

Glen Oaks Village Owners, Inc.

Sales Package

In order to sell your unit at Glen Oaks Village Owners, Inc., your Shareholder Representative must be provided with the documents indicated below. After all of these materials are received, they will be forwarded to the Board of Directors for review and an Admissions interview will be scheduled with the prospective purchaser(s).

The processing of your application will take approximately four (4) weeks. *Therefore, it is preferable to turn a package over to your Shareholder Representative in person so that you can be notified of missing items immediately.* Incomplete packages may be returned.

Enclosed you will find a copy of the Glen Oaks Village House Rules. Kindly make sure that all prospective occupants know the House Rules. **Please note that admissions interviews generally take place on Thursday evenings.**

I. Shareholder/Seller Requirements

- Completed Application for Sale (*see attachment #1*).
- A fully executed Contract of Sale.
- Shareholder's/Seller's Notarized Statement (*see attachment #2*).
- Lead Paint Disclosure Form (*see attachment #3*).
- Garage keys must be surrendered 48 hours prior to closing (*if applicable*).

II. Prospective Purchaser(s) Requirements

A. Required Check

Check should be made payable to Glen Oaks Village Owners, Inc.

- Admissions Review & Interview Management Fee of \$450.

Note: ALL OF THE ABOVE REFERENCED FEES ARE NON-REFUNDABLE.

B. Forms Requiring Completion

All of these forms must be completely filled out in order to process your application in the most expeditious manner.

- Lead Paint Disclosure Form (*see attachment #3*).
- Application for Occupancy (*see attachment #4*).
- Credit Application (*see attachment #5*).
- Emergency Contact Information Form (*see attachment #6*).
- Purchaser's Notarized Statement (*see attachment #7*).
- Acknowledgment and Agreement Form (*see attachment #8*).
- Authorization Form (*see attachment #9*).

- Admissions Committee Interview Policy (*see attachment #10*).
- Smoke/Carbon Monoxide Detector Notice (*see attachment #11*).
- Gift Letter Affidavit (*see attachment #12*).
- Source of Funds Statement (*see attachment #13*).
- Tax Form (*see attachment #14*).
- Homeowners Insurance Now Required for All Owners (*see attachment #15*).

C. Additional Documentation

1. Signed copy of the last **two** years Federal (1040) Income Tax Returns and W-2 Forms including all applicable schedules.
2. Copies of **two** recent consecutive pay stubs.
3. Verification of employment letter on company letterhead indicating annual salary, date of hire and probability of continued employment.
4. Verification of bank letter indicating date account was opened and current balance.
5. Verification of residence letter from landlord indicating monthly rent and length of residence.
6. If the prospective purchaser(s) is receiving Social Security benefits, Disability or Survivor's benefits, or Pension benefits, a copy of the Award Letter and a copy of **two** recent bank statements indicating amount of benefit (all pages are required).
7. Prospective Purchaser(s) who are self-employed must submit the following documentation:
 - a. Signed copy of the last **two** years Individual Federal (1040) Tax Returns including all applicable schedules and W-2 or 1099's.

If the business is a Corporation, an "S" Corporation or a Partnership, you must also submit a signed copy of the last **two** years Corporate Federal Tax Return including all applicable schedules.
 - b. Year to Date Profit & Loss Statement.
8. Copy of **two** different, current utility bills indicating residence.
9. Copy of the last **three** months' checking and savings account statements of only the accounts being used for this transaction (all pages).
10. Copy of driver's license, passport, green card, or other photo identification. Note: All photo IDs must be valid.
11. A signed Commitment Letter (if financing is involved).
12. Copy of front and back of down payment check or a letter from the attorney stating he/she has the down payment monies in an escrow account.

NOTE: ANY ADDITIONAL DOCUMENTATION REQUIRED TO COMPLETE THE PROCESSING OF THIS APPLICATION MUST BE PROVIDED UPON REQUEST.

