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# SAFETY GUIDE

Provided by:

**KENTUCKY REAL ESTATE COMMISSION  
and  
KENTUCKY ASSOCIATION OF REALTORS®**

# Kentucky Real Estate Agent Safety Guide

This booklet is published as a cooperative venture between the Kentucky Association of REALTORS® (KAR) and the Kentucky Real Estate Commission (Commission).

## *A Special Thanks:*

We gratefully acknowledge the Washington Real Estate Safety Council and the North Carolina Real Estate Commission for allowing us to use their Personal Safety Guide and North Carolina Real Estate Agent Safety Guide, respectively, as a basis for this brochure.

## *Additional Resources*

You'll find links to a variety of safety resources at the websites of the National Association of REALTORS® ([www.realtor.org](http://www.realtor.org)), the Kentucky Association of REALTORS® ([www.kar.com](http://www.kar.com)) and the Kentucky Real Estate Commission ([www.krec.ky.gov](http://www.krec.ky.gov)).

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# PREFACE

Real estate sales and rental agents routinely find themselves in situations in which they are alone with clients or customers about whom they have very little information. The very nature of showing real estate to prospective buyers and tenants who are virtual strangers can make agents, both men and women, susceptible to becoming victims of violent crimes.

Twenty-one real estate professionals were murdered while on the job in the United States in 2000. Between 1982 and 2000, 206 agents died as a result of violent assaults. Many more were raped, beaten or robbed.

Recognizing the need for greater attention to real estate agent safety, the Kentucky Real Estate Commission and the Kentucky Association of REALTORS® agreed to cooperate in promoting the education of real estate licensees about agent safety. Through the leadership of these two organizations, this safety guide was published to assist in this educational effort. This guide contains some common sense safety tips that have been compiled from crime victims and real estate associations across the country.

The Kentucky Real Estate Commission and the Kentucky Association of REALTORS® encourage every real estate firm to implement a formal safety program. Each company should implement procedures and education programs that include everyone in the office. This booklet is intended as a resource for designing your safety program. Moreover, every real estate agent can and should individually use the safety tips addressed in this guide to practice in a safe manner, even if your company does not have a formal safety program.

*Don't be a crime statistic. Use this safety guide and make personal safety your first priority.*

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**Ordering Information:** This booklet may be obtained by accessing the Kentucky Real Estate Commission's website at [www.krec.ky.gov](http://www.krec.ky.gov) or you can call toll free at 1-888-373-3300. Louisville licensees can call 425-4273.

# INTRODUCTION

In a National Association of REALTORS®' story, Timothy Dougherty writes of Maria Garcia, a New York real estate agent who was showing a house in Brentwood, N.Y. in 1995. She was approached by a guy named Donny Bates, a paroled convict with a history of mental illness. He was interested in listing his house for sale. Instead of meeting Bates in her office, she went alone with a stranger to a strange house. Bates slit her throat with a knife.

## ***Incidents like this can happen anywhere--and to anyone. Consider the following incidents:***

Winston-Salem real estate agent Frank Lama was shot and killed after he tried to evict a 58-year-old man from a home in June 2003.

A Durham real estate agent was robbed and sexually assaulted at a model home by a man posing as a potential client. The attacker assaulted several other agents at other model homes before finally being caught.

One of the most frightening trends is that of women being involved in setting up a crime for a male perpetrator. That's exactly what happened to a female agent in Durham who was targeted by a "normal" looking couple who were supposedly getting married. After talking with them for several months on the phone and meeting them face-to-face in her office, the agent agreed to a listing appointment alone at the man's house, where she was beaten and almost raped. Luckily she was able to convince the attacker to let her go, telling him she would not report the incident to police. She found out later that the buyers had given her fictitious names and had both planned the attack, picking her out of a real estate magazine.

Another agent in Charlotte barely escaped injury after she agreed to meet a female caller to show a property she had listed. The woman was standing on the front porch waiting for her when she drove up. As she was going up the steps, she noticed movement on both sides of the house. This movement turned out to be two men who were planning on following her into the house when she let the woman in. Instinctively, she sprinted back to her car as they chased after her, barely getting away.

An agent in Salt Lake City agreed to go with a buyer - in his car - to show a horse farm that her company had listed.

