or the renewal lease. About half of residents leave every year.	Runs the cadence, negotiates inside the pricing rules, books the transfer, processes the lease, escalates the resident who's leaving over an unfixed maintenance issue. Wired into revenue management, the ledger, and availability.
Collections	On the fifth the ledger fills. Notices, calls, texts, payment plans inside policy, returned payments, eviction prep, the resident who says the balance is wrong.	Works the ledger, sets up plans inside policy, escalates hardship cases and anything headed to legal.
Maintenance coordination	Intake, triage, assign the right tech or vendor, order the part, schedule with the resident, confirm entry permission, follow up, close. After-hours is often outsourced to a call center.	Intake, triage, scheduling, follow-up. Escalates the flooded unit at 2 a.m. to a human with the vendor already on the line.

Function	Today	With an agent
Affordable compliance	Certify every LIHTC household at move-in on the income max, assets, and household composition, with third-party verification and a Tenant Income Certification filled out by hand and sent to the applicant. Recertify by the move-in anniversary every year or the credits are at risk. Limits change annually. The state agency audits. A specialist runs a calendar per household.	Collects the required documents for income and assets in conversation with the applicant right after screening, asks the household questions, gives feedback on what's missing and chases it automatically, and generates the TIC for e-signature in the same session. We've already built this agent.
Owner reporting	A regional pulls occupancy, delinquency, renewals, variance, and capex out of the PMS into Excel, writes the explanations, gets on the owner call.	Type a question, get the number, ask why. Enterprise-grade, externally ready PDFs produced in seconds. We already deliver this to our owner partners.

That table is why the agents are function-specific. What you see in each function is the conversation with the applicant or the resident. Underneath it, each one has its own rulebook, its own systems, its own documents, and its own judgment calls. Approvals has fraud models, income calculation rules, criminal screening law that varies by county, and FCRA. Renewals has revenue management. Compliance has the state agency. None of that transfers well to a single omni-agent.

SECTION SIX

One agent for your whole brand is wrong

You've probably already heard this pitch. You'll have one agent. One front door to your business, one brand voice, one relationship with the customer, because multiple agents would confuse people and fragment your brand.

That's wrong, for five reasons.

First, no operator is going to hand one vendor that much leverage. If one agent owns every interaction with your customer, you don't have a brand anymore. They do.

Second, the table above. A general agent doesn't know your pricing rules, your county's criminal screening law, or what a TIC is. Each department and function you have is far too complex for a single agent from one company, and some of these vertical-specific agents will share liability risk for their work.

Third, the future will look more like the past than the most fantastical predictions. The human world runs on returns to specialization. Walk into a car dealership. There's a salesperson and there's a finance person. Nobody thinks the finance person fragments the dealership's brand. Every business you know has a sales team, a support team, a billing team. Agents will look like that.

Fourth, the reason everyone wanted one system is going away. Operators consolidated onto a single system of record for one reason: moving data between systems was miserable. Field mappings, nightly syncs, integrations that broke every time a vendor shipped an update. So you took one platform and lived with a worse tool in every function. That tax is disappearing. Cleaning up messy enterprise data and moving it between systems, when and where it's needed, is one of the things AI is best at. Connectors, APIs, and MCP servers that used to take a quarter to build take an afternoon. Where there's no API at all, an agent works the other system's screen the way a person would. Expect more specialized systems inside your company, and far less pain connecting them.

Fifth, your customers are about to stop caring how many doors you have. Once applicants show up with their own agents, the idea that you need one front door to avoid confusing them is backwards. Their agent will happily talk to your approval agent, your renewal agent, and your maintenance agent, and never notice the seams. Agents don't get confused by multiple systems. Logging into another one is their default behavior.

Specialization wins.

SECTION SEVEN

Your next applicant is an agent

I told you my agent applied for an apartment. Here's why that matters to you.

Meta launched Muse, a personal agent that fills out forms and runs errands for you, on September 8. Two days later it was the number two app in the US App Store and is now number one. Instinct, a personal agent you reach by text or phone call, founded last year, raised at $2.5 billion in August and is reportedly raising again at $10 billion. OpenAI, Google, Perplexity, and xAI have all shipped agents this year that browse, fill out forms, and complete tasks. The money and the users are already in consumer agents.

People will say adoption takes a long time. It usually does. This time might be different. This is the most ergonomic technology ever built. There's no interface to learn. You just talk to it. Every older person you know already asks a grandkid to fill out the rental application. The grandkid is about to be an agent on their phone. I could be wrong about the pace. I'm not wrong about the direction.

Try it yourself. Download Muse from the App Store. Hook up your credit card. Tell it to apply to one of your own buildings. See what happens. It's coming either way.

Now think about what that does to your funnel. Today, applying takes real commitment: an hour, a fee, a login, documents. Most people apply to one or two places. When an agent does it, I apply to four. Two of them get back to me within the hour. Two don't. Guess where I sign. Agents make the gap between fast and slow operators wider.

So if the applicant's side of the counter has an agent, the operator's side needs one too. The first one that exists is for approvals.

