

The Confluence at Troutdale

Response to Request for Qualifications

November 9 2022

ethos
DEVELOPMENT



TIME EQUITIES INC.

HACKER
ARCHITECTURE & INTERIOR DESIGN

BREMIK
CONSTRUCTION



2222 NE OREGON STREET
SUITE 208
PORTLAND, OREGON 97232

503.205.0806
ETHOSDEVELOPMENTLLC.COM
TIMEEQUITIES.COM

Dear Marlee and the selection committee,

Thank you for reaching out to make us aware of The Confluence RFQ opportunity and for the time you have spent with our team touring and responding to questions. We have assembled a team of experts that are active in designing, developing, constructing, and operating in Multnomah County and have been committed to doing so through the turbulence of recent years. Our team represents a full lifecycle solution to development from design, financing, and development thorough construction, leasing, and operations.

Our team includes members that span from highly local to global and this partnership ensures cooperation and the motivation to strive for the best outcomes on The Confluence site. Ethos Development is a 1% For the Planet company, donating 1% of gross income to environmental causes. Consistent with this outlook, each team includes members who have spent a lifetime enjoying and preserving outdoor recreation spaces and as a result have spent countless hours in the gateway towns and developments nearby. The combination of these attributes makes for a team uniquely qualified to become the next custodians of a site with tremendous natural and human potential, not only for Troutdale, but for the entire region.

Time Equities (TEI) is a diversified investment, development, and asset management company that has been in business for more than 55 years. TEI currently holds approximately 40 million square feet of residential, industrial, office and retail property including 5,500 apartment units, approximately 900,000 square feet in pending acquisitions, and 1 million square feet of various property types in stages of pre-development and development. With 336 properties across 35 states, five Canadian provinces, and seven countries TE understands regional nuance.

Ethos Development is a values-based development firm that primarily focuses on multifamily development and has also developed retail projects such as a food cart pod, a tap room, historic restorations, and unique residential projects such as co-living. Every project focuses on both a cultural concept and a social benefit; this approach positions Ethos as a partner that will balance ESG considerations alongside economic returns.

Hacker Architects has tremendous experience with projects that connect to natural environments. They bring a thoughtful and collaborative approach that will surely balance the needs of the City of Troutdale, the economic realities of the development, the site's natural attributes, and the eventual tenants.

Bremik Construction will serve as the general contractor and will also support the design and development process. Founded in Troutdale in 2004, Bremik strives for excellence in all its projects. Working on everything from challenging urban sites to brownfields, they execute with precision and care. Their principals know the site well and are very enthusiastic about participating in its development.

This team brings the full commitment of the four firms mentioned above as well as Ethos Development's sister companies Ethos Commercial Advisors, a commercial brokerage firm, and Meritus Property Group, a property management firm. We would be honored to usher The Confluence site through its next phase to becoming an iconic regional destination and look forward to further discussing our vision at an interview.

Best,



Ami Ziff
Managing Director, National Retail, Time Equities

Paul Del Vecchio
President, Ethos Development

Brent Parry
President & Founder, Bremik Construction

Mike Greenslade
Executive Vice President & Founder, Bremik Construction

Corey Martin
Principal, Hacker Architecture and Interior Design

Jennifer Dzienis
Principal, Hacker Architecture and Interior Design

1.0 Team Makeup and Development Experience



ETHOS DEVELOPMENT | Developer

Ethos Development builds inspired places where people want to be. Combining affordability, energy efficiency, and creative housing solutions, we bring bold ideas to life in service of thriving communities. Partnering with some of the best designers in the region, we avoid a one-size-fits-all development process. Instead, our human-centered approach and unyielding attention to detail means we create meaningful projects with a unique sense of place.



PAUL DEL VECCHIO | *President*

JOSH BEAN | *Principal*



TIME EQUITIES | Developer and Investor

Time Equities maintains an active land acquisition and development business, specializing in retail and multifamily developments. TEI approaches real estate development solely on a case-by-case basis, seeking opportunities in both urban and suburban areas. By leveraging their market knowledge and financial strength, TEI achieves positive outcomes on development projects. TEI often enters into joint venture partnerships on development projects - particularly when the partners provide expertise in a specific market.



