Welcome to Clarifi. Together, we will work to achieve your financial goals. This Welcome Packet includes important information regarding your upcoming appointment. Please print it and review it carefully.

What to Bring

- Income information (paystubs, award letters, etc)
- Loan and credit card statements
- Utility Bills
- Photo ID
- Enclosed forms

What to Expect

During your initial financial counseling appointment, you will receive expert support in creating a plan to address your financial needs and meet your goals. This can include the following:

- Financial Health Assessment
- Budgeting Strategies
- Tracking Spending
- Review Recommended Budget
- Credit Review
- Recommended Resources

Additional Materials

At the end of your counseling session, you should expect to receive the following resources:

- Monthly Spending Plan
- Personalized Action Plan with steps to meet your financial goal
- A list of additional resources that may be available to you
- Credit Information

Please arrive 15 minutes prior to your scheduled appointment time to allow for completion of any additional required paperwork. If you have a telephone appointment, the counselor will call you at the number you provided at your appointment time. Please make sure you are in a quiet, undisturbed setting and your phone is charged.

Have Questions? Call us at 800-989-2227. We look forward to working with you.
This worksheet is designed to be an exercise in defining your monthly expenses. Please complete it to the best of your ability. If you don’t know an answer, or do not have that particular expense, leave it blank.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount Paid Monthly</th>
<th>Item</th>
<th>Amount Paid Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent / Room &amp; Board</td>
<td>$</td>
<td>Gasoline</td>
<td>$</td>
</tr>
<tr>
<td>1st Mortgage Payment</td>
<td>$</td>
<td>Vehicle Maintenance / Oil</td>
<td>$</td>
</tr>
<tr>
<td>2nd Mortgage Payment / Equity Line</td>
<td>$</td>
<td>Public Transportation</td>
<td>$</td>
</tr>
<tr>
<td>Real Estate Taxes / Local Taxes</td>
<td>$</td>
<td>Tolls / Parking</td>
<td>$</td>
</tr>
<tr>
<td>Association / Condo Fees</td>
<td>$</td>
<td>Alimony / Child Support</td>
<td>$</td>
</tr>
<tr>
<td>Homeowner’s / Renter’s Insurance</td>
<td>$</td>
<td>Child Care / Babysitter / Daycare</td>
<td>$</td>
</tr>
<tr>
<td>Home Security System</td>
<td>$</td>
<td>School Tuition / Fees / Books</td>
<td>$</td>
</tr>
<tr>
<td>Routine House Maintenance</td>
<td>$</td>
<td>Student Loans</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Gas</td>
<td>$</td>
<td>Books / Magazines / Newspaper</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Electricity</td>
<td>$</td>
<td>Clothing</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Fuel / Oil / Propane</td>
<td>$</td>
<td>Dry Cleaning / Laundry</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Water &amp; Sewer</td>
<td>$</td>
<td>Insurance - Hospitalization</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Phone</td>
<td>$</td>
<td>Insurance - Life &amp; Disability</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Cell Phone / Pager</td>
<td>$</td>
<td>Doctor / Dentist / Nurses</td>
<td>$</td>
</tr>
<tr>
<td>Utilities - Trash / Rubbish</td>
<td>$</td>
<td>Drugs / Medication / Eye Care</td>
<td>$</td>
</tr>
<tr>
<td>Cable TV / Satellite</td>
<td>$</td>
<td>Personal Grooming / Hair/ Nails</td>
<td>$</td>
</tr>
<tr>
<td>On-Line Computer Service Fee</td>
<td>$</td>
<td>Contributions - Donations</td>
<td>$</td>
</tr>
<tr>
<td>Infant Supplies / Diapers / Formula</td>
<td>$</td>
<td>Gifts / Holiday / Birthday</td>
<td>$</td>
</tr>
<tr>
<td>Food Cost / Groceries</td>
<td>$</td>
<td>General Recreation (ex. Movies)</td>
<td>$</td>
</tr>
<tr>
<td>Lunches / Meals / Job / School</td>
<td>$</td>
<td>Vacations / Trips / Lessons</td>
<td>$</td>
</tr>
<tr>
<td>Dinners Out / Fast Food</td>
<td>$</td>
<td>Tobacco / Cigarettes / Alcohol</td>
<td>$</td>
</tr>
<tr>
<td>Personal Items / Toiletries</td>
<td>$</td>
<td>Emergency Savings</td>
<td>$</td>
</tr>
<tr>
<td>Pet Food / Care / Vet</td>
<td>$</td>
<td>Family Allowances</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loan Payment 1</td>
<td>$</td>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loan Payment 2</td>
<td>$</td>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance (average monthly cost)</td>
<td>$</td>
<td>Other</td>
<td>$</td>
</tr>
</tbody>
</table>
This worksheet is to capture your current assets and liabilities. Please complete it to the best of your ability. If you don’t know an answer, or do not have that particular expense, leave it blank.

### Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
</tr>
<tr>
<td>Do you have a checking account? (circle) Yes / No</td>
<td></td>
</tr>
<tr>
<td>If yes, what is your balance?</td>
<td></td>
</tr>
<tr>
<td>Do you have a savings account? (circle) Yes / No</td>
<td></td>
</tr>
<tr>
<td>If yes, what is your balance?</td>
<td></td>
</tr>
<tr>
<td>What is the value of your primary residence?</td>
<td></td>
</tr>
<tr>
<td>Do you have any other properties? (circle) Yes / No</td>
<td></td>
</tr>
<tr>
<td>If yes, what is the value of your other residences?</td>
<td></td>
</tr>
<tr>
<td>Value of Automobile(s)</td>
<td></td>
</tr>
<tr>
<td>Value of Retirement Plan / 401K</td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance</td>
<td></td>
</tr>
<tr>
<td>Value of Investments: Stocks, Bonds, Mutual Funds</td>
<td></td>
</tr>
<tr>
<td>Value of Furniture, Jewelry, Computers, Tools</td>
<td></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance on Mortgage Primary Residence</td>
<td></td>
</tr>
<tr>
<td>Balance on Second Mortgage Primary Residence</td>
<td></td>
</tr>
<tr>
<td>Balance on Mortgage - Other Residences</td>
<td></td>
</tr>
<tr>
<td>Balance on Auto Loans</td>
<td></td>
</tr>
<tr>
<td>Balance on loans against Insurance Policy</td>
<td></td>
</tr>
<tr>
<td>Total Balance on all Credit Cards</td>
<td></td>
</tr>
<tr>
<td>Loans to you from your Family Members</td>
<td></td>
</tr>
<tr>
<td>Balance on Personal Loans</td>
<td></td>
</tr>
<tr>
<td>Balance on any taxes owed</td>
<td></td>
</tr>
<tr>
<td>Balance on Student Loans</td>
<td></td>
</tr>
<tr>
<td>Balance on Collection Accounts</td>
<td></td>
</tr>
<tr>
<td>Balance on Medical/Dental Bills</td>
<td></td>
</tr>
<tr>
<td>Balance on Back Alimony or Child Support Owed</td>
<td></td>
</tr>
</tbody>
</table>
Client Services Agreement and Authorization

Funding and Service Fee Information
Clarifi is a non-profit agency and our funding comes from various sources. Those sources include state housing finance agencies, the U.S. Department of Housing and Urban Development (HUD), grants and foundations.

Clarifi also receives Project Reinvest: Financial Capability funds through the Project Reinvest: Financial Capability program and, as such, is required to share some of your personal information with Project Reinvest: Financial Capability program administrators or their agents for purposes of program monitoring, compliance and evaluation. By signing this agreement and authorization, you give permission for Project Reinvest: Financial Capability program administrators and/or their agents to follow-up with you within the next three years for the purposes of program evaluation.

For Debt Management Plans (DMP), our funding comes from voluntary contributions from creditors participating in the DMP. These contributions are usually calculated as a percentage of payments you make through the DMP, up to 11% of each payment received. However, your accounts with your creditors are credited with 100% of the amount you pay through us, and we will work with all of your creditors regardless of whether they contribute to our agency. DMPs are voluntary programs that serve a dual role of helping you repay your debts and helping your creditors receive money that you owe them. Clarifi serves as a neutral third party acting as an intermediary with specific creditors to help liquidate financial obligations.

A comprehensive list of our services can be found in our Statement of Counseling Services (attached). Most of our counseling sessions are provided at no charge to you. If we do charge a counseling fee, we will disclose it to you in advance of the session. More information can be found at our website, www.clarifi.org.

