

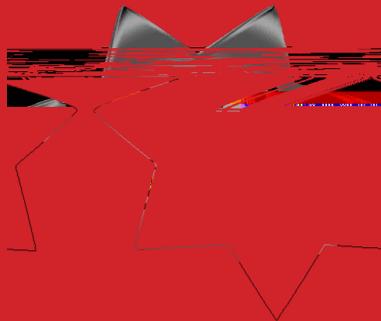


, Q & DVH RI DQ
(PHUJHQF\ 3URFH

DQG

+RZ WR & RQWDFW
'LVWULFW 3ROLFH 'H

6DQ)UDQFLVFR &RPPXQLW\ &ROOH
3ROLFH 'HSDUWPHQW



+RZ WR &RQWDFUR DWH SIDUWPHQW
&DPSXV 2IILFH 3KRQH ,QIRUPDWLRQ
:KHQ &DOOLQJ 'LVWULFW 3ROLFH

•D ° ° °

A‡

+RZ WR &RQWDFW WKH 'LVWU

'LVWULFW 3ROLFH 'HSDUWPHQW /DQGOLQH RU H[V

'LVWULFW 3ROLFH 'HSDUWPHQW &HOOXODU 3KRQH

'LVWULFW 3ROLFH 'HSDUWPHQW (PDLO SROLFH#FFVI HGX
127(,I \RX FDOO RQ \RXU FHOO SKRQH \RXU FDOO ZLOO
'HSDUWPHQW 7KLV PD\ FDXVH D GHOD\ LQ DQ HPHUJHQF\ UH

&DPSXV 2)),&(ODQGOLQH SKRQH LQIRUPDWLRQ

'LDO RQ DOO FDPXSV SKRQHV WR JHW DQ RXWVLGH OL
3OHDVH JLYH WKH SHUVRQ \RX DUH FDOOLQJ \RXU GLUHF

:KHQ FDOOLQJ ROLLVWULFW

5HPDLQ FDOP WKH GLVSDWFKHU ZLOO QHHG SHUWLQHQQW
6WDWH \RXU QDPH
*LYH WKH ORFDWLRQ RI WKH HPHUJHQF\ EXLOGLQJ RIIL
\$GYLVH RI DQ\ LQMXULHV
5HSRUW KD]DUGV RU ZHDSRQV WKDW PD\ WКУHDWHQ D SH
*LYH \RXU SKRQH QXPEHU DQG ORFDWLRQ ZKHUH \RX FDQ
'2 127 KDQJ XS
/HW GLVSDWFKHU HQG WKH FRQYHUVDWLRQ
\$GGLWLRQDO LQIRUPDWLRQ PD\ EH QHHGHG

(PHUJHQF\ %OXH 3KRQH V DQG &DOO %R[HV

(PHUJHQF\ EOXH SKRQH V DQG FDOO ER[HV DUH GLUHFWO
(PHUJHQF\ EOXH SKRQH V DQG FDOO ER[HV DUH ORFDWHG
ORWV DQG SDWKZD\

(OHYDWRU (PHUJHQF\ 3KRQH V

‡ (YHU\ EXLOGLQJ KD V DQ HOHYDWRU ZLWK DQ HPHUJHQF\
‡

'LVDVWHU 6HU YLFH :RUNHU

&LW&ROORJJDQ)UDQFLMFSRO R\DIWH
GHVLJODAWLHG VMIHUY LFUHNHDQDUH
VXE MRRFW DLFVH JORKE RWKMXSHUYLVRUV
RU EDZKR XDG LVDW VLNHZE QUKR XUV
DOO HP SQ RQHPIDLVQKIDLVV LJQFQCHWV
RIILFLDCHCHVHGHXSHULQWHQQRHQW SUHVLGHQW
KLV KHU GHVLJQHH *RYHUQPHQW &RGH &KDSWHU 6HFWLRQ
KWS ODZ MXVWLD FRP FDOLIRUQLD FRGHV JRY KWPO
,WKHUIGEIFOVKIBS URKWHRFWKHRO OWK
DQGDIDVSHUVHURIVVHLRQDSURSHUW\
RIWKSHRSDVHW DWRW KH IHRQD WXUDO
PDQPDGUDU FDHPRHIGJHZKFLHNVLXOW
FRQGLWILQVDRVLQWUWU S P H W D LIH
SURSHUW\ DQG UHVRXUFHV LV RI SDUDPRXQW VWDWH
LPSRUWDQFHSNHTDyWCP@MCHUBA'SR,QVLEOH HIIRUWV RI SXEOLF
DQG SULDWH DJHQFLHV DQG LQGLYLGXDO FLWLJHQV ,Q
OXUWKH
LPSR`^WH Q
DQG BR,UGO WOCPSR`4A`O G

