

CLIENT NAME  
1 MAIN STREET  
NEW YORK, NY 10008  
TEL: 212-555-5555 FAX: 212-777-7777

## Foreclosure Search with Reading

TITLE #: xxxxxx

EFFECTIVE DATE: 6/14/2023

PREPARED FOR: CLIENT NAME

ORDER ID: xxxxxxxx

**PREMISES:**

XXXXXXXXXX

STATE: NY COUNTY: KINGS NEIGHBORHOOD: BOROUGH PARK

Block: XXX Lot: X

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### Please See Attached

As a result of closures due to Covid-19, there is a possibility that the governmental offices have not timely indexed the documents presented to them for recording and filing. Data Trace will not be responsible for any of the aforesaid inconsistencies and hereby disclaims any liability for these discrepancies.

IT IS SUGGESTED THAT A SUBSTANTIALLY SIMILAR DISCLAIMER AS BELOW SHOULD BE SENT TO YOUR CLIENT ALONG WITH THE WORK PRODUCT.

**IMPORTANT NOTICE ABOUT SEARCH INFORMATION HEREIN**

DATATRACE INFORMATION SERVICES, LLC. DISCLAIMS ANY AND ALL LIABILITY TO ANY PERSON OR ENTITY FOR THE PROPER PERFORMANCE OF SERVICES REFLECTING THE CONDITION OF TITLE TO REAL PROPERTY. THIS SEARCH WAS COMPILED FROM PUBLIC RECORDS MADE AVAILABLE FROM VARIOUS COUNTY AND MUNICIPAL OFFICES, AGENCIES AND DEPARTMENTS. THE SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OR WARRANTIES BASED ON COURSE OF DEALING OR USAGE IN TRADE OR ERRORS OR OMISSIONS RESULTING FROM NEGLIGENCE, MIS-INDEXING, MIS-POSTING OR ITEMS THAT ARE AFTER THE EFFECTIVE DATE OF THE SEARCH. THIS IS NOT AN INSURED SERVICE. IN THE EVENT THIS SEARCH INCLUDES A "READING" CUSTOMER MUST EXAMINE THE PRODUCT PRIOR TO ISSUING A REPORT OR COMMITMENT. IT IS CUSTOMER'S SOLE OBLIGATION TO COMPLY WITH APPLICABLE FEDERAL AND STATE LAWS AND REGULATIONS IN THE USE OF DATATRACE'S PRODUCTS AND SERVICES, INCLUDING BUT NOT LIMITED TO, THE UNITED STATES DEPARTMENT OF THE TREASURY, FINANCIAL CRIMES ENFORCEMENT NETWORK, GEOGRAPHIC TARGETING ORDER. THIS DISCLAIMER SUPERSEDES ALL PRIOR AND CONTEMPORANEOUS UNDERSTANDINGS. THE SERVICES ARE EXCLUSIVELY FOR THE DATATRACE CLIENT AND NOT FOR THE BENEFIT OF ANY THIRD PARTIES.



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**SCHEDULE A**

**DESCRIPTION OF MORTGAGED PREMISES**

**Title No.**|||||

TYPED LEGAL DESCRIPTION FROM THE INSTRUMENT TO BE FORECLOSED

SAMPLE

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**SCHEDULE B****MORTGAGES AND ASSIGNMENTS OF RECORD****Title No.** xxxxxx**MORTGAGE TO BE FORECLOSED****One**

Mortgagors: XXXXXXXXXXXX and XXXXXXXXXXXX, husband and wife  
Mortgagees: Mortgage Electronic Registration Systems, Inc. as nominee for  
Parkside Lending, LLC  
Amount: \$999,500.00  
Dated: December 03, 2019  
Recorded: December 06, 2019  
Crfn: 2019000399904

**ASSIGNMENT OF MORTGAGE**

Assignor: Mortgage Electronic Registration Systems, Inc. as nominee for  
Parkside Lending, LLC  
Assignee: Forethought Life Insurance Company  
Dated: March 20, 2023  
Recorded: March 30, 2023  
Crfn: 2023000078999

