

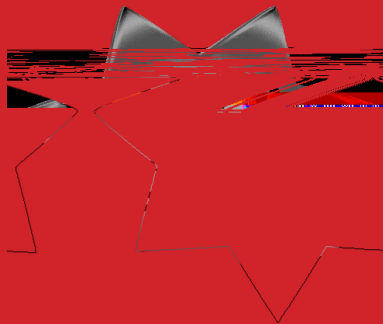


, Q & DVH RI DQ
(PHUJHQF\ 3URFH

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 KDV DQ HOHYDWRU ZLWK DQ HPHUJHQF\

‡

'LVDVWHU 6HUYLEFH :RUNHU

&LW&ROORJJDQ)UDQFLMFSRO R\DIWH
GHVLJODAWLHG VMIHUY LFUHNHDQDUH
VXE MRRFW DLFVH JORKE RWKMXSHUYLVRUV
RU EDZKR XDG LVDW VLNHZE QUKR XUV
DOO HPSQ RQHPIDLVQK B DVV LJQFQCHW V
RIILFLDCHCHVHGHXSHULQWHQQRHQW SUHVLGHQW
KLV KHU GHVLJQHH *RYHUQPHQW &RGH &KDSWHU 6HFWLRQ
KWS ODZ MXVWLD FRP FDOLIRUQLD FRGHV JRY KWPO
,WV KHU GEFOWVUBS URKWHFRWKRHO OWK
DQGDIDVSHUVHURIVVHLRQDSURSHUW\
RIWKSHR BOWKHW DURW KH IHRQD WXUDO
PDQPDGUDU FDHPRHIGJHZKFLHNVLXOW
FRQGLWILQVDRVLQWUWU S P H W D LIH
SURSHUW\ DQG UHVRXUFHV LV RI SDUDPRXQW VWDWH
LPSRUWDQFHSNHTOEDYDQPC@M@KQUBA'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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:+\$7 72 '2 :+(1 ,16,'(\$ +\$//:\$<

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 DFDVLRVQ 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 VBKH

: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

IRU DGGLWLRQDO VKHOWHU 6WHS EDFN INBBODEWG

EHQG IRUZDUG WR SURWHFW YLWDO RJJWRM IORRU RQ \RXU NQ

+2/' 21 WR \RXU VKHOWHU ZLWK RQH DUP DQG 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 EDFN XS DJDLQ E\ \RXUVHOI GR

QRW GURS WR WKH JURXQG

,I XVLQJ D ZKHHOFKDLU RU ZDONHU ORFN WKH ZKHHOV

RU VHW WKH EUDNH

%HQQ 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 WKLQV LQMXUH WKH
SHUVRQ DQG SURWHFW WKH SHUVRQ IODW IODW IODW
'R QRW UHVWUDLQ RU KROG WKH \$HUMRQ HORSDRSDRQJEDHO
VHLJXUH \$QJHU
'R QRW SODFH REMHFWV EHWZHHQ WKH SHUVRQV WKLQV
'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
• 'RQW WU\ WR PLQLPLJH WKH VLWXDWLRQ E\ WHOOLQJ WKH
SHUVRQ KRZ ZHOORII WKH\ DUH FRPSDUHG WR RWKHUV
'RQW DUJXH ZLWK WKH SHUVRQ
'RQW EH MXGJPHQWDO DERXW WKH VLWXDWLRQ
'RQW GHDO ZLWK WKH SHUVRQ DORQH
'RQW OHDYH WKH SHUVRQ DORQH
ODNH VXUH WKH SHUVRQ GRHVQW KDYH DFFHVV WR DQ\
KDUPIXO REMHFWV RU VXEVLGDQFHV