Credit Authorization
Clarifi is a HUD certified agency. You authorize Clarifi to check your credit history, employment history, and other personal information, to discuss said information with and to release said information to representatives of private companies, non-profit organizations, government agencies and mortgage companies solely for the purpose of finding a solution to your housing and housing related problems. You authorize the appropriate repositories of this information to provide it to Clarifi.

You request, authorize and instruct Experian, Equifax, Trans Union and any other credit reporting agency or similar entity to whom this document is presented (each, and “agency”) to furnish, from time to time upon specific request, a complete copy of any credit history in your name relating to you (your “credit report”) maintained in the agency's file to Clarifi in the manner and at the address that Clarifi shall instruct.

Clarifi does not assume responsibility for the completeness or accuracy of any of this information, and does not promise (and will not attempt) to affect or change your credit history or credit report in any manner. In the course of measuring the effectiveness of its programs, Clarifi may order and review additional credit reports as authorized above from time to time or historical data for up to 24 months before contact with Clarifi. These “future” or “past” credit reports will be ordered so as not to affect your credit score, and Clarifi will not share your personal information or identity in any way.

Privacy Policy
Collecting personal information from you is essential to our ability to offer you our services. When you obtain service from our agency, we need to determine the best possible solution for your individual circumstances. As part of that process, we collect nonpublic personal information about you, including but not limited to information about your debts and financial transactions, information we receive from consumer reporting agencies, your credit reports, and other information that you provide to us.

We use the nonpublic personal information we collect to help us provide the services you have requested and to maintain and service your account. Once we obtain nonpublic personal information from you, we do not disclose it to any third party except as necessary in the course of performing our services, or with your consent, or as permitted or required by law. We may share your nonpublic personal information with your creditors to help us develop solutions to your current and future financial situation. We may disclose some or all of the information that we collect, as described above, to creditors and related financial institutions. Additionally, we may compile data and aggregate information that you give to us, but this information will not be publicly disclosed in a manner that would personally identify you. There also may be times when Clarifi is required to disclose its customers’ nonpublic personal information, such as when complying with federal, state or local laws, when responding to a subpoena, or when complying with an inquiry by a government agency. We do not share customer information with outside companies for the purpose of marketing products or services of those companies.
We maintain physical and electronic safeguards designed to protect your nonpublic personal information from unauthorized use or improper access. Your information is available to those employees who have a business need to access your information in order to provide service to your account. Our employees follow a code of ethics and are required to maintain the confidentiality of customer information. While this policy may change from time to time, you can always review our current policy online at www.clarifi.org.

You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors). If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services. You may opt-out at any time by calling Clarifi at the phone number listed at the top of this page. Please note that if you choose to opt-out, this may limit the services we are able to provide you under the terms of any agreement we may have with a funder or governmental authority.

Health Insurance Navigators

Some of Clarifi’s counselors are trained to provide confidential health care enrollment assistance as CMS-certified navigators. Our navigators provide fair, truthful, and unbiased information to help you understand your options, complete your application, and enroll in the health coverage option that you decide is best for you. We do not work for health insurance companies. We are free of conflicts of interest. We will act in your best interest. We are not trying to sell you anything. We cannot give or accept gifts. If you have a problem, complaint, or question about your health coverage option, eligibility, or a determination under your health coverage option, we will refer you to the right agency for help. You may stop us from helping you at any time. We are not paid by the number of people we help or applications we do. We cannot make any recommendations or choices on your behalf.

Client and Counselor Agreement

Your Clarifi counselor will use their best efforts to provide the following services to as applicable and requested:

- Analysis of the your spending habits and outstanding debts/liabilities to develop an effective and livable budget based on the your financial situation and educate you on how best to reduce and pay off outstanding debt, including providing suggestions to modify habits which may be negatively impacting your ability to live within a fixed budget.
- As appropriate, analysis of hardship or barriers to achieving financial goals, including the amount and cause of default.
- Development of a customized Action Plan outlining suggested steps to help you achieve financial stability and/or resolve your particular financial situation.
- Referrals to available resources both internally and externally.
- Return phone messages within 24-hours whenever possible.
- Confidentiality, honesty, respect and professionalism.