SECTION EIGHT

The approval agent, what we built first

Here's the definition. An AI approval agent takes an application from submitted to a lease in the applicant's inbox. It reads the documents itself. It verifies identity and income however complex the income is. It investigates fraud and decides. It runs compliant criminal and eviction screening. It proposes conditions on the edge cases. It confirms the lease terms and issues the lease. It talks to the applicant at 11 at night if that's when they're free. It nudges and follows up with personalized messaging. It compliantly completes exhaustive income verification, saving the applicants who can be saved and quickly denying the ones who will never make it, so the unit can go back on the market. Every decision is logged, and a regulated consumer reporting agency holds the liability.

A support chatbot answers questions. An agent completes the process.

We're launching the first one for multifamily at Blueprint. Evie, the AI Approval Agent. Evie is an agent, not a tool. She doesn't hand your team a report and a queue. She finishes the file, and when one needs a human, she brings it to your team, or ours, with the reason and the recommendation attached.

Evie isn't our first swing at this. We put an early version of the agent into production with large operators nine months ago, and it was a fraction as capable as what we're launching this week. Even so, at our largest partner the median applicant went from submitted to approved in 42 minutes, a quarter of them in under ten. The median applicant had three follow-up turns or questions, and the

agent handled them without a call to the centralized team. Pilot properties cut the gap from application submitted to move-in by six days, going from about 23 to about 17, and beat the rest of the portfolio in the same months. Across partners, approval rates went up and bad debt went down. Evie is built on the December models, and it's much faster. I'll publish the numbers when they're a quarter old.

Legacy screening vendors make a lot of claims. I'd ask them these questions.

1. **Complex income.** Walk me through an offer letter, a small-business pay stub, a self-employed applicant with no pay stubs and tax-optimized income, and someone with three income sources. Who does the math, and who wears the liability on the decision?
2. **Fraud.** When the scanner flags a document or a sketchy ID, who looks at it and decides? What's the escalation rate?
3. **Follow-up.** When the applicant uploads the wrong document or forgets the roommate, who chases them? At 11 at night?
4. **The edge cases.** When someone is two hundred dollars short, does it offer the cheaper unit, the higher deposit, or the guarantor program on its own, or does it send my team a flag?
5. **Denials.** Before it denies for income, does it do the full exhaustive verification to make sure nothing was missed and produce the adverse-action file? Who holds the FCRA and source-of-income discrimination liability?
6. **The close.** Does it confirm the term, the fees, and the rentable items and issue the lease, or does it stop at "approved"?

Then ask for one number: fee paid to lease issued, 75th percentile.

SECTION NINE

Hours to lease

I want to give this industry a KPI, because "days to approve" isn't good enough. Approval is an internal milestone. The applicant experiences the lease in their inbox.

The clock starts when the application fee is paid. It stops when the lease is issued to the applicant. Report the median and the 75th percentile. No exclusions for complex income, conditionals, or weekends. Denials reported separately on the same clock.

The 75th percentile is the number that matters. A few operators have gotten genuinely fast for the prime, W-2, bank-link applicant. Their median looks great. Then you look at the 60th, 70th, 80th, and

90th percentiles and the days come back, because that's where the 42 percent live. If your process is fast for the easy half and slow for the rest, your process is slow. Publish your P75.

SECTION TEN

2030

Here's what the AI-first PMC looks like in 2030, for the operators that choose this path this year. These are predictions. I'm putting my name on them, and I'm telling you how to measure each one so you can grade us.

One. Three out of four applications go from fee paid to lease issued in under an hour. Tour, apply, approved, all fees confirmed, lease in your inbox, close to instant. That becomes the default experience, just like buying a Tesla, TurboTax, or Rocket Mortgage today. The exception is the file that takes a day. Measured: the hours-to-lease clock above, fee paid to lease issued, 75th percentile under 60 minutes. Baseline today: six to eight days across the industry. Date: 2030.

Two. In today's operations functions, homes per teammate goes from about 45 to over 100. Count the jobs as they exist today: screening, lease admin, collections, maintenance coordination, compliance, reporting. In 2030 the same number of people in those functions run more than twice the homes, because the queues run on agents and the people run the queues. The headcount doesn't disappear. It moves. The people who used to work the paperwork work the resident experience instead, and pay goes up and turnover goes down, because the jobs that are left are the good ones. Measured: employees in today's operations job titles, onsite plus centralized, per home under management. Resident-experience and hospitality roles counted separately. Baseline today: about 45, against an industry norm of roughly two onsite staff per hundred units. Date: 2030.

Three. It shows up in the financials: 100 to 200 basis points of same-store NOI versus peers, for the REITs that go first. Measured: same-store NOI growth versus the apartment REIT peer average, in reported results. Baseline today: the large REITs cluster within a point of each other. Date: 2030.

Here's where the 100 to 200 comes from. Take a large coastal apartment REIT's 2025 same-store numbers: about $2.7 billion of revenue, $850 million of expenses, $1.86 billion of NOI. A 69 percent margin. Two levers, both about speed and the resident experience.