III. Other Attachments

- House Rules (As previously stated, all prospective occupants **must know** the GOVO House Rules prior to screening.)
- Alteration Agreement
- Lead Paint Disclosure Memo

Closing Fees

The closing fees listed below are due at closing and must be paid in the form of an Official Bank Check or a Certified Check. All checks should be made payable to Glen Oaks Village Owners, Inc., unless otherwise noted. All arrears must be paid in full before or at closing.

The following closing fees were adopted by the Board of Directors, effective January 1st, 2020

<u>CLOSING COSTS</u>	<u>SELLER</u>	<u>BUYER</u>
Apt. Sale Closing Document Review Fee	\$500	\$200
Attendance Fee: Closing at Glen Oaks Village	\$250	\$250
New Stock Certificate & Proprietary Lease	N/A	\$250
Stock or Lease Cancellation & Search Fee	\$100	N/A
Capital Improvement Fund Contribution Fee**	\$250	\$750
GOVO Attorney Fee: Closing at Glen Oaks Village	\$400	\$400
GOVO Attorney Surcharge*	\$250	\$250
Co-op Surcharge Fee*	\$250	\$250

Note: All GOVO Attorney fees are to be paid directly to attorney.

* In the event that a closing lasts beyond 90 minutes due to unnecessary delays, lateness or is adjourned on the day of closing, a separate charge may be applicable.

** This fee does not apply to any buyer or seller who owns another apartment other than the one being transferred at this closing and is not in arrears.

Capital Improvement Fund Contribution Fee

The Capital Improvement Fund Contribution Fee was established by the Board of Directors in 1998. This fee does not apply to any buyer or seller who owns another apartment other than the one being transferred at this closing and is not in arrears. This fee is deposited into the reserve account of the co-op. The premise of this fee was that all shareholders, even new ones, benefit from the reserve account which has been funded through maintenance fees and paid by all current shareholders during the full year.

Application for Sale

(Attachment #1)

Owner's Name(s): _____

Address of Apt.: _____

Mailing Address (If Different): _____

Telephone Number: _____ Owner's Social Security No.: _____

My Co-op Loan is held by: _____
(Name of Institution Holding Loan)

Mortgage Loan Number: _____

Mortgage Company's Address: _____

Telephone Number: _____

Seller's Attorney's Name: _____

Address: _____

Telephone Number: _____

Purchaser's Attorney's Name: _____

Address: _____

Telephone Number: _____

Bank/Attorney's Name: _____

Address: _____

Telephone Number: _____

Brokers Name/Contact Person: _____

Address: _____

Telephone Number: _____

I AGREE TO NOTIFY THE MANAGEMENT OFFICE IMMEDIATELY OF ANY CHANGE IN THE ABOVE REFERENCED INFORMATION.

Shareholder's/Seller's Notarized Statement
(Attachment #2)

I agree that I will not allow my prospective purchaser(s) to occupy the above referenced apartment until they have been interviewed by the Admissions Committee and I have received, **in writing**, an approval from the Glen Oaks Village Owners, Inc. Board of Directors.

Shareholder's Signature and Date

Sworn to me this _____ day of _____, 20

Notary Public

Shareholder's Signature and Date

Sworn to me this _____ day of _____, 20

Notary Public

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) _____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) _____ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) _____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____	_____	_____	_____
Seller	Date	Seller	Date
_____	_____	_____	_____
Purchaser	Date	Purchaser	Date
_____	_____	_____	_____
Agent	Date	Agent	Date

APPLICATION FOR OCCUPANCY

(Attachment #4)

Please Print Legibly

Apartment Address: _____ Unit No.: _____

Purchaser's Name: _____

Date of Birth: _____ Soc. Sec. No.: _____ Desired Date of Occupancy: _____

Co-Purchaser's Name: _____ Date of Birth: _____ Soc. Sec. No.: _____

OTHERS TO OCCUPY APARTMENT	SOC. SEC. NO.	RELATIONSHIP	SEX	AGE

RESIDENCE HISTORY: (5 years)