The man raped her in the basement of the home and then drove her back to the office. She got the license number of his car and he was immediately arrested.

Another agent in Salt Lake City had just taken a listing in a very remote area. A buyer called asking to see the property. The agent drove to the property and saw the man standing outside. She realized it was a man she had filed a harassment suit against at her former job. He attacked her with a cattle-prod and then raped her.

A Kentucky agent was contacted by a buyer, who wanted to see her listing right away. She asked for a name and number so she could call to confirm with the homeowner. The man gave a name and a number, but, when she called back, it was someone else's voicemail. Luckily, this agent was astute enough to ask her husband to go along and to call to confirm the caller's identity. Another man returned the call to say that he had had other such messages on his voicemail before, so the agent alerted the police.

Unfortunately, stories like these are becoming all too common. Whether you are a man or a woman, live in a small town or metropolitan area, you are at risk. These alarming examples are used to illustrate the importance of taking simple precautions as you go through your workday. You can substantially reduce your risk of becoming a victim of a violent crime by following the safety tips presented in this guide.

Research involving survivors of violent crimes indicates that many victims could have done something to prevent their attack. In many cases, following the three basic safety practices listed below could make a difference. These are things you can do on your own, even if your office does not have a formal safety program.

## ***Summary of Basic Safety Practices***

1. Identify the person you are working with before you join him or her alone, in a car or a house. Preferably meet them at your office, copy his or her driver's license and make sure someone from your office knows where you'll be going with the person.
2. Always carry your cell phone with you and make sure it is fully charged and has reception. Program 911 into speed dial and don't hesitate to call for help.
3. Trust your instincts. If you have a bad feeling, don't second-guess what it's telling you. Listen to your gut feeling and protect yourself.

## ***Organization of Safety Guide***

This guide contains 12 general safety tips with numerous more specific tips for each of the 12 general tips, followed by a section on Office Safety Procedures that includes some suggested forms for use as part of a safety program.

### ***Safety Tip #1 - Know Who You Are Dealing With When You Have New Clients or Customers:***

1. Meet them at your office
2. Complete the Client/Customer Identification Form
3. Photocopy their driver's license
4. Get their car description and license number
5. Verify his/her identity

### ***Meet Them at Your Office First***

Ask the prospect to stop by your office so you can complete the Client/Customer Identification Form (see page 10 of this guide) before going to a property. This information should be openly obtained, preferably in the presence of an associate. Be sure to retain the information at your office and make sure the client or customer knows that others in your office will know their name, address and other personal information. This may discourage an assailant.

If you can't get them to come into the office first and decide you still want to work with them, err on the side of caution. Let someone in your office know with whom you are meeting with and the location and time of your meeting. When the client or customer arrives at the property, jot down the make, model, color and license number of their car and phone your office with this information before you proceed.

### ***Photocopy or Scan Their Driver's License***

Legitimate clients do not mind you copying their driver's license. We freely show our license to the clerk at the grocery store when we write a check and show our ID to rent a movie. It is reasonable to expect identification from a prospective client before we show a home worth hundreds of thousands of dollars.

## ***Get Their Car Description and License Number***

It's easy to do, and it will assist police in catching a criminal or finding you if you are abducted. If the car is stolen, your prospect will be reluctant to give you a license number.

### ***Verify Their Identity***

This may entail calling references, his/her place of employment, and verifying their current address. You could also log on to the Kentucky State Police Website at <http://kpspsor.state.ky.us/> and do a registered sex offender search if you are suspicious of certain activity.

### ***Introduce the Prospect to Someone in Your Office***

A would-be assailant does not like to be noticed by others, knowing such persons could pick him or her out of a police lineup.

### ***Safety Tip #2 - Tell Someone***

- \* Who you are with
- \* Where you are going
- \* When you will be back

Make sure you tell someone where you are going, who you are going with and when you will be back. Whenever possible, make sure the client knows you have shared this information with someone. You are less likely to be attacked if the criminal knows you will be missed and he or she can be identified.

When possible, using the Agent Itinerary Form is a great way to communicate with the office staff (see page 18). If your client is with you as you leave the office, make a show of sharing this information with someone.