- Speed. Six days off every turn, which is what our partners have measured. At 45 percent annual turnover, that's about three quarters of a point of occupancy, or three quarters of a percent of revenue. On a 69 percent margin, that's roughly 110 basis points of NOI. That's before you count the applicants you stop losing to the building that issued a lease first.

- Hospitality. This is the one I'm most excited about. When the paperwork leaves, the people who did it don't. They turn toward the resident: the move-in, the renewal conversation, the maintenance follow-up, the reason someone stays. That's a hospitality business. Retention moves, and so does pricing power. Take five points off turnover, from 45 to 40 percent. A turn costs about three months of rent in make-ready and vacancy. On 1,000 units that's 50 fewer turns a year, about 1.2 percent of revenue, or 180 basis points of NOI. Add a single point of rent growth from residents who'd rather stay, and that's another 145.

Either lever alone gets you into the range. Both together are past 300 basis points. That's why I think 100 to 200 is an underestimate, and I haven't counted the second-order stuff: cleaner data, renewals pitched with real context, maintenance dispatched right the first time, a resident experience that starts with a lease in an hour instead of a week of silence.

And one more, sooner than 2030. In 2027, you'll hear a public operator say "hours to lease" on an earnings call. It becomes a KPI the whole industry tracks. Measured: an earnings call transcript. Date: 2027.

All of this is in print with dates. Grade us. We'll be back here every September.

SOURCES

Sources and Notes

Two Dots data: income mix, bank-link behavior, follow-up exchanges, denial share, and partner results come from Two Dots' processing of millions of rental applications; partner speed figures are production statistics as of July 2026. Application timings in section 2 are from Two Dots staff applications submitted September 2 to 18, 2026, timed from the applicant's email trail.

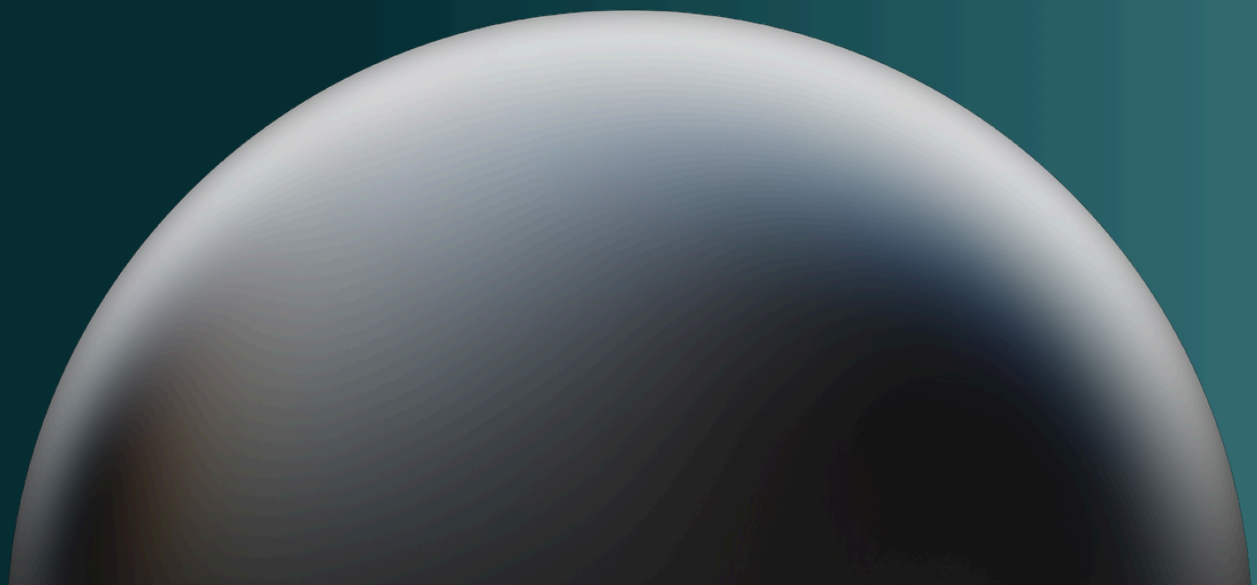
External figures: TransUnion (unscorable and below-prime share of renters); Zillow Consumer Housing Trends Report (multi-application rate); Two Dots Speed Imperative report, March 2026 (bottleneck timings); Two Dots Fraud & Bad Debt report, May 2026 (fraud categories); Meta and TechCrunch (Muse launch, Sept 8 and 10, 2026); TechCrunch and Forbes (Instinct, Aug 26, 2026), The Information as reported (Instinct, Sept 2026); AvalonBay 2025 operating results (same-store revenue, expenses, NOI); Zego (cost of a turn); NAA staffing benchmarks.

twodots

Don't take my word for it.

Go to twodots.com/evie-demo. You'll get a renter with a hard file. Self-employed, three income sources, an offer letter, a guarantor. See what she resolves, and see how long it takes.

The wager. Any top-50 portfolio: we'll backtest your last twelve months of move-ins for free and show you what your current process missed, plus give you a clear picture of your lease lifecycle today.

Blueprint Booth 401.

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