Ami Ziff | *Managing Director, National Retail*

Richard Recny | *Director of Asset Management*



BREMIK | General Contractor

Founded in Troutdale, Bremik is a regionally recognized leader in multifamily construction. Bremik has a robust safety program with multiple training opportunities, activities, and protocol in place to promote safety and health at work. In 2010, Bremik empowered their Safety Director to raise the bar to the highest level of safety in our industry. The resultant measures have made Bremik one of the safest companies to work for in Oregon.

All Bremik's work incorporates smart sustainable building practices, with or without certification. Bremik understands their role in minimizing the ecological impact the built environment imparts on this landscape we are fortunate to call home.

BRENT PARRY | *President, Founder*

MIKE GREENSLADE | *Executive Vice President, Founder*



HACKER | Architecture & Interior Design

The Ethos + Hacker partnership is underlain by the shared human-centered approach in designing for residential solutions. Hacker was founded on a commitment to civic and public facing projects and has deep experience working closely with local communities and cities to deliver design that is responsive in scale and context to neighborhood.

Hacker is currently working with the City of Beaverton on a reuse development of a similar sized development in the downtown commercial center of town. Hacker knows how to build consensus and excitement for projects that have a goal to reflect the history of a place and its unique landscape.

COREY MARTIN | *Design Principal*

JEN DZIENIS | *Project Manager, Principal*



Multifamily and Mixed-Use

Our team has deep expertise in multifamily development ranging from high rise towers to small infill projects; a theme that ties this group together is that we avoid one-size-fits-all solutions and instead build site-specific projects that enhance the communities in which they exist. Our collective body of work focuses on developing exceptional, landscape responsive projects that help to activate, enliven and catalyze further growth in the surrounding communities.

1 SE Division Mixed-Use Development
 134,000 sq ft / 148 total units /
 Hacker / 4 buildings phased from 2013 - 2019

Four multifamily buildings were designed over a 5-year period along SE Division in Portland each with a unique outcome from cost-effective design. All projects cohesively reinforce the authentic character and patterns of the urban neighborhood, while each project features unique design, materiality, and areas of innovation. Two LEED Platinum, One LEED Gold.

2 Lents Commons
 65,500 sq ft / 54 units
 Hacker / Bremik Construction /
 Public-Private Partnership

The first housing project to be developed, owned, and managed by Prosper Portland, the city development department. The project brings a mix of affordable and market rate apartments to a neighborhood in need of rental housing. The ground floor includes residential amenities, affordable commercial space, and a large courtyard that activates the street and defines the building massing. The unit plans orient the active, communal living spaces toward the exterior of each apartment so that these spaces have direct access to balconies and large windows and interface more directly with the street below, providing a buffer to the bedrooms.



PROJECT SIZE
126,000 sq ft
166 apartments

DEVELOPER
Ethos
Development
ARCHITECT
Hacker

COMPLETED
Under
construction

PORTLAND, OREGON

BrookLAND

Ethos Development with Hacker

BrookLAND is a 166-unit apartment project in the Brooklyn neighborhood of Southeast Portland, Oregon. It will offer a genuine neighborhood experience with ample access to parks and open space; the building leverages a uniquely shaped site by providing several atriums with outdoor vantage points available at every floor. Sweeping city and mountain views will be available to many units and common areas. Focused on resident's wellness, most units will have light and air on both sides, providing an unparalleled living experience; BrookLAND will include a sauna, gym, building lounge and workspace, and roof deck.



PROJECT SIZE
Multiple phase
development
300 units
18,500 SF retail

DEVELOPER
Time Equities

COMPLETED
2022

W PALM BEACH, FLORIDA

Casa Mara

Time Equities

Casa Mara, a multiple phase multifamily development, including 18,500 SF of retail space and restaurants along the property's active streetscape frontage. The multifamily buildings are thoughtfully shaped and sited for views out and acoustic separation from railroad tracks. Each residential building is five stories and contains sixty units, for a total of three hundred new homes. Between the retail and residential components is nearly an acre of lushly landscaped park space, which is open to the public.



PROJECT SIZE
86,000 sq ft
130 apartments
1 retail unit

DEVELOPER
Ethos
Development

COMPLETED
2020

PORTLAND, OREGON

Nomad

Ethos Development

Nomad is a transit-oriented apartment building in the Overlook neighborhood of North Portland, adjacent to the Killingsworth MAX station. At seven stories, many of the units have sweeping mountain or city views. The neighborhood offers a residential context with pedestrian access to Portland Community College, the Adidas Corporate Campus, and the Mississippi business district. Nomad offers motorcycle parking, electric vehicle charging, a fitness center, workspace, a roof deck, and a community room. The retail space is home to a cafe and mezcil tasting room.