Purchaser:

A. Present Address: _____ Phone No.: _____ How long? _____

Present Landlord: _____ Phone No.: _____
(If you are the owner, list mortgage bank and loan account number)

B. Previous Address: _____ Phone No.: _____ How long? _____

Previous Landlord: _____ Phone No.: _____
(If you were the owner, list mortgage bank and loan account number)

Co-Purchaser:

A. Present Address: _____ Phone No.: _____ How long? _____

Present Landlord: _____ Phone No.: _____
(If you were the owner, list mortgage bank and loan account number)

B. Previous Address: _____ Phone No.: _____ How long? _____

Previous Landlord: _____ Phone No.: _____
(If you were the owner, list mortgage bank and loan account number)

EMPLOYMENT HISTORY: (5 years)

Purchaser:

A. Employed by: _____ How Long? _____
Company Name

Address: _____ Dept./Pos.: _____ Approx. Mo. Income: \$ _____

B. Previous employment: _____ How Long? _____
Company Name

Address: _____ Dept./Pos.: _____ Approx. Mo. Income: \$ _____

Co-Purchaser:

A. Employed by: _____ How Long? _____
Company Name

Address: _____ Dept./Pos.: _____ Approx. Mo. Income: _____

B. Previous employment: _____ How Long? _____
Company Name

Address: _____ Dept./Pos.: _____ How Long? _____

CHARACTER REFERENCES: (At least one reference must be a neighbor - no relatives)

1. Name: _____ Phone: _____

Address: _____

2. Name: _____ Phone: _____

Address: _____

BUSINESS REFERENCES:

1. Name: _____ Phone: _____

2. Name: _____ Phone: _____

No. of Cars (Incl. company cars): _____ Driver's License. No.: _____ State: _____

Make: _____ Year: _____ Plate No.: _____

Make: _____ Year: _____ Plate No.: _____

Have you (or anyone who will be living in the apartment with you) ever been convicted of a Felony? _____

If **yes**, please attach a separate sheet of paper stating the details of the occurrence.

Glen Oaks Village Owners, Inc.
Credit Application
(Attachment #5)

I. Applicant Information

Applicant Name: _____	Co-applicant Name: _____
Present Address: _____ _____	Present Address: _____ _____
Soc. Sec. #: _____	Soc. Sec. #: _____
Date of Birth: _____	Date of Birth: _____

II. Landlord Information

Name: _____	Name: _____
Address: _____ _____	Address: _____ _____
Phone #: _____	Phone #: _____
How long? _____	How long? _____

III. Employment Information

Name: _____	Name: _____
Address: _____ _____	Address: _____ _____
Phone #: _____	Phone #: _____
Fax: _____	Fax: _____
Supervisor: _____	Supervisor: _____
Salary: _____	Salary: _____
Position: _____	Position: _____
How Long? _____	How Long? _____

Note: If Self-employed, please include a letter from your accountant or a copy of your most recent return.

IV. Bank Information

Name: _____ Address: _____ _____ Phone #: _____ Checking Acct. #: _____	Name: _____ Address: _____ _____ Phone #: _____ Checking Acct. #: _____
Name: _____ Address: _____ Phone #: _____ Savings Acct. #: _____	Name: _____ Address: _____ Phone #: _____ Savings Acct. #: _____

Note: All other sources being used in this transaction must also be disclosed.

The undersigned certifies that the foregoing is true and hereby authorizes Glen Oaks Village Owners, Inc. to obtain a consumer credit report and verify all references listed above. In addition, the undersigned releases all parties to provide such information as requested by Glen Oaks Village Owners, Inc. pertaining to this application.

Applicant Signature

Date

Co-Applicant Signature

Date

Emergency Contact Information

(Attachment #6)

It is the policy of Glen Oaks Village Management Office to maintain "**emergency contact information**" files for all Glen Oaks Village residents. This information will be kept in the strictest confidence and will only be used in an emergency situation.