If something does happen to you, the information found on your itinerary form will assist police in finding you. Victims of crimes can be missing for days before co-workers begin to worry, unless we tell them when to expect us back.

If you work alone, consider telling your "buddy", a family member or your answering service when to expect you back. Even leaving behind a note on your desk could help the authorities find you in an emergency situation.

## Safety Tip #3 - Keep a Cell Phone at Your Side

Program your emergency numbers into speed dial. These numbers should include 911, emergency road service, your office, your buddy and your family numbers.

Keep your cell phone fully charged.

Carry your cell phone with you at all times. Get a holster and make it a part of your apparel, or keep it in your hand at all times. Your greatest source of help is your cell phone. If you keep your cell phone in a purse or briefcase, it may not be available when you need it most.

It's a good idea to keep a cell phone charging adaptor in your car for emergency situations.

Try and call the office once an hour to let people know where you are.

Create and share a distress signal with people in the office. See page 7 for more information regarding distress signals.

If you have an emergency situation and call 911, stay on the line and do not hang up.

Rehearse in your own mind how you would react to an emergency situation such as a mugging or physical attack. Know when you will fight back, when you will run and when you will have an opportunity to call 911 for assistance.

Remember ... your phone can be your best friend in a bad situation.

## Safety Tip #4 - Conduct a Safe Open House

1. Don't advertise a listing as vacant
2. Establish escape routes from each level of the house
3. Call the office or a buddy hourly
4. Keep your keys and cell phone with you
5. Park where you can get out quickly

Arrive early and survey exits to establish escape routes from each level. Make sure all deadbolt locks are unlocked to facilitate a faster escape. Double check the backyard to

make sure you can get past the fence if necessary. When leaving the property, secure the house and check all windows and doors.

Avoid attics, basements and getting trapped in small rooms. Always let prospective clients lead the way into rooms, while you stay close to the door.

Notify neighbors in advance or, if time permits, introduce yourself to the neighbors and let them know when you will be showing a house. They will be more alert to unusual sounds and you will have somewhere to run to if you need help.

Remind sellers to put valuables in a safe, secure place. Do not leave your briefcase, purse or laptop sitting on a counter. Remember, that nice looking couple could actually have other motives besides seeing the property. Thieves often work in teams; while one is keeping you occupied, the other is stealing whatever they can.

Be aware of suspicious behavior and your surroundings.

Place one of your business cards, with the date and time on the back, and place it in a kitchen cupboard. When prospects begin arriving at the open house, jot down their car description, license number and a physical description of each person. This will assist you in remembering names as well.

## Safety Tip #5 - Have a Distress Code

Have a prearranged distress signal:

"I'm at the Jones house at (address) and I need the red file right away."

You may be in a situation where you think you might need help; you can use the phone, but the person you are with can overhear the conversation and you do not want to alarm him or her. This is where a prearranged distress code can help.

For example, you are in your car with a prospective client who is beginning to make you nervous - for one reason or another, you feel uneasy about the person. You do not want to be in an empty house with him or her. Call the office and tell someone where you are going and you can ask them to pull out the RED FILE. In this case, RED FILE is the prearranged distress code to have someone

meet you at the site so you will not be alone. You can make up your own distress code; however, it may be advisable to have a single distress code that is used by the entire office.

The distress code should be used if you are uneasy, but do not feel you are in danger. If you are in immediate danger - stop the car and leave the area, or jump out of the car at the next stop. Do not hesitate to call 911.

Authorities agree that most rapists and thieves are looking for easy targets. Be assertive and leave a dangerous situation early, but have a distress code for times you feel uneasy.

Share and practice your distress code with: Your office, colleagues, family and friends.

## Safety Tip #6 - Don't Make Personal Marketing Too Personal

1. Your marketing materials should be polished and professional.
2. Limit the amount of personal information you share.
3. Use your cell number, not your home phone number.
4. Use your office address rather than your home address.

Giving out too much of the wrong information can make you a target. Concentrate on your professional proficiency rather than personal information in newspapers, resumes, on business cards and websites.

Be careful how much personal information you give verbally as well. "Getting to know your client" does not need to include personal information about your children, where you live and who you live with. Be guarded with your personal information.

Avoid using glamour shots in your personal marketing - your personal safety is too important.