THE FOLLOWING MORTGAGE(S) ARE HEREBY ASSIGNED

**Crfn:** 2019000399904

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**SCHEDULE B- CONTINUED**

**MORTGAGES AND ASSIGNMENTS OF RECORD**

**Title No.**|||||

**PRIOR MORTGAGES**

Note: Mortgages contained in this section will not be cut-off in the action

**None**

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**SCHEDULE B- CONTINUED**

**MORTGAGES AND ASSIGNMENTS OF RECORD**

**Title No.**|||||

**SUBORDINATE MORTGAGES**

Note: Mortgages contained in this section will be cut-off in the action

**None**

SAMPLE

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## SCHEDULE C

### NECESSARY PARTIES DEFENDANT

**Title No.**XXXXXX

This list of necessary parties defendant is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons hereinafter named are deceased, their legal representatives and successors in interest should be made parties defendant after whose rights are subordinate to the mortgage to be foreclosed, such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens are recorded prior to the period covered by this search, but which, by reason of subordination clauses contained therein or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New York, City of New York or any of its agencies, are made parties, the complaint must set forth the reason therefore in detail.  
(See R.P.A. and P.L. Sec 202 and 202A and 28 U.S.C.A. 2410.)

The addresses of parties herein given were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption of guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing Lis Pendens.

#### PARTIES DEFENDANT

#### INTEREST IN PREMISES

1- XXXXXXXXXXXXX  XXXXXXXXXXXXX  <b>Brooklyn, NY 11219</b>	<b>Record owner and original obligor under the Bond secured by the Mortgage recorded on December 6, 2019 in CRFN 2019000399904, as assigned.</b>
2- XXXXXXXXXXXXX  XXXXXXXXXXXXX  <b>Brooklyn, NY 11219</b>	<b>Record owner and original obligor under the Bond secured by the Mortgage recorded on December 6, 2019 in CRFN 2019000399904, as assigned.</b>

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3- John Doe and Mary Doe	Said names being fictitious, it being the intention of Plaintiff to designate any and all occupants, tenants, persons or corporations, if any, having or claiming an interest in or lien upon the premises being foreclosed herein.
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## SCHEDULE D

### EXCEPTIONS, OBJECTIONS, AND OTHER INFORMATION

#### Title No. | | | | |

1. This report is issued for foreclosure purposes only. For fee insurance, if any, additional searches must be conducted and any questions arising there from, disposed of.
2. Rights of tenants or persons in possession of the subject premises.
3. Any state of facts that an accurate survey may show.
4. Covenants, easements, reservations and restrictions of record, if any.
5. Subject to any state of facts an accurate and full municipal/departmental search would disclose.
6. This Company should be requested to continue its searches at every phase of the foreclosure proceedings.
7. The pertinent sections of the Soldiers and Sailors Civil Relief Act must be conformed with.
8. **Note:** Compliance with Real Property Actions and Proceedings Law Section 1320 ("Special summons requirement in private residence cases") is required if the property mortgaged contains not more than three units.
9. **Note:** Compliance with Civil Practice Law and Rules Section 3215(g)(3) ("Default judgment") is required if a default judgment is to be obtained in the foreclosure of a mortgage on residential property.
10. Real Property Actions and Proceedings Law Section 1303 requires that a notice, captioned "Help for Homeowners in Foreclosure", containing required text, be delivered, in a mortgage foreclosure involving residential Real Property which is an owner-occupied one-to-four family dwelling, with the summons and complaint on colored paper that is a color other than that of the paper on which the summons and complaint are printed, and in a specified point type.
11. Real Property Actions and Proceedings Law Section 1304 requires that a notice containing required text in a specified point type be mailed by registered or certified mail and also by first class mail to the last known address of the borrower, and if different, to the residence that is the subject of the mortgage, at least 90 days before legal action is commenced.

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## SCHEDULE D

### EXCEPTIONS, OBJECTIONS, AND OTHER INFORMATION

Title No. xxxxxx

12. Real Property Actions and Proceedings Law Section 1302 requires that any complaint served in the foreclosure of a "high-cost home loan" or a "subprime home loan" commenced on and after September 1, 2008 contain an affirmative allegation that at the time the proceeding is commenced, the plaintiff is the owner and holder of the subject mortgage and note, or has been delegated the authority to institute a mortgage foreclosure action by the owner and holder of the subject mortgage and note, and the plaintiff has complied with all of the provisions of Banking Law Section 595-A, and any rules and regulations promulgated thereunder, Banking Law Sections 6-1 of 6-m, and RPAPL Section 1304.
13. Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This report treats any Discriminatory Covenant in a document referenced in Schedule D as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. The report is only subject to the remaining provisions of the document in question.
14. Taxes and/or Utilities are in arrears as reflected on Tax Search herein.
15. Searches for Judgments and Liens were made against XXXXXXXXXXXX and XXX XXXXXX which disclosed no returns of record.
16. Surrogate's Court searches were conducted against XXXXXXXXXXXX and XXX XXXXXX in the county in which the premises under examination is located revealing no returns of record.
17. Social Security Number/Federal Tax ID was not provided for XXXXXXXXXXXX and XXXXXXXXXXXX and therefore, bankruptcy searches were not conducted. Please provide Social Security Number/Federal Tax ID.