- &DOO 'LVWULFW 3ROLFH DW
5HPDLQ FDOP DQVZHU WKH GLVSDWFKHU\ V TXHVWLRQV
7KH GLVSDWFKHU LV WUDLQHG WR REWDLQ LQIRUPDWLRQ IRU
HPHUUHQF\ UHVSRQVH

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1R PDWWHU KRZ UDSLQ WKH DUULYDO RI ILUVW UHVSQRQGHUV
E\VWDQGHUV ZLOO DOZD\V EH ILUVW RQ VFHQH

\$ SHUVRQ ZKR LV EOHHLQJ FDQ GLH IURP EORRG ORVV
ZLWKLQ ILYH PLQXWHV WKHUHIRUH LW LV LPSRUWDQW WR
TXLFNO\ VWRS WKH EOHHLQJ

7KRVH QHUVHV WR VRPHRQH ZLWK OLIH WKUHDWHQLQJ
LQMXULHV DUH EHVW SRVLWLRQH WR SURYLGH ILUVW FDUH
,I SRVVLEOH XVH ODWH[JORYHV IRU SURWHFWLRQ

6KDNH2XW (DUWKTXDNH, I, QQR DFDLVRQ RRP DX

(DUWKTXDNHV PD\ KDSSHQ DQ\WLPH DQG DOPRVW DQ\ZKHUH
ORVW LQMXULHV FDXVHG E\ HDUWKTXDNHV DUH IURP FDOOLQJ RU
IO\LQJ REMHFWV ,W LV LPSRUWDQW '523 SURWHLFHORRU WKHEH XBKH