Criminals have been known to circle photographs of their would-be victims in newspaper advertisements and home magazines. These victims were targeted because of their appearance in the photograph.

## Safety Tip #7 - Be a Buddy

*Know in advance who you are going to call when:*

- \* your instincts tell you to get help
- \* you're just a little nervous
- \* you need help at an open house

Claudia Perry-Vance, a 23-year veteran in the business, was the buddy of a co-worker in Columbus, Ohio. Her buddy was a 26-year old female agent who fell victim to a man who called himself Jack Martin and said he was a nuclear physicist from Tennessee. He was, in fact, Thomas H. Chappell, a local commercial cleaning service operator and a convicted rapist.

The salesperson met with Chappell several times at her office but didn't ask for identification. He told her that he wanted a high-end residential property and would pay cash for it. After developing a casual rapport with the salesperson, Chappell called her to come take a look at the property.

Just before she left her office, she asked her buddy, Claudia, to come along. "The only reason I went with her was that she felt a little nervous," Perry-Vance was quoted in a REALTOR® Magazine article.

Chappell met both women at the house. During the tour, Chappell was able to separate them and attacked the younger agent with a stun gun. She didn't lose consciousness and struggled with her attacker.

"She let out the most horrible scream I've ever heard," says Perry-Vance, who was in another room when the attack occurred. The scream sent Chappell running to his van, but the agents got his license number and called police.

When he was caught, police found an MLS book in the van with the young salesperson's photo circled in ink.

Excerpts from a story written by Timothy R. Dougherty appearing in REALTOR® Magazine.

## Safety Tip #8 - Dress for Safety

1. Don't wear expensive jewelry
2. Always wear your cell phone
3. Dress for the weather
4. Only carry the cash or credit cards you need

Your image is important, so dress professionally. However, dress for safety as well.

Expensive jewelry can make you a target. We recommend that you save the flashy jewelry for formal occasions. Criminals will scout real estate representatives and homes for jewelry, laptop computers and items that are easy to sell, so don't flash the cash or wear diamonds when you are in the office or on the road.

Dress for the weather. Your mom used to tell you this for good reason. If your car breaks down or you need to escape a dangerous situation on foot, you could find yourself exposed to harsh weather conditions for an extended period of time. In the winter, bring a coat with you and keep a blanket in the trunk of your car.

Don't wear shoes that will hamper your ability to move quickly if necessary!

## Safety Tip #9 - Danger is Not Always Easy to Identify

- \* Gut feelings
- \* Hesitation
- \* Unexplained fear
- \* Apprehension

These are signals that something isn't right!

Joan Malone knows by firsthand experience that intuition can be a valuable tool for survival. She had told her husband that a particular customer had made her uncomfortable, but she agreed to show the man more homes despite her gut feeling. Other indicators talked her out of listening to her unexplained fear - she had met with the well-dressed man who said he was an attorney twice before; once with family members present.

On the day of the attack in March 1997, she showed the man 5 homes. Returning to a home they had previously viewed, he suddenly attacked her, stabbing her in the chest and neck, and leaving her to die. Barely conscious, she managed to get to a phone and dial 911.

"The nature of our business puts us in a very vulnerable situation," Malone told Blanche Evans of Realty Times. "The one thing I could say to people is if you have a bad feeling, don't second guess what it's telling you.

Listen to your gut feeling and protect yourself."

Safety experts agree that it is best to assume that your instincts are right and to take the necessary precautions. Do not be so anxious for a sale that you ignore your own intuition in the heat of the moment. Use these same instincts before you give out your phone number or address, and especially before getting in the car with a new client.

## Safety Tip #10 - Practice Car Safety

- \*Always have your keys with you
- \*Keep car doors locked at all times
- \*Park in a well-lit area
- \*Don't get blocked in
- \*Beware of dead-end streets
- \*Keep your car in good running condition
- \*Consider using separate cars

When you are alone, the first thing you should do when you get into your car is lock the doors. Be observant when approaching your car, looking underneath and in the back seat before you get in.

You spend a lot of time in your car. This, in itself, exposes you to a greater likelihood of running out of gas, a mechanical failure or an accident. Make sure you have a fully charged cell phone, tools, blankets, flares, first aid kit and warm clothes in the trunk of your car.