You (as a client of Clarifi counseling), agree to the following terms of service:

- Provide honest and complete information to our Counselor, whether verbally or in writing, in a respectful manner.
- Come prepared with any required documentation as stated in the appointment confirmation letter at the time of your appointment and understand that if you are late for an appointment, the appointment may be canceled.
- Provide all required documentation and follow-up information within the timeframe requested.
- Contact your counselor about any changes in your financial situation as quickly as possible.
- Contact your counselor with any updated information you may receive from your creditors and/or mortgage servicer.
- Give Clarifi permission to contact you using the information on file to follow up with me/us about any applications, notify of important changes, offer additional services, or to remind about hearings or program re-enrollments.
- Continue to work with Clarifi to achieve your goals by attending workshops, education sessions and additional counseling sessions that could provide tools and services to help improve your financial situation.

Clarifi Counselors may answer questions and provide information, but not give legal advice. If legal advice is required, you may be referred for appropriate assistance. Clarifi is not authorized to and will not recommend or offer for sale or investment specific investment products or services.
Client Bill of Rights
We pledge that our clients have the right, without fear of retaliation:

- To prompt counseling services for managing their money based on their financial situation.
- To treatment with dignity and respect in confidential professional counseling sessions.
- To a comprehensive assessment of their financial situations.
- To express dissatisfaction through a complaint resolution process.
- To discontinue their relationships with our agency at any time.

Complaint Resolution Process
We are committed to providing you with high quality professional services. If you are not satisfied with the services provided, please contact Rhonda Harris, our Counseling Programs Director. Phone: 215-563-5565 - Email: rharris@clarifi.org

Non-discrimination Policy
Clarifi serves all members of the community without regard to socioeconomic status, age, gender, sexual orientation, disability, national origin, ethnic, racial, or religious affiliations. Clarifi does not deny access to services based on employment status, amount of debt, type of debt, or credit rating. Clarifi does not directly serve minors in any of its financial education or counseling services.
Statement of Counseling Services

All types of counseling are voluntary. You are not obligated to receive, purchase or utilize any other services offered by Clarifi, its partners, or any organization to which you are referred. An updated list of our services can also be found on our website, www.clarifi.org.

The following are services offered:

**Financial Health**
All clients, regardless of appointment type, will receive a complete budget analysis that evaluates income, expenses and debt obligations. We provide you with suggestions and recommendations for adjustments based on your overall financial picture presented at the time of the session.

**Bankruptcy**
Clarifi is certified to provide counseling to individuals who are considering bankruptcy to eliminate or restructure debt. The counselor reviews your financial situation, provides any alternatives, and discusses the consequences of bankruptcy. Clarifi counselors may answer questions about bankruptcy, but not give legal advice. If legal advice is necessary, the client must seek appropriate assistance.

**Student Loan Borrowing**
This service helps students and their families determine how much borrowing is appropriate for post-secondary education and develop strategies to pay for college, as well as evaluate the impact borrowing will have on the student’s post-graduate lifestyle. For graduates, the counselor will help the client understand their student loan obligations, and develop strategies to pay those loans; as well as approaches to address student loans during and after financial crisis.

**Credit Report Counseling**
The counselor reviews your credit report, including score(s), which may come from any or all major credit bureaus: Trans-Union, Equifax and Experian. The counselor also discusses options for establishing credit, improving credit history, maintaining a good credit history, and how you may address any errors on your report.

**Debt Options/Debt Management Program**
In debt options counseling, we examine your current unsecured debts, budget and other financial information and provide you with options for paying your debts. If your budget indicates that you are capable of paying off debts on your own, the counselor suggests ways to handle your expenses.

In addition, Clarifi offers a Debt Management Plan (DMP) to assist in paying your unsecured debts. In a DMP, Clarifi works with creditors to develop payment plans, reduce interest charges, eliminate fees, and stop collections calls. You may decide to enroll if the DMP payment fits within your budget. Your participation in a Debt Management Program will not change or “cure” anything which is already on your credit report. If your credit report reflects that you have paid creditors as agreed in the past, a DMP could have a negative impact on a credit decision by a potential creditor, landlord, or employer in the future. Creditors may report that you are on a DMP and are not paying as originally agreed, even though they have accepted the DMP reduced payments.

**Rent**
To help you as a renter, the counselor begins by reviewing your budget, credit, and current housing situation. If you are behind on your rent, your counselor will help you develop a budget to get back on track. If you are looking to rent, your counselor will assess affordability to you and provide tips on what to look for in a rental. If you are facing eviction or have a dispute with your landlord, you will need to seek legal advice as to how to avoid eviction. You counselor does not give legal advice.