:KHQ VKRXOG \RX SURWHFW \RXUVHOI &29(5 \RXU KHDG DQG QHFN ZLW

:KHQ \RX IHHO HDUWKTXDNH VKDNLQJ &UDZO XQGHUQHDWK WDEOHV D

:KHQ \RX JHW DQ HDUWKTXDNH DOHUW +2/' 21 WR \RXU VKHOWHU ZLW

:KHQ \RX GR DQ HDUWKTXDNH GULOQ *HW LQ EHWZHHQ D+2RZ2RI FKD

,I D WDEOH RU GHVN LV QHDUE\ *HW QH[W WR D ZDOO ZLWK

'523 ZKHUH \RX DUH RQWR \RXU KDQGV NQHHV &29(5 \RXU KHDG DQG QHFN ZLW

&29(5 \RXU KHDG DQG QHFN ZLWK RQH DUP DQG %25\$725

KDQG 7KHQ FUDZO XQGHUQHDWK WKH WDEOH RU GHVN 6WHS EDN INBBODEWG

IRU DGGLWLRQDO VKHOWHU EHQQ IRUZDUG WR SURWHFW YLWDO RJJWRM IORRU RQ \RXU NQ

+2/' 21 WR \RXU VKHOWHU ZLWK RQH KDQGV JHHV DQG RWKHU K

FRYHULQJ \RXU KHDG DQG QHFN &29(5 \RXU KHDG QHFN ZLWK \

KDQG DUPV

,I WKHUH LV QRWKLQJ WR JHW XQGHU +2/' 21

'523 ZKHUH \RX DUH RQWR \RXU KDQGV NQHHV

&29(5 \RXU KHDG DQG QHFN ZLWK RQH DUP DQG

KDQG 7KHQ FUDZO QH[W WR D ZDOO DZD\ IURP

ZLQGRZV +2/' 21 WR \RXU KHDG DQG QHFN ZLWK ERWK

DUPV DQG KDQGV

,I \RX FDQQRW JHW EDN XS DJDLQ E\ \RXUVHOI GR

QRW GURS WR WKH JURXQG

,I XVLQJ D ZKHHOFKDLU RU ZDONHU ORFN WKH ZKHHOV

RU VHW WKH EUDNH %HQG IRUZDUG DQG FRYHU \RXU KHDG

,I \RX DUH WUDSSHG LQ GHEULV

ORYH DV OLWVOH DV SRVVLEOH VR WKDW \RX GRQW NLFN

XS GXVW &RYHU \RXU QRVH DQG PRXWK ZLWK D KDQGNHUFKLHI

RU FORWKLQJ

7DS RQ D SLSH RU ZDOO VR WKDW UHVFXHUV FDQ KHDU

ZKHUH \RX DUH

8VH D ZKLVVOH LI RQH LV DYDLODEOH NHHS RQH LQ

\RXU HPHUJHQF\ NLW

6KRXW RQO\ DV D ODVW UHVWUW

6HLJXUHV

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ WKLQV VLJQV RI VXLFLGH
7U\ WR SODFH WKH SHUVRQ IODW ,RQ DWKLRQ EDPHQNLQJ WDONLQ
5HPRYH REMHFWV RU KDJDUGV WKLFLPH LQMXUH WKH
SHUVRQ DQG SURWHFW WKH SHUVRQ EDPHQNLQJ IURP LQMXUH
'R QRW UHVWUDLQ RU KROG WKH \$HUMRQ HORSDRSDRQJEDHO
VHLJXUH \$QJHU
'R QRW SODFH REMHFWV EHWZHHQ WKH SHUVRQ¶V WHHWK
'R QRW WU\ WR UHYLYH WKH SHUVRQ ZLWK IOXLGV
VWLPXODQWV IUHVK DLU RU ZDONLQJ
'R QRW SDQLF 8VXDOO\ WKH VHLJXUH ZLOO VXEVLGH DQG
WKH SHUVRQ ZLOO UHFRYHU
'LVSDWFK ZLOO VHQQ PHGLFDO DVVLVWDQFH WR HYDOXDWH
DOO VHLJXUHV

6XLFLGH \$WWHPSW 6XLFLGH

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\
'HVFULEH WKH DFWLRQ WKH SHUVRQ LQ FULVLV KDV RU PD\ WDNH
,I D SHUVRQ LV VXLFLGDO WU\ WR NHHS WKH SHUVRQ LQ RQH
ORFDWLRQ XQWLO 'LVWULFW 3ROLFH DUULYHV RQ VFHQH
,I D SHUVRQ KDV RYHUGRVHG NHHS WK SHUVRQ DZDNH
,I D SHUVRQ KDV D ZHDSRQ VWD\ DZD\ DQG ZDUQ
RWKHUV WR GR WKH VDPH
,I D SHUVRQ LV WKLQNLQJ DERXW MXPSLQJ IURP D
EXLOGLQJ NHHS DZD\ DQG WHOO WKH SHUVRQ KHOS LV RQ
WKH ZD\
:DUQ WKRVH EHORZ WR NHHS WKH DUHD FOHDU RI WUDIILF
,I D SHUVRQ LV VXFFHVVIXO WKH DUHD ZLOO EH WUHDWHG DV
D FULPH VFHQH DQG WKRVH LQ WKH DUHD ZLOO EH DVNHG WR
FRRSHUDWH DV ZLWQHVVHV
,I DQRWKHU VXEMHFW ZDV LQYROYHG ZLWK WKH SHUVRQ¶V
VXLFLGH RU DWWHPSW LQIRUP SROLFH LPPHGLDWHO\
*XLGHOLQHV IRU GHDOLQJ ZLWK SRWHQWLDO VXLFLGH
• 'RQ¶W WU\ WR PLQLPLJH WKH VLWXDWLRQ E\ WHOOLQJ WKH
SHUVRQ KRZ ZHOORII WKH\ DUH FRPSDUHG WR RWKHUV
'RQ¶W DUJXH ZLWK WKH SHUVRQ
'RQ¶W EH MXGJPHQWDO DERXW WKH VLWXDWLRQ
'RQ¶W GHDO ZLWK WKH SHUVRQ DORQH
'RQ¶W OHDYH WKH SHUVRQ DORQH
ODNH VXUH WKH SHUVRQ GRHVQ¶W KDYH DFFHVV WR DQ\
KDUPIXO REMHFWV RU VXEVDQFHV