Keep a spare key hidden somewhere on the outside of your car, just in case you cannot get to your main set of keys. A strong magnet key holder works well for this.

Using a cell phone while driving can cause an accident. For driving safety, purchase a hands-free phone kit for your car. And never attempt to take notes while driving - pull over and stop in a safe place first.

When working with a client or customer, take separate cars whenever possible. As you park your car, take in your surroundings and ask yourself: In an emergency, am I going to be able to run to my car and drive away? You won't be able to if you are blocked in. Park on the street whenever possible.

If you must take one car, you drive!

Consider a keyless entry system and global positioning

system (GPS) such as "On Star" for your next car. Make sure all doors are locked when you are driving. Secure valuables out of sight.

If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.

## Safety Tip #11 - Let Them Lead the Way

- \* Be aware of possible escape routes
- \* Leave doors open
- \* Be wary in attics and basements
- \* Walk behind your clients

You read about Maria Garcia in the introduction of this manual - the real estate agent killed in Brentwood, New York. According to the same story written by Timothy Dougherty, four months following the Garcia murder, another real estate agent was attacked in the same general area despite the heightened awareness of the industry there.

According to the story, Norberto Ruivo, an agent for Host Real Estate, met a man alone in a foreclosed property. When Ruivo took the prospect into the basement of the house, the man put a gun to his head, handcuffed him to a pipe and robbed him of his wallet and cellular phone. After several hours, Ruivo was rescued by a neighbor.

Ruivo made a mistake by entering the basement ahead of the client. When you show a house by yourself, avoid entering this way whenever possible. It is too easy to be cornered or trapped in a room, basement or attic. Have your client go ahead of you. You can flee more easily if you get a bad feeling about the situation.

When you show a house, be aware of possible escape routes and leave all doors open.

## Safety Tip #12 - Fight or Flight?

- \* Yell "fire" to get attention
- \* Select response that fits the situation
- \* Run and call 911 when you can
- \* Take a self-defense training course
- \* If you strike, mean it

It's not pleasant to think about, but even the most safety-conscious real estate professionals might find themselves in a dangerous situation. If this happens, remember that the primary goal in any incident is to escape from the danger and call for help. Try to find a discreet way of removing yourself from the situation, such as saying you need to step outside to make a phone call and then not going back inside.

If an attack does occur, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no one right way to respond to a confrontation, because each situation is different. The response depends on the circumstances: location of the attack, your personal resources, the characteristics of the assailant and the presence of weapons. There are many strategies that are effective, but you must rely on your own judgment to choose the best one:

### *Possible Responses to an Attack*

**No resistance** - Not resisting might be the proper choice in a given situation. An attacker with a gun or a knife may put you in a situation where you think it is safer to do what he or she says. If someone tries to rob you - give up your property - don't give up your life.

**Stalling for time** - Appear to go along with the attacker. This might give you time to assess the situation. When his or her guard is down, try to escape. This worked for one N.C. victim who treated her attacker as politely as possible while telling him she wouldn't report the attack to the police.

**Distraction and then flight** - Obviously you should try to get away - but whether you can depends on your shoes, clothing, your physical stamina, the terrain and how close your attacker is.

**Verbal assertiveness** - If someone is coming toward you, hold out your hands in front of you and yell, "Stop" or "Stay Back!" Several criminals interviewed said they'd leave a woman alone if she yelled or showed that she was not afraid to fight back.

**Physical resistance** - If you decide to respond physically, remember that your first priority is to get away. Act quickly and decisively to throw the attacker off guard while you escape.

Be sure to make an effort to get an accurate description of your attacker(s). Even the smallest details may give authorities a clue to finding the suspect.

## Office Procedures

The Commission and the KAR recommend the use of three forms at all real estate offices, regardless of size. The forms were developed by agents, for agents, after consulting law enforcement officials for their input. The purpose of these forms is:

- \* To deter assaults by positively identifying the people we are working with
- \* To have emergency information for everyone in the real estate office
- \* If a crime occurs, to know where the agent was going so the police can help
- \* To identify every client wanting to meet with an agent

## Client / Customer Identification Form

Know who you are doing business with! Offices across the nation are now asking for photo identification and information from clients before going to view property. The form is quick and easy to fill out and asks for name, address, employer and automobile information. Not only does this procedure identify the person you are working with, it helps qualify a prospect and aids police if something does happen to you. This simple form might just be the best preventative safety measure you and your office can take.