0HGLFDO (PHUJHQFLHV

- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ ERUQH9LUXVHV
'R QRW PRYH D VHULRXVO\ LQMPXUH SHUVRQ VHYWV DWEORRBS
WKHUH LV D OLIH WKUHDWHQDQG ZWDFW DQ 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 WDG% WKH XFDQ%9 KH
5HWXUQ WR WKH YLFWLP DQG NHHS SDWLWLP LPLVFDZP LFK DO
DQG FRPIRUWDEOH DV SRVVLEOH GLVHVVH RI WKH OLYHU
5HPDLQ ZLWK WKH YLFWLP XQWLO XPHGLDWHO\ ERUQH9LUXVHV
1HHGOHVWLFN ,QMXU\ DQG %ORRG (SRVXUH
,I \RX H[SHULHQFH D QHHGOHVWLFN RU VKDUS LQMXU\ RU DJHW
EORRG ERG\ IOXLGV RU RWKHU SRWHQWDO LQVWLXWH ERG\
LQ \RXU H[HV QRVH PRXWK RU RQ EURNHQ VNLQ
7KHVHYLUXVHV FDQ DOVR EH IRXG
- &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ EORRG IRU H[DPSON VPHG
:DVK QHHGOHVWLFNV DQG FXVZLWK PLONSDWGHZDWHQ\ IOXLGV
RU D VNLQ GLVHQIHFWDQW LIXDLDLDFH V DOLYD VSXWXP V
)OXVK VSODVKHV WR WKH QRWUHQV LQVNLQV LQVNLQ%9 LQ
ZDWHU '2 127 VZDOORZ WKH ZDWHU PLQDWHG ZLWK EORRG &DU
,UULJDWH H[HV Z FOHDQ ZDWHU WKH SUHVXUHQFH LQVNLQV LQVNLQ
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 LQVNLQV HHHFWV RI WKH H[
'RQ W DWWHPSW WR SLFN XS VKDUSORU LQVNLQV SRDQRGLPPHG
'RQ W KDQGOH LWHPV VRLOHG ZLWK ZHWXU QDPH ORRG
QDWXUH RI WKH HPHUJHQF\
3HUVRQ EOHHGLQJ (YDFXDWH WKH LPPHGLDWH DU
• &DOO 'LVWULFW 3ROLFH LPPHGLDWHO\ WDUHUVW H[LW DOHUW SHRSO
'R QRW ULVN \RXU KHDOWK %H DZDUH RI VWUXFWXUDO GD
*LYH WKH SHUVRQ JDXJH WLVVXH6WD\ EDZDQ DLG JODVV GRRUV
\$GYLVH WKH SHUVRQ WR DSSO\ WKHQDXJWRWLVXUHPRYHDDQ\ VX
EDQG DLG WR WKHLU ZRXQG \$VVLVW RWKHUV HVSHFLDOO\
'R QRW WRXFK EORRG EORRG\ FORWDEOHG VFLYDQDWH WKH
EORRG\ ILUVW DLG LWHPV ORYH WR D FOHDU DUHD DW OH
*LYH WKH SHUVRQ D EDJ WR SXW WKHLU EORRG EXLPLQJ RU O
,I \RX DVVLVW DQ LQMXUH SHUVRQ SDNNDZDUH FORWDEOHU 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 EXLOGLQJ 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 SKRPH QXPEHU HPHUJHQF\ DKHDEG RI WLPH E\ LQVW
\$GYLVH WKH GLVSDWFKHU RI WOHVZLVWV DGHORV DQG KHEH DRLQ VVLLVW
ZKHUH \RX DUH XQWLO FRQWDFWHG E\ DQ RILLFHU SRORGLVFRYHUHQJ D ILUH FORVH
XQOHVV \RX GHHP \RXU ORFDWLRQ XQVDIH ZKHUH WKH ILUH LV ORFDWHG DQG
, I D KRVWLOH LQWUXGHU LV EXLVFRYHUHQJ DQ DUFXU
LPPHGLDWH DUHD DQG \RX GHHP LW XQVDIH WR &DOO 'LVWULFW 3ROLFH LPPHGLDWH
HYDFXDWH UHWUHDW WR D VHFUXH ORFDWLRQ VXFK DV DQ
RIILFH RU URRP WKDW FDQ EH ORFDWHG \RXU QDPH DQG WKH ORFDW
7XUQ RII OLJKWV UHPDLQ TXLHW RQRWSDQZ XQXWLO WKH GLV
EHKLQG D GHVN RU RWKHU IXUQLWV WKH ILUH LV VPDOO \RX PD\ Z
'R QRW DWWHPSW WR DSSUHKHQJ IRUHLQWUXHUV ZLWK WKH
VXVSHFW H[FHSW IRU VHOI SURWHLFW\ \RX DUH XVLQJ WKH SU
, I VDIH WR GR VR JHW D JRRG GHVWLSWRSORRWKHUHU\RX DQ ILJK
1RWH KHLJKW ZHLJKW VH[UDFVHSUHQDGPVWH DQ MWUXFWLRQ\