0HGLFDO (PHUJHQFLHV

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ ERUQH9LUXVHV
'R QRW PRYH D VHULRXVO\ LQMPXUHG SHUVRQ VHYWV WEDORRBS
WKHUH LV D OLIH WKUHDWHQDQG ZWDFWEDQ FDXVH VHYHUH GL
*LYH \RXU QDPH ORFDWLRQ DQG JHZRUH QR VPSWRPV LQ RW
3URYLGH LQIRUPDWLRQ UHJDUGLQJ WKH QDWXUH RI WKH
LQMXU\ RU LOOQHVV ZKHWKHU RU QRW WKH YLFWLP LV
FRQVFLRXV HWF 7KH PDLQ %%91V RI FRQFHUQ DUH
'RQ W KDQJ XS XQWLO WKH GLVSDWLSOH WLG% WKH XFDQ%9 KH
5HWXUQ WR WKH YLFWLP DQG NHHS SDWLWLPDQV FDZP FK DO
DQG FRPIRUWDEOH DV SRVVLEOH GLVHDVH RI WKH OLYHU
5HPDLQ ZLWK WKH YLFWLP XQWLO XPDQFLXPORGHILFLHQF\ YLU
1HHGOHVWLFN ,QMXU\ DQG %ORRG (SRVXUH
,I \RX H[SHULHQFH D QHHGOHVWLFN RU VKDUSV LQMXU\ RU DJHW
EORRG ERG\ IOXLGV RU RWKHU SRWHQWDO RIIWKH ERGADWHULDOV
LQ \RXU H[HV QRVH PRXWK RU RQ EURNHQVNLQ
7KHVHYLUXVHV FDQ DOVR EH IRXG
- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ EORRG IRU H[DPSON VPHG
:DVK QHHGOHVWLFNV DQG FXVZLWK RONS DWGHZDWHQ\ IOXLGV
RU D VNLQ GLVHQIHFWDQW LIXDLDLDFH V DOLYD VSXWXP V
)OXVK VSODVKHV WR WKH QRFAUFRV PKQRPDONLQV XLMK%%9 LQ
ZDWHU '2 127 VZDOORZ WKH ZDWHUPLQDWHG ZLWK EORRG &DU
,UULJDWH H[HV Z FOHDQ ZDWHU WKH SUHVXHQFH RI EORRG JDWRW
6HHN PHGLFDO DWWHQWLRQ LPPHGLDWHO\
,Q WKH (YHQW RI DQ ([S
6LPLOD ,QPLGHQW
- 1HHGOH RU VKDUS GLVFDUGHG LQSSURSULDWHO\ RU
EORRG UHOHDVH
- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ PPHGLDWHO\ WDNH FRYHU XQ
RWKHU REMHFWV WKDW JLYH
.HHS WKH DUHD FODVIRI VWXGHQDQV DQG GHEULV
(YDFXDWH RIILFH RU FODVVURRP LQHQHGH
'RQ W DWWHPSW WR SLFN XS VKDUSORULFWDFWXSREORRG LPPHG
'RQ W KDQGOH LWHPV VRLOHG ZLWK ZHWXU QDPH ORRG
QDWXUH RI WKH HPHUJHQF\
3HUVRQ EOHGGLQJ (YDFXDWH WKH LPPHGLDWH DU
• &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ WHOHVW H[LW DOHUW SHRSO
'R QRW ULVN \RXU KHDOWK %H DZDUH RI VWUXFWXUDO GD
*LYH WKH SHUVRQ JDXJH WLVVXH6WD\ EDZQG DLG JODVV GRRUV
\$GYLVH WKH SHUVRQ WR DSSO\ WKHQDXJWRWLVXHPRYHDDQ\ VX
EDQG DLG WR WKHLU ZRXQG \$VVLVW RWKHUV HVSHFLDOO\
'R QRW WRXFK EORRG EORRG\ FORWDEOHGRLVFDQDWH WKH
EORRG\ ILUVW DLG LWHPV ORYH WR D FOHDU DUHD DW OH
*LYH WKH SHUVRQ D EDJ WR SXW WKHLU EORRG EXLPGLOJ RU O
,I \RX DVVLVW DQ LQMXUH SHUVRQ SPDNZYUW FORXUVH RU HPH
SURWHFWLYH EDUULHUV ODWH[JORYHV IDFH VKLHOG
SURWHFWLYH FORWKLQJ DQG FRYHU HWF