Townhome

The development team focuses on creating homes that provide interior spaces that offer flexibility for residents, a connection to the street and neighborhood, and high efficiency systems to reduce electricity and water demand. Townhome developments are designed with a shared outdoor amenities, including seating, dining areas, fire pit, and places to enjoy the scenery.

1 Basecamp Townhomes
 Hacker / 1,400 sq ft - 2,100 sq ft / 25 townhomes /
 3 phases from 2013 - 2018

The unit layout and window placement create light-filled interiors with framed views of the surrounding landscape. The materials and color palette throughout the interior and exterior draw inspiration from the natural beauty of the high desert. The main exterior cladding retains the charred and weathered character of the site's sawmill origins, while the inset porches and balconies are lined in clear finished wood, revealing new life within.

2 Discovery Block
 Bremik Construction / Troutdale /
 50,000 sq ft mixed-use development
 10 townhomes

A 50,000 sf retail, commercial office, and residential mixed-use redevelopment in the heart of historic Troutdale's downtown business district.

3 Residences at Prince
 Time Equities / 1,400 sq ft /
 9 residences

The Residences at Prince are a conversion of a historic New York landmark into 9 residences. The integrity of the original facade was restored to its former grandeur. The property includes shared amenities for residents including a common garden, fitness area, and kitchen with dining area.



Hospitality + Tourism

Ethos Development, Time Equities, Hacker, and Bremik have teamed up for this opportunity to develop and design a full service hotel that will position guests at the edge of outdoor recreation and in the heart of Troutdale. The vision for the new hotel at the Confluence is one of direct access to the outdoors, services and amenities to support travelers while working remotely, and ease of access to both the commercial activity of Portland and the secluded landscape of the gorge.

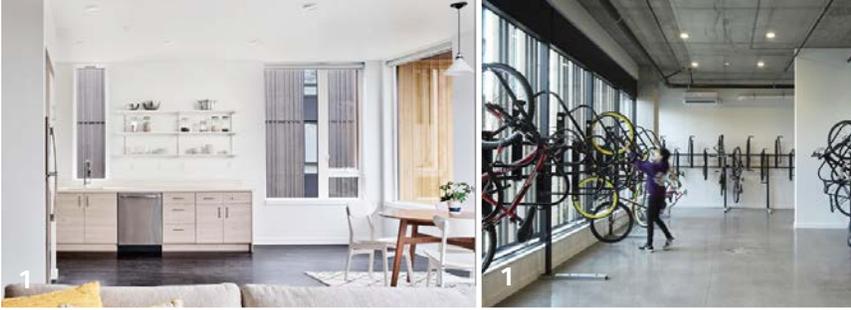
1 Canopy Hotel
Bremik Construction / 91,000 sq ft / 153 guest rooms

The Canopy Hotel serves as a unique getaway for guests visiting the Pearl District. Featuring eleven-story with 153 guest rooms, hotel visitors enjoy an enticing café/bar, an indoor winter garden, modern meeting spaces, and fitness room during their stay. Located in the green city of Portland, the sustainably designed project is on track to achieve LEED Gold certification.

ADDITIONAL EXPERIENCE

2 The Beacon
Bremik Construction / 84,000 sq ft /
Mixed-Use Development /
Event Venue for 400 guests

The space includes premium amenities for growing established businesses, including private offices, common spaces, meeting rooms, local coffee and snack bars, and an outdoor terrace. Ironlight, a premier event venue and sits atop. Guests transition between indoor and outdoor environments through sliding glass walls onto rooftop terraces providing sweeping views of the Oswego Lake and Cascade Range. The venue is supported by a complete commercial kitchen to serve up to 400 seated guests.



Sustainable Design Approach

High performance, low impact: conserving resources throughout the lifecycle of our project is a driving force in our shared approach to design. Our team prioritizes passive design solutions that achieve multiple results with regard to resource conservation and social equity in all work. Our project specific design approach strategies include: building orientation, unit layout, optimized resources, resource reduction, access to daylight, natural ventilation, engaging and operable environments, and healthy materials.