**Preparing for Homeownership**
To prepare you for homeownership, the counselor begins with a review of your goals and objectives. You go through a budget and credit analysis to determine whether you have the resources and ability to borrow for a home, and the counselor helps you understand the advantages and disadvantages of homeownership. The counselor reviews the costs for down payment and closing, debt-to-income ratios, avoiding predatory lending, and may cover other issues such as home inspection. The counselor provides information about different types of mortgages, including mortgage assistance programs if applicable. The counseling is exclusively for educational purposes, and the agency does not provide funds to assist with closing or settlement fees or offer loan products.
Maintaining Homeownership
To help you maintain homeownership, the counselor begins by reviewing your budget and credit. If you are seeking to repair your home, the counselor will review any available programs with you. If you are seeking to refinance your home, your counselor will review pre-borrowing precautions and considerations with you.

Foreclosure Prevention
If you are behind on your mortgage, the counselor explains collection efforts and the housing foreclosure process and reviews loss mitigation options to help you become current, avoid foreclosure, or relinquish the home gracefully. The counselor helps you work with the mortgage servicer to obtain a loan modification, forbearance, repayment plan or other workout solution, including short sale or deed in lieu of foreclosure. Under certain specific circumstances, the counselor will assist you in applying for available federal and/or state assistance loan programs to help you cure the default.

Reverse Mortgage
A reverse mortgage is a type of mortgage loan that helps a homeowner, age 62 or older, convert a portion of the equity in the home to available cash. Reverse mortgages have no monthly payments. The counselor provides you with the details of the program and any other options that may be available. The counselor helps you analyze your current financial picture and provides referrals to other agencies and assistance programs.

Health Insurance Options
Some of Clarifi’s counselors are trained to provide confidential health care enrollment assistance as CMS-certified navigators. Our navigators provide fair, truthful, and unbiased information to help you understand your options, complete your application, and enroll in the health coverage option that you decide is best for you.

Retirement Coaching
Clarifi offers retirement coaching sessions facilitated by a Chartered Retirement Planning Counselor. During this session, your counselor will help to prepare an in-session income statement and balance sheet for you to identify current and potential retirement savings. Discussing your risk tolerance, your counselor will help you understand your long-term investment options so you can make informed decisions.
COUNSELING SERVICES AUTHORIZATION (3-in-1)

MY PERSONAL INFORMATION AND COUNSELING SERVICES
By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services. I am not obligated to accept services or products from the Counseling Agency, its partners, or any organization I am referred to.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

COUNSELING SERVICES CHECKLIST
Client must initial all items that are applicable

___ I have been verbally advised of the fee schedule, if any, prior to services being provided
___ I understand that the counselor will discuss my budget with me and I will receive a copy of my Budget
___ I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan
___ I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction
___ Homebuyer Counseling
___ Homebuyer Education
___ Homeowner Counseling
___ Homeowner Education
___ Delinquency and Default Counseling
___ Delinquency and Default Education
___ Reverse Mortgage Counseling
___ Fair Housing Education
___ Tenant Counseling
___ Homelessness and Displacement Counseling
___ I want to buy a home in the next six (6) months
___ I want to buy a home, but not in the next six (6) months
___ Other Programs, services, or products: ____________________________

For Pre-Purchase Clients only:
I have received the HUD forms:

___ “Ten Important Questions to Ask Your Home Inspector” & “For Your Protection: Get a Home Inspection”

COUNSELING AGENCY INFORMATION
Counselor Name: ____________________________ Phone: 800-989-2227
Counseling Agency: ____________________________ Email: ClarifiTeam@clarifi.org
HCO Client Number: ____________________________ Fax: 215-563-7020
Privacy Policy

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

Your “nonpublic personal information” (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

TYPES OF INFORMATION THAT WE GATHER ABOUT YOU:

- Spoken or written information on applications and other documents, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

YOU MAY OPT-OUT IF YOU DO NOT WANT US TO SHARE YOUR INFORMATION:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

HOW WE USE YOUR INFORMATION:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a Court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

Client Names: __________________________ Client Signatures: __________________________ Date: __________________________

1. __________________________ __________________________ __________________________

2. __________________________ __________________________ __________________________