%RPE 7KUHDW

,I \RX REVHUYH D VXVSLFLRXV REMHFW RU SRWHQWLDO
ERPE

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\

*LYH \RXU QDPH ORFDWLRQ DQG GHVFULSWLRQ RI WKH
REMHFW

:DUQ RWKHUV LQ WKH DUHD WR VWD\ DZD\ IURP WKH
REMHFW XQWLO 'LVWULFW 3ROLFH DUULYHV RQ VFHQH

,I WKH REMHFW LV IRXQG RXWVLGH PRYH WR D FOHDU
DUHD DW OHDVW IHHW DZD\

,I WKH REMHFW LV IRXQG LQVLGH OHDYH WKH URRP
RIILFH RU EXLOGGLQJ DQG PRYH WR D FOHDU DUHD DW
OHDVW IHHW DZD\

,I \RX UHFHLYH D SKRQH FDOO LQGLFDWLQJ D ERPE RU
H[SORVLYH GHYLFH KDV EHHQ SODFHG RQ FDPSXV NHHS
WKH FDOOHU RQ WKH SKRQH DQG DVN WKH IROORZLQJ

&ULPH LQ 3URJUHVV &LWOLXEWXUJHBDLQFHV

• &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ PRELOLW\ LPSDLUPHQW RU XVH ZKHH
 *LYH \RXU QDPH ORFDWLRQ DQG SKRQH QXPEHU HPHUJHQF\ DKHDG RI WLPH E\ LQVW
 \$GYLVH WKH GLVSDWFKHU RI WHOH\ZLWV\XVW\ORV\DOGKH\Z\FDLQ\OVVLLVW
 ZKHUH \RX DUH XQWLO FRQWDFW\WHG E\ DO RILLFHU 8SRO\GLVFRYHUHQJ\ D\ILUH FORVH
 XQOHVV \RX GHHP \RXU ORFDWLRQ XQV\DIH ZKHUH WKH ILUH LV ORFDWHG DQG
 ,I D KRVWLOH LQWUXGHU LV EXLVFRYHUHQJ\ DO DUF\ XU
 LPPHGLDWH DUHD DQG \RX GHHP LW XQV\DIH WR &DOO 'LVWULFW 3ROLFH LPPHGLDWH
 HYDFXDWH UHWUHDW WR D VHF\UH ORFDWLRQ V\XFK DV DO
 RIILFH RU URRP WKDW FDQ EH ORFDWLRQ\RXU QDPH DQG WKH ORFDW
 7XUQ RII OLJKWV UHPDLQ TXLHW R QRW\KORZ\XQ\WLO\WKH GLV
 EHKLQG D GHVN RU RWKHU IXUQLW\WKH ILUH LV VPDOO \RX PD\ Z
 'R QRW DWWHPSW WR DSSUHKHQJ\RUH\UW\W\X\H\K\ZLWK WKH
 VXVSHFW H\FHSW IRU VHOI SURW\HFW\KORZ\RX DUH XVLQJ WKH SU
 ,I VDIH WR GR VR JHW D JRRG GHV\FULS\WRS\SHRR\WKHUH\URX\DOH ILJK
 1RWH KHLJKW ZHLJKW VH\UDF\X\H\SUH\DG\W\WH\DO\WUXFWLRQ\V
 FORWKLQJ GLUHFWRQ RI WUDY\HOW\DO\GL\UH\KVUOD\DPH\YHU\VI
 NQRZQ UDSLGO\ VRXQG WKH EXLOGLQJ
 ,I WKH VXVSHFW HQWHUV D YHKLFOH\QRWH\WKH OLFHQVH\WKH EXLOGLQJ LPPHGLDWHO\
 SODWH QXPEHU PDNH PRGHO\QRU\RU\W\KORZ\DO\WKH EXLOGLQJ
 RXWVWDQGLQJ FKDUDWHULVWLFV\HVS\RQG\HG WR WKH DODUP WR OHD
 ,Q WKH HYHQW RI FLYLO GLVWUXUEDQFH\PD\ORW\VRXQG FRQWLQ
 LQDVPXFK DV SRVVLEOH ZLWK \RXU ORU\PD\URXWLOH V\WRSV\FROWLOXH\WR\HYDFXDWH W
 ,I WKH GLVWUXUEDQFH LV RXWVLGH VWD\ DZD\IURP ZKR PD\ DWWHPSW WR HQWHU WKH E
 GRRU DQG ZLQGRZV \$/:\$<6 (9\$&8\$77 (\$ %8,/,"1* ,) 7+(
 '\$/50 ,6 6281',1*
 'R QRW LQWHUIHUH ZLWK SHUVROV\FUHDWLQJ\WKH
 GLVWUXUEDQFH RU ZLWK DXWKRUL\SRVLEOH\W\DNH\ORXU SXUVH R
 LWHPV ZLWK \RX EHIRUH OHDYLQ