Designing for Longevity and Durability

We take a holistic approach to building design that considers the health and well-being of building occupants and economic sustainability in operational costs and long-term value, together with energy, materials, and best construction practices. Sustainable design decisions should be felt by the inhabitants and adjacent neighbors to a project site.

1 Lents Commons
65,500 sq ft / 54 units
Hacker and Bremik Construction / Public-Private Partnership

- LEED Gold Certified
- All materials are locally sourced, including concrete aggregate and cabinets
- Integrated bioswales slow and filter stormwater
- Reduced construction waste, with 75% of waste diverted from landfill

2 Bridgetown Housing
Ethos Development

- 21Kw of onsite solar offsets common area electricity
- The central courtyard allows daylight and fresh air to permeate, providing passive cross ventilation, reducing the demand on electrical use
- Energy Trust of Oregon - 'Best' rating

2.0 Vision and Plan for the Site

A plan committed to a long-term partnership with Troutdale, the Sandy River, and neighboring communities

We share your excitement

Our vision is to create a vibrant place to live along the Sandy River with direct connection Downtown Troutdale and the Columbia River Gorge. Our approach is centered around providing a diverse mix of housing opportunities with retail and community gathering space. The Confluence provides an exciting opportunity for the community of Troutdale to connect to the riverfront while providing an active and vibrant environment for locals and guests to enjoy. Our vision and plan are organized into three themes:

Extend the Experience of Downtown Troutdale

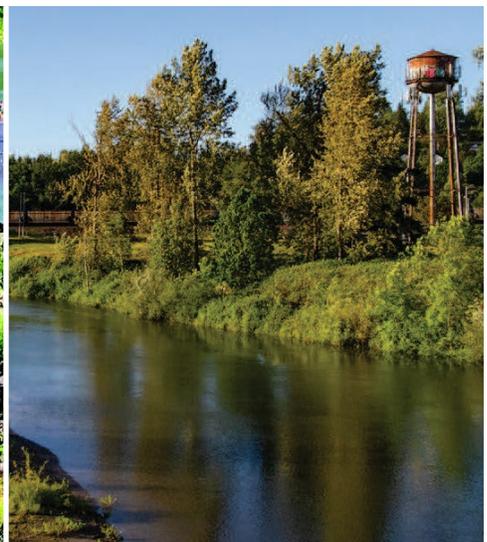
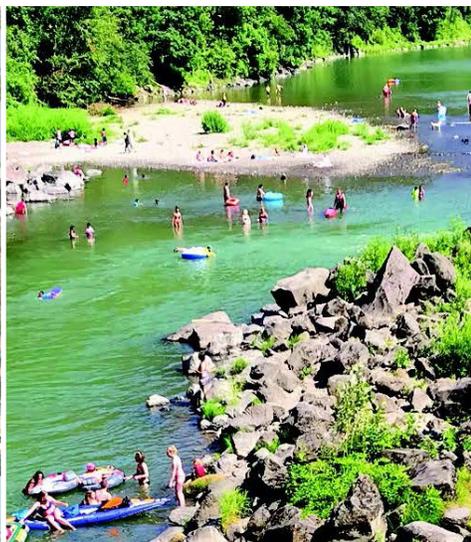
Align the new streets with the historic downtown Troutdale street layout to create a pedestrian friendly environment lined with townhomes, storefronts, and public open space.

Create Space for Community

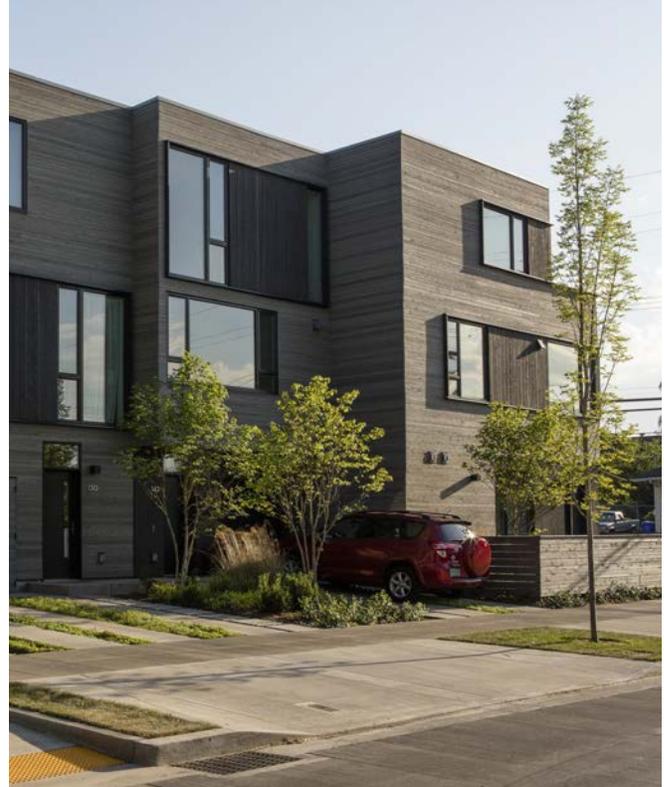
Create a public plaza centered around the water tower (Water Tower Plaza) to host farmers markets, concerts, and other gatherings. Locate a cafe and river adventure outfitter on Water Tower Plaza bringing commercial activity to the core of the site.