FORWKLQJ GLUHFWLRQ RI WUDYHOWDQGLUH KHUODPH YHU\ V
NQRZQ UDSLGO\ VRXQG WKH EXLOGLQJ
, I WKH VXVSHFW HQWHUV D YHKLFOH QRWH WKH OLFHQVH\
SODWH QXPEHU PDNH PRGHO, QRURRWKHO DQ WKH EXLOGLQJ
RXWVWDQGLQJ FKDUDWHULVWLFVHVSRQGHG WR WKH DODUP WR OHD
, Q WKH HYHQW RI FLYLO GLVWUXUEDQH PDORV\RXQG FRQWLQ
LQDVPXFK DV SRVVLEOH ZLWK \RXU ORUPDOURXWLOH VWRSV, FROWLOXH, WR HYDFXDWH W
ZKR PD\ DWWHPSW WR HQWHU WKH E
, I WKH GLVWUXUEDQFH LV RXWVLGH VWD\ DZD\ IURP
GRRU DQG ZLQGRZV \$/:\$<6 (9\$&8\$7(\$ %8,/," ,1* ,) 7+(
'R QRW LQWHUIHUH ZLWK SHUVROV FUHDWLQJ WKH
GLVWUXUEDQFH RU ZLWK DXWKRULSRVLEOH WKH VDIH\ \RXU 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[WRLQJXVFKHUV NQRZ KRZ WR , I QR
GHWDFK H[WLQJXLVKHUV IURP WKHLU PRXGLQJ VVDSG WR IHHW QH DUHVVW
IURP WKH ILUH DQG WKHQ IROORZ WKHV VWHS VKRXW IRU KHOS
• 3XOO WKH VDIHW\ SLQ WR XQORFN KHQ ILUH DODUPV VRXQG GR QF
• ALP WKH H[WLQJXLVKHUV QR]PHGHDSF, WKH WKHUH LV D FORVHG GRRU W
• 6TXHH]H WKH OHYHU EHORZ WKH ZLWKWKH EDFN LRFKDUJH DQG , I
WKH H[WLQJXLVKLQJ DJHQW VORZO\ %H SUHSDUHG WR FORV
• 6ZHHS WKH QR]OH EDFN DQG IRUWK PDNRVUWKODEVH DUMSHUHVHQW
ILUH GLVFKDUJLQJ DOO RI WKH DJHQW WR DVVXUH WKH ILUH LV RXW
1RWLFH WKH NH\ OHWWHUV DERYH WR HDVLO\ UHFDOO ZKDW WR GR
3\$6+ 3XLP 6TXHH 6ZHHS DQG NHHSLQJ \RXU KHDEG 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&HRYEDGUVWKH ROPHGRG TXDQWL VWRUHG LQ WKH DIIHFWHG DUHDV PDWHULDO
- ,I WKH ILUH LV ODUJH VPRN\ RURYSLGHVWKHJDSSSDOQFH RI W VRXQG WKH ILUH DODUP DQG OHVROLGWKHXLOGRGRU FRORU H
- ,QIRUP RWKHUV LQ WKH EXLOGLOJRYZKHPVLRWRWIKUDYOHHDVH DQG UHVSRRGHG WR WKH DODUP WRDHYHDFRDWRQWDPLQDWLRQ
- ,I WKH DODUP VWRSV FRQWLOXURVLRGHSYDFGRWV D\QVLRQDQJ DG YLVHG E\ WKH 3ROLFH WKDW LQV D\GVROHWRWLRPHRPUQ EXLOGLQJ
- \$/:\$<6 (9\$&8\$7(\$ %8,/'1* ,) ,I \RXUFRQWDPIDNWXIGRXJHW 7+(\$/\$50 ,6 6281',1*
- :KHQ ILUH DODUPV VRXQG GR QRW XVH WKH HOHYDWRUV \$Q HOHYDWRU PD\ EHFRPH 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 WUDLQHG 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

- ([SORVGMMLFHV 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)GHWURUPPHVJHQFV HQRXJK V
 ODQDJHPHQW \$JHQF\TV)(0\$ ZHEVLWH RQFHUURDWPLQWUHTXHQW LQW
 KWWS ZZZ IHPD JRY KD]DUG WHUURULVDFRPHSFKWLG 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 ROLFHPSKYZRU
 ZLWKLQ \RXU FRPPXQLW\ &ORVH ZLQGRZV

)ORRGLQJ :DWHU 'DPDJH

6HULRXV ZDWHU GDPDJH FDQ RFFXU SHURDQHW EXLOGLOQJV \$V D
 VRXUFHV EURNHQ SLSHV FORJJHG GUDLQ WRHNRQ\OLJKW
 RU ZLQGRZV FRQVWUXFWLRQ RYHUOLJKW EXLOGLOQJPHHW
 ZHDWKHU 7LPH SHUPLWWLQJ VWXGHQ
 ,I D ZDWHU OHDN RFFXUV VWUXFWXUH ZLOO EH PRYH
 • &DOO 'LVWULFW 3ROLFH LPPHGLDWHO PPHGLDWHO\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