PURCHASER

Name: _____

Building Address: _____

Telephone Number(s) Home: _____ Office: _____

Email Address: _____

Other Occupants' Name(s): _____

IN CASE OF EMERGENCY, PLEASE NOTIFY THE FOLLOWING

Name: _____

Address: _____

Telephone No.: _____

Email Address: _____

Relationship: _____

PHYSICIAN

Name: _____

Address: _____

Telephone No.: _____

Any changes to the above-mentioned information must be forwarded to Management immediately.

Purchaser's Notarized Statement

(Attachment #7)

I (we) have received a copy of the House Rules of Glen Oaks Village Owners, Inc. I (we) agree to abide by all of the terms and conditions contained therein.

I (we) affirm that we will abide by the rules and regulations as set forth by the Board of Directors when harboring a household pet and will comply with New York City Sanitation Laws.

I (we) understand that our vehicle(s) must be registered with GOVO in order to park on Glen Oaks Village property. A parking permit application must be completed and submitted with all requirements to the Management or Maintenance Office, in order to obtain a valid parking permit(s). An authorized towing company will tow away vehicles without Glen Oaks Village parking permits.

Please check one of the following:

I (we) will occupy the subject apartment.

Prospective Purchaser Signature and Date

Prospective Purchaser Signature and Date

I (we) intend to sublease the subject apartment and will submit the appropriate package.

Prospective Purchaser Signature and Date

Prospective Purchaser Signature and Date

Sworn to before me this _____ day of _____ 20 _____

Notary Public



Acknowledgement and Agreement
(Attachment #8)

**Board Resolutions and House Rules including Sublet Restrictions for
Offsite Owner/Investor Applicants**

The undersigned understands, acknowledges and agrees to abide by all Co-op House Rules and Board Resolutions including but not limited to the following:

- The premises will not be used for any illegal or prohibited purpose or use as defined by the House Rules.
- Verification of any information contained in the application may be made at any time by Glen Oaks Village Owners, Inc. (GOVO), its agents, successors and assigns, either directly or indirectly from any source named in this application. The original copy of this application will be retained by GOVO even if the application is not approved.
- GOVO, its agents, successors and assignees will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any such information should change at any time. In the event my/our rental or maintenance payments become delinquent, GOVO, its agents, successors and assigns may, in addition to all their right and remedies, report my/our name(s) and account information to a credit reporting agency.
- GOVO, its agents, successors and assignees make no representation or warranties expressed or implied to the applicant(s) regarding the premises, its condition or value.
- Effective June 1st, 2016, until further notice, The Board of Directors approved restrictions on the purchase or transfer of Glen Oaks Village apartments to offsite owners/investors who do not plan to reside in the unit. If the applicant does not currently reside in Glen Oaks Village AND does not plan to occupy the unit as a personal residence, this application for purchase or transfer will not be approved. A purchaser or transferee who resides in the unit for at least 2 years from the date of closing may sublet the unit after that time in accordance with all rules and regulations as promulgated by Glen Oaks Village Owners, Inc. This resolution does not apply to purchasers or transferees that are current owner occupant Shareholders living in Glen Oaks Village. The full text of this board resolution is available upon request.

Certification

I/We certify that the information provided in this application is true and correct and that I/we have read, understand and agree to abide by all House Rules, Board Resolutions and the Contents of this Application.

Purchaser's Signature

Date

Purchaser's Signature

Date

Authorization Form
(Attachment #9)

Date:

Attention: Banks, Savings and Loans, Employers, Prior Employers, Credit Bureaus, Mortgage Companies, etc.

To Whom It May Concern:

I/we the undersigned hereby authorize Glen Oaks Village Owners, Inc. ("GOVO") to verify my/our employment record, bank account(s), credit history and all other information deemed necessary in connection with the approval requirements of GOVO.