Connect to Nature

Make the connection to nature more immediate by locating buildings directly adjacent to the River Walk. Design Water Tower Plaza with direct access to the River Walk and a newly established river access point. Shape riverfront buildings in response to the rivers edge, enhancing views of the Sandy.



Program Summary



Multifamily

- Organized into five buildings to break down the scale and support urban context to street layouts and pedestrian access
- Two different typologies, a five story elevator served building and a three story walk up building, allow for different living styles and budgets
- Buildings will be comprised of studios, one, two and three bedroom units to support a diversity of family sizes
- Amenities such as a fitness center, a spa, rooftop decks, and a guest suite will enhance resident's experience

330,000 SF | 340 total units

Townhomes

- Designed to provide a meaningful community experience
- Two and three bedroom designs to accommodate different family sizes
- Can be for sale, for rent, or some combination
- Designed with vehicle access in rear and front stoops contributing to an active pedestrian streetscape
- Organized around shared pocket park for easy and direct access for children and pets
- Townhomes will be designed with open concept floor plans for maximum flexibility and utility

145,000 SF | 57 townhomes

Program Summary



Retail and outdoor outfitter

- Retail is programmed flanking Water Tower Plaza
- An outdoor outfitter is envisioned to support raft trips on the Sandy River that conclude at The Confluence
- A cafe is envisioned to support the community, including special events at Water Tower Plaza
- Future tenants in the Columbia Gorge Outlets will be selected to work in concert with retail use at The Confluence and will be supported by the proposed pedestrian connection between the two sites
- Complementary commercial uses may house makers production facilities with storefronts at the street

27,000 SF



Hospitality

- Leveraging highway visibility and easy vehicular access the hotel is located at the north end of the site
- With direct access to the cycling route eastbound through the Columbia River Gorge, the Sandy River and Delta, and Columbia River, the hotel will be positioned as an adventure basecamp
- Hospitality supports and is supported by traffic to the existing Columbia Gorge Outlets
- Hotel can support a restaurant or a brew pub

70,000 SF | 130 rooms

Extend the Experience of Downtown Troutdale

The framework of our siteplan is to extend the street layout of downtown Troutdale with its pedestrian access and active streetscape. Extending a more urban street layout will create a sense of access and connectivity both within the Confluence neighborhood and to adjacent destinations.

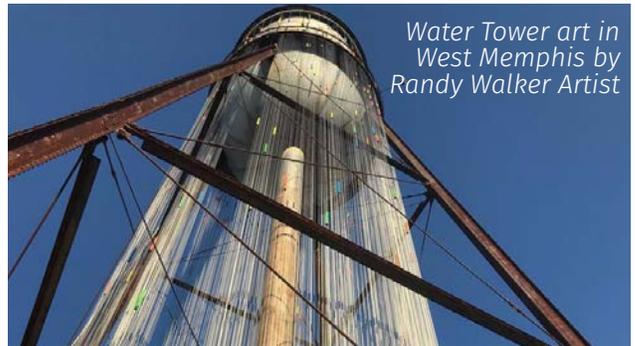
- Synergy with the Columbia Gorge Outlet mall is enhanced by a proposed pedestrian connection, which also creates a strong visual connection between the entrance to the mall and the Sandy River
- Connection to downtown Troutdale and The Sandy River Delta is provided via an enhanced River Walk and pedestrian bridge over the railroad tracks
- Organizing the Water Tower Plaza around the existing water tower provides a strong sense of place and history
- Townhomes, retail, and commercial spaces that open to the street contribute to an active streetscape



Creating Space for Community

The Confluence neighborhood will feel welcoming to visitors from nearby and the larger metro area culminating around the historic water tower with a public plaza.