)LUH 6DIHW\

%H &DOP DQG %H 4XLFN ,I \RX KDYH D PRELOLW\ LPSDLU
 7R SURSHUO\ XVH D SRUWDEOH ILUH H\W\Q\X\Y\K\H\H\NQRZ\KRZ\WR\QHDUHVW
 GHWDFK H\WLQJXLVKHUV IURP WKHLU PRXGLO\Y\VDOS WR IHHW
 IURP WKH ILUH DQG WKHQ IROORZ WKHV\VWHSV V\KHO ILUH DODUPV VRXQG GR QF
 • 3XOO WKH VDIHW\ SLQ WR XQORFN\WKH OHYHU WR E\HFRPH\H WUD
 • ALP WKH H\WLQJXLVKHUV\CBQR\J\GHGD\$F\WKH WKHUH LV D FORVHG GRRU W
 • 6TXHH]H WKH OHYHU EHORZ WKH ZLWK\QR\H\WRF\GLVFRYHUHQJ\KDQG ,I
 WKH H\WLQJXLVKLQJ DJHQW VORZO\ %H SUHSDUHG WR FORV
 • 6ZHHS WKH QR]]OH EDFN DQG IRUWK\DNH\RU\W\KORZ\H\W\H\W\SHUHVHQW
 ILUH GLVFKDUJLQJ DOO RI WKH DJHQW WR DVVXUH WKH ILUH LV RXW
 1RWLFH WKH NH\ OHWWHUH DERYH WR HDVLO\UHFDQO\ZKDW WR GR
 3\$6+ 3X\$LP 6TXHH]H 6ZHHS DQG NHHSLQJ\ \RXU KHGD\ DV FORVH
 ,I WKH ILUH GRHVQ\W EHJLQ WR JR RXW ULJKW DZD\ OHDYH\WKH
 DUHD DQG FDOO 'LVWULFW 3ROLFH\SHORFDWH WR D QHDUE\SDUNLG
 FRPHV WR ILUH ZKDW \RX GRQ\W NQRZ FDQ KXUW \RX 7DNH
 WKH WLPH QRZ WR ILQG RXW ZKDW \RX FDQ GR DERXW
 SUHYHQWLQJ DQG ILJKWLQJ ILUH RQ \RXU MRE