We have found that clients and customers are very understanding of why we need this information. There has been little or no resistance to providing the identification. If a client or customer does object, that in itself should raise a red flag.

## Agent Personal Information Form

If there was an accident or an agent did not check in when they were scheduled to, you or the police would need information quickly. We recommend placing the Agent Personal Information Forms collectively in a separate folder that anyone can access. This information should be updated at least once a year.

## Agent Itinerary Form

This simple form helps you find an agent when there is an emergency and give you a place to look when an agent is missing. Many agents print out an additional "show list" and attach the form to it. Your front office staff will appreciate having this information if they need to contact an agent. Also, consider having a system for following up when agents don't return or call the office in a timely manner.

## Limit Unauthorized Access

Offices should consider an inexpensive single door access control system that prohibits unauthorized persons from entering sales and administrative offices.

## CLIENT/CUSTOMER IDENTIFICATION FORM

This information is requested in the interest of protecting the safety and security of property owners and our agents. We appreciate your consideration and cooperation. All security information is confidential and will not be sold or used for solicitation purposes.

This information may be subject to verification. Form is to be kept in branch office.

AGENT'S NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

YOUR NAME(S): \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

HOME & BUSINESS #'S: \_\_\_\_\_

IF FROM OUT OF TOWN: \_\_\_\_\_

LOCAL CONTACT PHONE: \_\_\_\_\_

LOCAL ADDRESS: \_\_\_\_\_

I (we) can be contacted at this location until: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

PHONE: \_\_\_\_\_

AUTO: \_\_\_\_\_

MAKE & MODEL: \_\_\_\_\_

COLOR: \_\_\_\_\_

OWNER: \_\_\_\_\_

LICENSE #: \_\_\_\_\_ STATE: \_\_\_\_\_

Photocopy Driver's License(s) or other  
Photo ID(s) in this space

## AGENT PERSONAL INFORMATION FORM

NAME: \_\_\_\_\_ Updated: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

CONTACT NUMBERS: (Include area codes)

Cell: \_\_\_\_\_

Home: \_\_\_\_\_

Pager: \_\_\_\_\_

Home Office: \_\_\_\_\_

Other: \_\_\_\_\_

EMERGENCY CONTACTS: (Provide at least one)

NAME: \_\_\_\_\_

RELATIONSHIP: \_\_\_\_\_

PHONE(S): \_\_\_\_\_

AUTO (List your most frequently used auto first.)

MAKE & MODEL: \_\_\_\_\_ :

COLOR: \_\_\_\_\_

OWNER: \_\_\_\_\_

LICENSE #: \_\_\_\_\_ STATE: \_\_\_\_\_

2ND AUTO:

MAKE & MODEL: \_\_\_\_\_

COLOR: \_\_\_\_\_

OWNER: \_\_\_\_\_

PRIMARY PHYSICIAN: \_\_\_\_\_

PHONE: \_\_\_\_\_

SPECIAL MEDICAL CONDITIONS/MEDICATION:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Note: Keep a record of your major credit card information in a safe, accessible place in case of an emergency, loss or theft of cards.*

**AGENT ITINERARY FORM**

This form is designed for your safety and security. Please leave the completed form with the receptionist, along with your showing itinerary information.

AGENT: \_\_\_\_\_

DATE: \_\_\_\_\_

CUSTOMER/CLIENT NAME(S): \_\_\_\_\_

\_\_\_\_\_

Client/Customer Identification Form attached. Yes No  
Client/Customer Identification Form already on file with:

\_\_\_\_\_

\_\_\_\_\_

ANTICIPATED TIME OF RETURN TO OFFICE:

\_\_\_\_\_ AM \_\_\_\_\_ PM

WILL CALL OFFICE BY: \_\_\_\_\_ AM \_\_\_\_\_ PM

MY CONTACT PHONE WHILE SHOWING

PROPERTY: \_\_\_\_\_

COMMENTS:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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