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**LIENS VS NAMES**

**NONE FOUND**

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### **Liability Statement**

We hereby certify to the record owners of an interest in or specific lien upon the premises hereinafter referred to or described, that upon examination of the indices to the Records in the Office of the Clerk of the County/Register's Office in which subject premises is located, against the names disclosed in Schedule D of this Foreclosure Certificate, during the record period of such ownership respectively from and including the date of the mortgage to be foreclosed herein, to the Certification Date herein.

Searches have not been made for, and this Foreclosure Certificate does not cover, General Assignments, Order Appointing Receivers and Petitions in Bankruptcy against Judgment Creditors and Minor Lienors, Searches for Financing Statements under the Uniform Commercial Code have been made only in the office of the Recording Officer of the County in which the premises are situated, and in counties having a block index system only against the block in which the property is situated.

No inspection of premises, report on streets or searches for violations in Municipal or other governmental departments have been made; nor have searches been made for corporation franchise taxes or license fees, Federal and State inheritance, transfer or estate taxes. Upon request, the company will obtain a report from the State Tax Commission on corporation franchise taxes, license fees or state transfer or estate taxes upon payment of a fee for each name, but no responsibility for the correctness of such reports will be assumed by this company.

This certificate is made for and accepted by the applicant upon the express understanding that: (1) it is to be used only for the within document to be foreclosed or for the taking of a deed in lieu of foreclosure and for no other purpose; (2) no policy of title insurance is to be issued; (3) if a deed in lieu of foreclosure is taken, the company shall not be liable should the deed be attacked by the grantor, his successor or creditors, for inadequacy of consideration or as to the capacity of the record owner to execute such a deed or for any other reason; (4) there shall be no liability under this certificate excepting for negligence in searching and examining the title; in the event of an error or negligent omission by the company in this certificate of any item that should have been reported, the company shall have the right of perfecting the title with all reasonable dispatch and upon the perfection of the title the company shall not be liable for any other incidental or consequential damages; (5) in the event that any omission or error in this certificate is hereafter discovered, the company shall have the right in the name of the mortgagee or otherwise to take such steps that it deems proper for the purpose of perfecting the title, whether by foreclosure, reforeclosure, strict foreclosure or otherwise, and in such action or actions to plead subrogation whenever the company deems it necessary; (6) the company shall not be liable for defects in title, liens, restrictive covenants or any other encumbrance existing or created prior to the date of the aforesaid mortgage or lien; (7) this certificate shall be null and void if the applicant, his attorney or agent makes any untrue statement with respect to any material fact or suppresses or fails to disclose any material fact or if any untrue answers are given to this company to material inquiries before the issuance of this certificate; (8) THE LIMIT OF LIABILITY UNDER THIS CERTIFICATE FOR THE INFORMATION FURNISHED HEREIN OR FOR ANY REASON WHATSOEVER, WHETHER BASED ON CONTRACT OR NEGLIGENCE, SHALL NOT EXCEED \$1,000.00 AND SHALL BE CONFINED TO THE APPLICANT TO WHOM THE CERTIFICATE IS ADDRESSED.

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### Tax Search

**TITLE #:** XXXXXX

**DATE:** 6/21/2023

#### **PREMISES:**

XXXXXXXXXXXX

**STATE:** NY **COUNTY:** KINGS **NEIGHBORHOOD:** BOROUGH PARK

**SEC:** 17 **VOL:** 1 **BLOCK:** XXX **LOT:** X

**STATE SWIS CODE:** 650000

**CURRENT RPAD OWNER:** XX

**CURRENT RPAD ADDRESS:** XXXXXXXXXXXXXXXX

#### **ASSESSMENT:**

2023-2024 (FINAL)	ACT LAND:	ACT TOTAL:	TRANS LAND:	TRANS TOTAL:
	22,500	104,040	11,150	51,556
NO EXEMPTIONS	0	0	0	0
BUILDING CLASS: B3 - TWO FAMILY CONVERTED FROM ONE FAMILY				
TAX CLASS: 1 TAX RATE: 20.309				

#### **DEPARTMENT OF ENVIRONMENTAL PROTECTION (CIS SYSTEM)**

BLOCK xxxx LOT xx

Account: xxxxxxxxxxxxxxxx

Due balance: \$2,632.63

Past due balance: \$2,632.63

Name: xxxxxxxxxxxxxxxx

Premises address: xxxxxxxxxx, BROOKLYN, NY 11219, USA

Charges and amounts displayed above might not reflect payments made in the past few days. If you have questions about your water and sewer charges, please contact the DEP Customer Service Call Center at 718 - 595 - 7000 Monday to Friday from 9:00am to 6:00pm.