&KHPLFDO ILUHV

+DJDUGRXV 0DWHULDOV

,I D KDJDUGRXV PDWHULDO UHOH

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ LVSDWFK 3ROLFH LPPHGLDWHO\
- \$GYLVH UHVSRRGHUV RI WKH F&RREDOVWKOY&DOPH&DQ TXDQWL VWRUHG LQ WKH DIIHFWHG DUHDV PDWHULDO
- ,I WKH ILUH LV ODUJH VPRN\ RURYSLGHVWKEJDS\$SDQDQDFH RI W VRXQG WKH ILUH DODUP DQG OHVROLGWKHXLOGRGRU FRORU H
- ,QIRUP RWKHUV LQ WKH EXLOGLOJRYZK&HPVLRWRWIKUDYOHHDVH DQG UHVSRRGHG WR WKH DODUP WRDHYHDF&DWRQWDPLQDWLRQ
- ,I WKH DODUP VWRSV FRQWLOQRVWLGHSYD&ERWFDXQVLRQDQJ DG YLVHG E\ WKH 3ROLFH WKDW LQVWURGHVWLVKWRWLRPUEXLOGLQJ
- \$/:\$<6 (9\$&8\$7(\$ %8,/'1* ,) ,I \RXUFRQWDPIDW&XGRXJHW 7+(\$/\$50 ,6 6281',1*
- :KHQ ILUH DODUPV VRXQG GR QRW XVH WKH HOHYDWRUV \$Q HOHYDWRU PD\ EHFRRPH D WUDS
- 5HORFDWH WR D SDUNLQJ ORW ZKLFK VKRXOG EH D GLVWDQFH RI DW OHDVW IHHW IURP WKH EXLOGLQJ
- 6WD\ RXW RI WKH ZD\ RI HPHUJHQF\ SHUVRQQHO 'R QRW UHWXUQ WR WKH EXLOGLQJ XQWLO LQVWUXFWHG WR GR VR E\ 'LVWULFW 3ROLFH
- 1RWLI\ 'LVWULFW 3ROLFH RU ILUHILJKWHUV RQ WKH VFHQH LI \RX VVSHFW VRPHRQH PD\ EH WUDSSHG LQVLGH WKH EXLOGLQJ
- 8QOHVV \RX KDYH EHHQ LWUDLQHG VSHFLILFDOO\ ILJKWLQJ KDJDUGRXV PDWHULDO ILUHV GR DWWHPSW WR H[WLQJXLVK WKH ILUH

%UXVK)LUHV

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\
- ,I \RX DUH RXWGRRUV VHHN VKHOWHU LQ D VDIH QHDUE\ DUHD
- ,I \RX DUH LQGRRUV FORVH DOO ZLQGRZV DQG GRRUV RSHQ DOO FXUWDLQV DQG EOLQGV 5HORFDWH DOO FRPEXWLEOHV DZD\ IURP ZLQGRZV
- 7XUQ RII DQG XQSOXJ DOO HOHFWULFDO HTXLSPHQW
- %HFDXVH RI URDG FORVXUHV WUDIILF FRQJHVWLRQ DQG WKH SRVVLELOLW\ WKDW WKH ILUH PD\ RXW UXQ \RX EH SUHSDUHG WR 3VKHOWHU LQ SODFH'
- ,I LQVWUXFWHG WR UHORFDWH GR QRW UHWXUQ WR WKH YDFDWHG ORFDWLRQ XQWLO LQVWUXFWHG WR GR VR E\ 3ROLFH RU)LUH 'HSW SHUVRQQHO