A credit reporting bureau is hereby authorized to assist GOVO in securing and collecting information. I/we understand that we may be contacted directly by the credit reporting bureau.

You are authorized to give, salaries, bonus/overtime information, loan balances and other information requested to assist GOVO in completing my Sale Application.

I/we authorize GOVO to reproduce this form as many times as necessary in order to obtain said information; therefore, a copy bearing my/our signature(s) carries the same authorization as the original.

Prospective Purchaser Signature

Date

Prospective Purchaser Signature

Date

Admissions Committee Interview Policy

(Attachment #10)

All prospective residents of the apartment **must appear together** for an interview with the Admissions Committee of the Board of Directors. If a member of the family cannot be available on the set date you must notify the Management Office immediately and receive approval to appear for your interview without said family member. If prior approval is not given and **all** residents (including minors 12 years of age and older) **do not** appear together for the scheduled interview, the interview will not be conducted, and your application may be disapproved.

Any request for a postponement must be made at the time of scheduling or prior to the scheduled interview and the Committee retains the discretion to grant any such postponements.

Be advised that the admissions interview does not constitute an approval and I/we agree not to move into said apartment until such time that a written approval letter is provided by the Board of Directors. I understand that if I move in prior to said approval that my application will be rejected.

I/we certify that I have read and understand the instructions listed above regarding the Admissions Committee's interview requirements.

I/we acknowledge receipt, have read and agree to abide by the House Rules of Glen Oaks Village. I also understand that the admissions interview will involve a discussion of said House Rules.

Prospective Purchaser Signature

Date

Prospective Purchaser Signature

Date

Prospective Occupant Signature (if applicable)

Date

Prospective Occupant Signature (if applicable)

Date

**Smoke/Carbon Monoxide Detector
Notice to All Residents**
(Attachment #11)

This form is only necessary if the apartment does not currently have a smoke/carbon monoxide detector and you would like the maintenance department to install one for you. *If the apartment already has a smoke/carbon monoxide detector or you will be installing one yourself then this form does not need to be completed.*

New York State Law requires that a Smoke/Carbon Monoxide Detector **MUST** be installed in your apartment. At closing, both the Seller and the Buyer will have to sign an affidavit that the Smoke/Carbon Monoxide Detector has been installed.

DOES YOUR APARTMENT HAVE ONE INSTALLED? If not, please complete the form below and send it to the Maintenance Office at 70-41 260th Street, Glen Oaks, NY 11004. A smoke/carbon monoxide detector will be installed in your apartment at a cost of \$55.00.

Name: _____			
Address: _____		Up	Down
_____	_____	_____	_____
City	State	Zip Code	Unit Number
Day Telephone #: _____		Evening Telephone #: _____	

Gift Letter Affidavit

(Attachment #12)

To whom it may concern:

We (I), _____

are (am) giving our (my) _____
RELATIONSHIP NAME OF RECIPIENT

who is purchasing premises known as _____
ADDRESS

in the amount of \$ _____ as a bona fide gift and no repayment in any form is expected.

The date of transfer of these funds will (did) take place on _____

_____ from funds on deposit as follows:

NAME OF BANK _____

ADDRESS OF BANK

ACCOUNT NUMBER _____

By my signature, I also authorize the depository named above to verify the funds on deposit.

DONOR SIGNATURE AND DATE _____

DONOR SIGNATURE AND DATE _____

DONOR ADDRESS _____

DONOR TELEPHONE NUMBER _____

Verification by Depository

The above-named donor has accrued funds on deposit in an amount at least equal to the gift listed above.

SIGNATURE OF DEPOSITORY OFFICER _____

NAME OF DEPOSITORY INSTITUTION _____

Source of Funds Statement

(Attachment # 13)

Glen Oaks Village Owners, Inc., requires that each applicant applying for a home mortgage submit evidence that the funds to be used for the down payment and settlement charges were derived from personal assets, and not borrowed in any way.