- Water Tower Plaza will be home to public gatherings such as farmers markets, concerts, and community events
- Retail, including a cafe, opens directly onto Water Tower Plaza bringing commercial activity to the core of the site
- Create retail space for an outdoor adventure outfitter adjacent to the Water Tower Plaza with direct river access will invite people into the site from river activities
- A proposed pedestrian connection through the Columbia Gorge Outlets will create a mutually supportive relationship between the two sites
- The Hotel and possible restaurant or brew pub, brings additional visitors to the site to experience the neighborhood and support retail on site and in downtown Troutdale
- Live-Work and/or complementary commercial can accommodate maker space and storefronts



Water Tower art in West Memphis by Randy Walker Artist



Connecting to Nature

Intentionally bringing the buildings closer to the River Walk and shaping the facades to match the river's edge, occupants and visitors to the Confluence are more directly connected to the river both visually and physically.

- Water Tower Plaza is oriented for views and direct connection to the Sandy River
- A proposed access point to the Sandy River is located directly adjacent to Water Tower Plaza to support an outdoor adventure outfitter and additional water activities
- The proposed pedestrian connection through the Columbia Gorge Outlets will provide a river view from SW 257th
- River views exist from nearly every location on the site, enhancing livability and connection to nature
- Pocket parks behind the townhomes will support residents with child play and pet relief areas
- Residential amenities, including roof top decks, lounges, and work space will open onto the River Walk and have river views



3.0 Financial Capacity

Time Equities currently holds in its portfolio approximately 40 million square feet of residential, industrial, office and retail property including 5,500 multi-family apartment units, approximately 900,000 square feet in pending acquisitions, and 1 million square feet of various property types in stages of pre-development and development. With 336 properties across 35 states, five Canadian provinces and seven countries worth approximately \$6 billion leveraged at less than 50% loan to value, Time Equities rests on solid financial footing.

Ethos Development currently has five projects under construction for a total value of \$180 million. For comparison, The Confluence project in its entirety will cost less.

It is anticipated that Time Equities and Ethos Development will collectively fund the equity component of the project's capital stack. Both firms have access to various types of lenders: local credit unions and banks, large national banks, private debt funds, and government backed loan products.

Our team is confident in our ability to capitalize this important project and bring it to a reality.

4.0 Deal Terms

Our preference is to purchase a fee simple interest in The Confluence property. The eventual value will be determined by a combination of the final program, a market study, and construction pricing.

Upon being selected and negotiating a development and purchase and sale agreement, we would finalize our program and phasing plan. It is likely to be a two phase project with work moving South to North. Pre-development work is estimated to take nine months, the first phase of construction is estimated to take 18 months, and the second another 18 months.

We intend to utilize TIF funds for infrastructure upgrades such as the I-84 ramp, upgrades to 257th Way, streets within the Confluence site to be dedicated to the City, as well as any public uses such as a plaza or pocket parks. Another potential use for TIF funds is the cost of the proposed

pedestrian connection through or other required modifications to the Columbia Gorge Outlets.

Conflict of Interest

Neither Time Equities nor Ethos Development currently has or plans to have an officer, member, employee, shareholder, investor or financing partner who is currently an officer, agent, or employee of the City, its departments, boards or commissions.

Site Plan

Multifamily

- Two: Five-Story Mixed-Use buildings with Retail on the Ground Floor and amenity spaces
- Three: Three-Story buildings with amenity spaces

330,000 Square Feet
340 Total Units

Townhomes

Townhomes with front porches and garages in the back. Direct access to pocket parks.