3RWHQWLD0 WDUJHWV UHFRJQLJHG E\ WKH 8 6

*RYHUQPHQW

\$LUSRUWV VHDSRUWV DQG KDUERUV

ODMRU FLWLHV RU ODQGPDUNV

/DUJH FURZGV

,QIUDVWUXFWXUH VXFK DV SRZHU SODQWV

WUDQVSRUWDWLRQ FHQWHUV RU FRPPXQLFDWLRQ FHQWHUV

%XVLQHVV LQGXVWULDO FHQWHUV VXFK DV :DOO 6WUHHW

7\SHV RI WHUURULVW DWWDFNV

- ([SORVGMFLFHV FDXVH GHWRQDWLRQV ZKLFK
WKURZ GHEULV LQWR WKH DLU DQG VWDUW ILUHV
([SORVLYH GHYLFHV FDQ EH OHIW LQ SODFH DQG
GHWRQDWHG UHPRWHO\ RU FDUULHG E\ D YHKLFOH RU
HYHQ DQ LQGLYLGXDO ([SORVLYH GHYLFHV DUH XVHG LQ
PRVW WHUURULVW DWWDFNV
- %LRORJLFDO

6HYHUH :LQGV

)RU DGGLWLRQDO LQIRUPDWLRQ VHH WKHL)GHWURUPPHVJHQFUH HQRXJK V
 ODQDJHPHQW \$JHQF\TV)(0\$ ZHEVLWH RQFHUURDWPLQWUHTXHQW LQW
 KWWS ZZZ IHPD JRY KD]DUG WHUURULVDFRPSXQWLG E\ WRUUHQWLDO
 r 7H[W IDPLO\ DQG IULHQGV WR OHW WKH NQRZ
 \RX\UH RND\ ZLQGV SURSHUW\ DQG HTXLS
 f %H FDUHIXO ZKHQ FOHDQLQJ XSDQFFKULHG VKRXOG EH PRYHG
 f 9ROXQWHHU WR KHOS RWKHUV ROLFHPSXZRU
 ZLWKLQ \RXU FRPPXQLW\ &ORVH ZLQGRZV

)ORRGLQJ :DWHU 'DPDJH

7KH EHVW SURWHFWLRQ LQ
 6HULRXV ZDWHU GDPDJH FDQ RFFXU SHURDQHW EXLOGLOQJV \$V D
 VRXUFHV EURNHQ SLSHV FORJJHG GUDLQ WR EURNHQ\OLJKW
 RU ZLQGRZV FRQVWUXFWLRQ RYHUOLJKW EXLOGLOQJPHHW
 ZHDWKHU 7LPH SHUPLWWLQJ VWXGHQ
 ,I D ZDWHU OHDN RFFXUV VWUXFWXUH ZLOO EH PRYH
 • &DOO 'LVWULFW 3ROLFH LPPHGLDWH PPHGLDWH\DIWHU WKH FHV
 3URYLGH WKH ORFDWLRQ DQG VHYHULW\RIWKHOHDN
 ,QGLFDWH ZKHKKHU DQ\ YDOXDEOHV DUW FROOHFWLRQV
 RU ERRNV DUH LQYROYHG RU DUH LQ LPPLQHQW GDQJHU
 ,I WKHUH DUH HOHFWULFDO DSSOLDQFHV RU HOHFWULFDO
 RXWOHWV QHDU WKH OHDN XVH H[WUHPH FDXWLRQ
 • ,I LW V XQVDIH HYDFXDWH WKH DUHD
 • ,I \RX FDQ W HYDFXDWH ILQG KLJKHU JURXQG
 ,I \RX NQRZ WKH VRXUFH RI WKH ZDWHU DQG DUH
 FRQILGHQW RI \RXU DELOLW\ WR VWRS LW L H XQFORJ
 WKH GUDLQ WXUQ RII ZDWHU HWF GR VR FDXWLRXVO\
 %H SUHSDUHG WR DVVLVW DV GLUHFWHG LQ SURWHFWLQJ
 FROOHJH DQG SHUVRQDO SURSHUW\ WKDW LV LQ MHRSDUG\
 7DNH RQO\ WKRVH VWHSV WKDW DUH QHHGHG WR DYRLG
 RU UHGXFH LPPHGLDWH ZDWHU GDPDJH &RYHU ODUJH
 REMHFWV ZLWK SODVWLF VKHHWLQJ &DUHIXOO\ PRYH
 VPDOO RU OLJKW REMHFWV RXW RI WKH HPHUJHQF\ DUHD

,I \RX KDYH DQ\ TXHVWLRQV