Prior to the date of the property transfer, a Title Read must have been requested. DEP will review all accounts associated with the property, adjust the bills if applicable, and issue a Title Read Letter within 30 days after the receipt of a Title Read request, or, if applicable, within 10 days after the field inspection is completed. A Title Read Letter that is properly requested and issued shall remain in effect for 60 days following the date of its issuance.

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**The following returns are at the NYC's DOF, City Collector**

<b>2023/2024 - PROPERTY TAX (07/01/2023 - 06/30/2024)</b>		<b><u>Balance</u></b>
<b><u>1st Qtr. DUE: 07/01/2023</u></b>	<b>\$2,617.63</b>	<b><u>\$2,617.63</u></b>
<b><u>2nd Qtr. DUE: 10/01/2023</u></b>	<b>\$2,617.63</b>	<b><u>\$2,617.63</u></b>
<b><u>3rd Qtr. DUE: 01/01/2024</u></b>	<b>\$2,617.63</b>	<b><u>\$2,617.63</u></b>
<b><u>4th Qtr. DUE: 04/01/2024</u></b>	<b>\$2,617.63</b>	<b><u>\$2,617.63</u></b>
<b>2022/2023 - PROPERTY TAX (07/01/2022 - 06/30/2023)</b>		<b><u>Balance</u></b>
<b><u>1st Qtr. DUE: 07/01/2022</u></b>	<b>\$2,553.62</b>	<b><u>\$0.00</u></b>
PAY - CHG - MISC	\$2,553.62 PAID 06/29/2022	
<b><u>2nd Qtr. DUE: 10/01/2022</u></b>	<b>\$2,553.62</b>	<b><u>\$0.00</u></b>
PAY - CHG - MISC	\$2,553.62 PAID 09/23/2022	
<b><u>3rd Qtr. DUE: 01/01/2023</u></b>	<b>\$2,553.62</b>	<b><u>\$0.00</u></b>
MID YR RATE CHG	\$88.52 01/01/2023	
<b>AMOUNT DUE:</b>	<b>\$2,642.14</b>	
PAY - CHG - MISC	\$2,642.14 PAID 12/21/2022	
<b><u>4th Qtr. DUE: 04/01/2023</u></b>	<b>\$2,553.62</b>	<b><u>\$0.00</u></b>
MID YR RATE CHG	\$88.52 01/01/2023	
<b>AMOUNT DUE:</b>	<b>\$2,642.14</b>	
PAY - CHG - MISC	\$2,642.14 PAID 03/23/2023	

**Municipal/Departmental Search Summary:**

Results of the following municipal/departmental searches:

Description: Housing and Building

Search Results Summary: NOT SEARCHED

Description: Emergency Repair

Search Results Summary: NOT SEARCHED

SEARCH EXCLUDES WATER METER AND SEWER RENTAL CHARGES ACCRUING SINCE THE DATE OF THE LAST READING AND BUILDING PURPOSE FOR UNFIXED FRONTAGE CHARGES SUBSEQUENTLY ENTERED. EXEMPT PROPERTY RESTORED FACTORS (IF ANY) SHOWN ABOVE REPRESENT THE DIFFERENCE BETWEEN THE ACTUAL TAX

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SHOWN AND WHAT THE TAX WOULD HAVE BEEN HAD THERE BEEN NO EXEMPTION. RESTORED TAX IS FIGURED ON A PRO-RATA BASIS FROM DATE OF DEED TO END OF FISCAL YEAR OF EACH TAX SO AFFECTED. SEARCH DOES NOT INCLUDE LEVIES OF RESTORED TAXES NOT YET POSTED BY MUNICIPALITY. SOME ITEMS RETURNED MAY HAVE BEEN PAID BUT NOT OFFICIALY POSTED BY MUNICIPALITY. RECOMMEND THAT CUSTOMER OBTAINS RECEIPTS FOR SUCH ITEMS AT CLOSING. "PAID UNOFFICIALLY" SIGNIFIES RECENT PAYMENTS NOT YET CLEARED BY CITY COLLECTOR. SEARCH DOES NOT INCLUDE POSSIBLE VAULT CHARGES. SEARCH MAY NOT INCLUDE ITEMS NOT A LIEN UP TO THE DATE SHOWN. THE RETURNS ARE SPECIFIC TO COUNTY, BLOCK AND LOT.