145,000 Square Feet
57 Townhomes

Retail

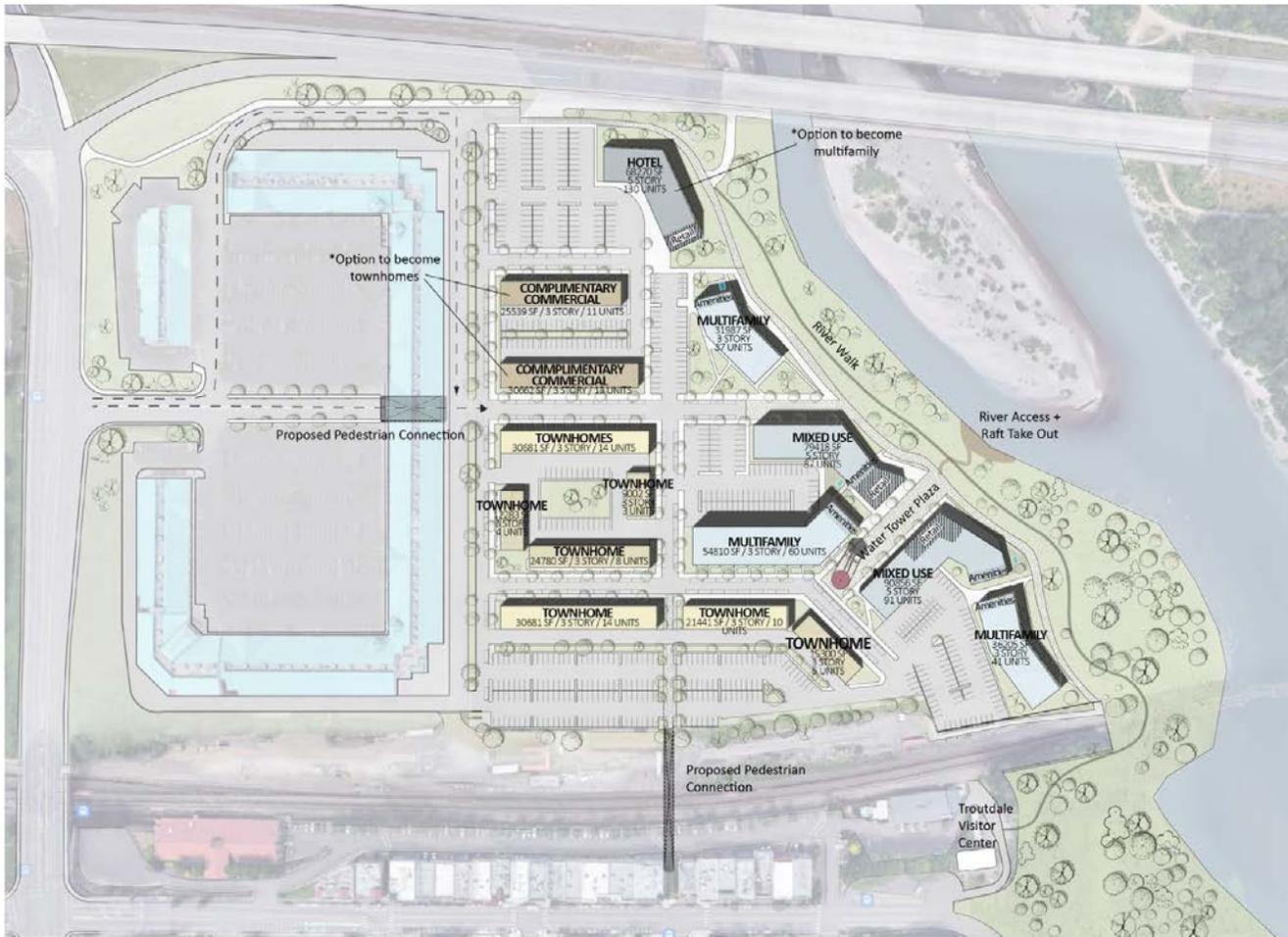
Ground floor retail located along the Water Tower Plaza and Complimentary Commercial Live-Work space near the Proposed Pedestrian Connection to the Columbia Gorge Outlet Mall.

27,000 Square Feet
Pending market study and final programming, complementary commercial could be additional townhomes

Hospitality

Potential to include ground floor retail for a cafe or brewpub.

70,000 Square Feet
130 Rooms
Pending market study and final programming, this could be a sixth multifamily building



Letters of Reference



November 4, 2022
 City of Troutdale
 219 E Historic Columbia River Hwy
 Troutdale, OR 97060

RE: Ethos Development Support Letter

To whom it may concern:

Ethos Development and their principals Paul Del Vecchio and Josh Bean have been consistent supporters of Western Rivers Conservancy. They participate in the 1% for the planet program and we are their main beneficiary of this participation. We have also worked with Ethos Commercial Advisors to help us with our office space needs. Several years ago, when we had some excess space, Josh Bean marketed and found a subtenant. They may not want this to get out into the market, but they donate back their fee to our organization.