In order to comply with this requirement, we request that you complete the following statement as accurately as possible.

I. Down Payment:

I/We hereby certify that the funds used for deposit on

(PROPERTY ADDRESS)

paid on (date) _____ by check/cash which came from the following:

Check/savings (*Specify institution and account number*).

Proceeds from the sale of real estate (*Please provide copy of Closing Disclosure statement*).

Other (*Explain*) _____

IF FUNDS IN THE ABOVE ACCOUNT(S) WERE DEPOSITED WITHIN THE LAST NINETY (90) DAYS, PLEASE INDICATE THE SOURCE OF DEPOSIT (*Name of Institution, Address, Type of account, Account Number*).

II. Settlement/Closing Charges:

I/We further certify that the balance of funds due at settlement will be obtained from:

Check/savings (*Specify institution and account number*).

Proceeds from the sale of real estate

Other (*Explain*) _____

BORROWER/PURCHASER

CO-BORROWER/CO-PURCHASER

DATE

TAX FORM
(Attachment #14)

Glen Oaks Village Owners, Inc. (“GOVO”) its agents, successors, reserve the right for the purpose of quality control, to request further verification of all tax information and tax returns provided within the sales application.

Prospective Purchaser Signature

Date

Prospective Purchaser Signature

Date



ALL OWNERS ARE REQUIRED TO HAVE HOMEOWNERS INSURANCE

Homeowners Insurance Now Required for All Owners

The Board of Directors on 10/30/18 passed a resolution requiring all shareholders obtain Homeowners Insurance as of 1/1/19 covering damages to their apartment, personal possessions and any maintenance/rental fees that may be incurred while they are temporarily displaced. Although tenants are not required to purchase “Tenant” insurance, we strongly recommend that they do so. This requirement already exists in most co-ops and we have urged shareholders and tenants alike to obtain insurance for many years. Homeowners, Landlord or Tenant Insurance is an integral part of sound financial protection and is relatively inexpensive and will be very important when damage from storms, water, fire or theft occur.

When Disaster Strikes – How is Cost Responsibility Determined?

Your Proprietary Lease which you received when you purchased your apartment spells out the division of repair responsibilities if a disaster should occur and apartment damage is sustained.

Repair Expenses that are the responsibility of Owners and Not the Co-op

Pursuant to paragraphs 4(a) and 4(b) of the Proprietary Lease, GOVO is NOT required to repair or replace equipment, fixtures, furniture, furnishings or decorations installed or owned by the owner. In general, GOVO is NOT responsible to refinish floors, paint or replace wallpaper or other decorations in the apartment. YOU will be responsible for most of the costs of repairing and refurnishing your apartment, including but not limited to carpet, wallpaper, painting, furniture and fixtures, bathroom fixtures, appliances and cabinetry, etc., which are outlined in paragraph 18(a) of the Proprietary Lease. Just as important, the Proprietary Lease further states that if your apartment sustains damage rendering it uninhabitable, your monthly maintenance will NOT be abated while you are temporarily displaced.

Repair Expenses that are the responsibility of the Co-op and Not the Owner

GOVO is responsible for the repair and replacement of original floors; walls; ceilings; windows; pipes, wiring and damage within the apartment walls.

How to Report a Claim if Damage is Sustained to Your Apartment

Any damage to a shareholder’s property or apartment should always be reported to your insurance carrier regardless of who may be at fault.

How to Obtain Insurance

You should contact your insurance broker and compare policies and prices. GOVO’s corporate insurance policies are provided by HUB International at 100 Sunnyside Boulevard, Woodbury, NY 11797. You can call Millie Ayala at (516) 677-4775 or Michael Capobianco at (516) 677-4797 for information on a wide range of co-op insurance to Owners and Tenants. You are not obligated to use our insurance company; we provided this information as a courtesy to our shareholders and residents.

I/we have read, understand and agree to abide by the above policy.

Purchaser’s Signature

Date

Purchaser’s Signature

Date