SAMPLE

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## MUNICIPAL TAX PAGE

TITLE NO. xxxxxx

DEPARTMENT OF FINANCE  
BOROUGH OFFICE  
(212)639-9675

Manhattan  
66 John St.  
New York, NY 10038

Bronx  
3030 Third Ave., 2nd Floor  
Bronx, NY 10455

Brooklyn  
Brooklyn Municipal Building  
210 Joralemon St.  
Brooklyn, NY 11201

Queens  
144-06 94th Ave.  
Jamaica, NY 11435

Staten Island  
350 St. Marks Place, 1st Floor  
Staten Island, NY 10301

SEND PAYMENTS TO:  
NYC Department of Finance  
P.O. Box 680  
Newark, NJ 07101-0680

For FedEx, UPS, DHL, etc.

NYC Department of Finance  
59 Maiden Lane 19th Floor  
New York, NY 10038

Note: During the Covid-19 virus crisis, private carriers that require a physical address (e.g., FedEx, UPS, DHL, etc.) can mail payment to:

NYC DOF

Lockbox 333  
400 White Clay Center Drive  
Newark, DE 19711

<https://www1.nyc.gov/site/finance/pay-now/pay.page>

DEPARTMENT OF ENVIRONMENTAL PROTECTION  
BUREAU OF CUSTOMER SERVICES  
(718)595-7000

Manhattan  
1250 Broadway  
New York, NY 10001

Bronx  
1932 Arthur Ave.  
Bronx, NY 10457

Brooklyn  
250 Livingston St.  
Brooklyn, NY 11201

Queens  
96-05 Horace Harding Expy.  
Corona, NY 11373

Staten Island  
60 Bay St.  
Staten Island, NY 10301

SEND PAYMENTS TO:  
NYC Water Board  
P.O. Box 11863  
Newark, NJ 07101-8163

<https://www1.nyc.gov/site/dep/pay-my-bills/how-to-pay.page>

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THERE IS NO LIABILITY ASSUMED.



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To all clients:

Title meter reading and/or flat-rate account reconciliation required on all accounts to validate water and sewer charges upon transfer of property ownership to ensure that a property will not be billed retroactively for charges not currently posted. A Title meter reading must be ordered more than 30 days prior to closing to ensure its completion. Below is an application for a Title meter reading. Please fill out the attached request and forward it along with a check in the sum of \$108.63 (includes \$100.00 Fee + \$8.63 Sales Tax) made payable to:  
 DataTrace

**REQUEST FOR TITLE METER READING**

Date: \_\_\_\_\_

DataTrace  
 3000 Marcus Avenue, Suite 2W02  
 Lake Success, New York 11042

RE: Title Meter Reading

Premises: xxxxxxxxxxxxxxxx

County: KINGS      Block: xxxx      Lot: xx

Title No: xxxxxx

Closing Date: \_\_\_\_\_

New Owners Name(Required): \_\_\_\_\_

Please arrange a Title meter reading for the above referenced property. Attached please find a check in the amount of \$108.63 (includes \$100.00 Fee + \$8.63 Sales Tax) made payable to DataTrace The following names are to be used as your contacts for the appointment:

1. Contact Name: \_\_\_\_\_ Phone#: \_\_\_\_\_

2. Contact Name: \_\_\_\_\_ Phone#: \_\_\_\_\_

I understand that the role of DataTrace in a Title Meter Reading is to act as an agent to facilitate the appointment. Any issues that may arise from the Title Meter Reading or lack thereof are a seller's responsibility and should be resolved between the seller and DEP directly. It is also the seller's responsibility to keep the appointment made with DEP and that a second fee will be required in the event that the appointment is missed. Appointments as well as postings of the results for Title Meter Readings are based on the city's availability and DataTrace makes no representation to influence these dates. DataTrace assumes no liability in the outcome of Title Meter Readings.

Sincerely,

\_\_\_\_\_  
 (Print Name)

\_\_\_\_\_  
 (Signature)

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RELATED  
DOCUMENTS HERE**