Western Rivers Conservancy's motto is Sometimes to save a river, you have to buy it. WRC purchases land along the West's finest rivers and streams to conserve fish and wildlife habitat, protect key sources of cold water and create public access for all to enjoy. WRC has created sanctuaries for fish and wildlife and secured recreational access along over 200 rivers and streams around the West. We have protected more than 390 river miles and over 190,000 acres of land in nine western states. Our approach to river conservation is effective, tangible, and permanent.

Please let me know if you have any questions. I may be reached at 503-241-0151 or sdoroff@westernrivers.org

Sincerely,

Sue Doroff
 President

Main Office: 71 SW Oak St., Portland, OR 97204 (503) 241-0151
 Oregon | Washington | California | Idaho | Montana | Wyoming | Colorado | Utah | Arizona | New Mexico | Nevada
www.westernrivers.org



City of Tacoma
Community and Economic Development Department

October 25, 2022

Paul Del Vecchio
President
Ethos Development
2222 NE Oregon Street, Suite 208
Portland, OR 97232

Mr. Del Vecchio:

The City of Tacoma is happy to provide a letter of reference for Ethos Development in regard to our interactions with Ethos on your current projects in Tacoma.

From our first interactions, Ethos Development has been interested in what our local community wants and needs in terms of furthering the housing goals of the City of Tacoma. The developments underway reflect this and the City is excited to see them.

Ethos Development has been very responsive to questions from City staff, both during the permitting process and when we have asked for developer input for in other areas the City is working on. In specific, the City of Tacoma acknowledges and appreciates the voluntary investment of Ethos Development's expertise by actively participating in the Planning and Development Services Department Project Advisory Group guiding the creation of an Urban Design Review Program.

If you have further questions or need clarification, please do not hesitate to reach out to me at:
jrobinson@cityoftacoma.org

Sincerely,

Jeff Robinson
Director, Community and Economic Development



October 11, 2022

Re: Letter of Reference for Ethos Development

To Whom it May Concern:

The first Baerlic Brewing location is in the Buckman Neighborhood in SE Portland. We were looking for a taproom location to distribute beer brewed at the primary location. I knew Josh Bean as he is an active broker in the brewing and beverage space and he reached out to let us know that his company was developing a food cart pod anchored by a tap room, ultimately named The Barley Pod. He and his partner Paul worked with us directly to lease the space and they both personally worked on improving the site... Paul ran an excavator while Josh trimmed tree branches.

In addition to our taproom, The Barley Pod has 10 handpicked food trucks and a tented yard space that we use for outdoor seating and live music performances. It makes for a family friendly neighborhood environment that has been a real asset to the community. The Barley Pod has received critical acclaim since its opening and has helped our brand grow.

After a couple years of operating our two location we were well positioned to purchase a building for a third location. Ethos Commercial Advisors, a sister company to Ethos Development, had a listing on NE Alberta St. and worked with us to purchase the building.

Our relationship with Ethos has been mutually beneficial and we look forward to working with them on whatever the next chapter end up being.

Sincerely,

Ben Parsons
President / Lead Janitor

PRINCE COFFEE



October 5th 2022

Re: Letter of Reference for Ethos Development

To Whom it May Concern:

The initial Prince Coffee location was in shared sub-leased space in the Kenton neighborhood in Portland. Though the space was a great starting point, it had several limitations and as our shop and brand grew, we were seeking our own space. I was introduced to Paul Del Vecchio through a mutual friend and he worked with us personally to lease us the retail space at The Bridgetown mixed-use building in NE Portland. We were well supported through the tenant improvement process as we hit the inevitable snags associated with construction.

The Bridgetown is thoughtfully designed to accommodate great retail visibility and outdoor seating. The rest of the retail tenants are a curated mix to support the neighborhood, including a barber shop, a boutique clothing store, and a smoothie shop. The residential building above also happens to be net zero with a large atrium, which is a nice thing to be associated with.

Though the right opportunity has not yet arisen, we have spoken with Ethos on numerous occasions about other opportunities and would certainly work with them again if the project and timing worked for Prince Coffee.

Sincerely,

Katharine Prinsen

Katie Prinsen

Owner

Princecoffeeidx.com