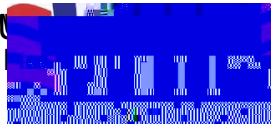


&HUWLILFDWLRQ RI +HDOWK &DUH83URHSLGUMPHRM  
)DPLO\ 0HPEHU\ V 6HULRXV +HDOWK &R DQG WLRQ'  
XQGHU WKH )DPGDFDQGHDYH \$FW



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20% &RQWURO 1XPEHU  
([SLUHV

7KH )DPLO\ DQG 0HGLFDO /HDYH \$FW )0/\$ SURYLGHV WKDW DQ HPSOR\HU PD\ UHTX  
PHPEHU ZLWK D VHULRXV WKH DQGLFDO /HDYH \$FW WKH HPSOR\HH RU WKH HPSOR\HU P  
LQIRUPDWLRQ QHFHVVDU\ IRU D FRPSOHWH DQG VXIILFLHQW  
HPSOR\HH WR SURYLGH PRUH LQIRUPDWLRQ WKDQ DOORZHG X  
QRUHTXHVW D FHUWLILFDWLRQ IRU )0/\$ OHDYH WR ERQG ZLWK  
(PSOR\HUV PXVW JHQHUDOO\ PDLQWDLQ UHFRUGV DQG GRFXP  
KLWWRUHU

7KH PHGLFDO FHUWLILFDWLRQ PXVW EH UHWXUQH E\ \_\_\_\_\_ PP GG \\\\  
0XVW DOORZ DW OHDVW FDORQGHV\XQORP\WKW GDORW IHVLEOH GHVSLWH WKH HPSOR

3OHVH FRPSOHWH DQG VLJQ 6HFWLRQ ,, EHIRUH SURYLGLQJ WKLV IRUP WR \RXU IDP  
DOORZV DQ HPSOR\HU WR UHTXLUH WKDW \RX VXEPLW D WLPHO\ FRPSOHWH DQG VXI  
&KLOG XQGHU DJH

U DQGRUHQFOSBBOHREDH PDXWKO VLFDO GLVDELOLW\

XVEDQG RU ZLIH DV GHILQH RU UHFRJQLJHG LQ WKH VWDWH ZKHUH WKH LQGLYLGXDO Z  
VH[ PDUULDJH 7KH WHUPV 'FKLOG' DQG 'SDUHQW' LQFOXGH LQ ORFR SDUHQWLV UHOD  
SDUHQW WR D FKLOG \$Q HPSOR\HH PD\ WDNH )0/\$ OHDYH WR FDUH IRU DQ LQGLYLGXDO  
Q WKH HPSOR\HH ZDV D FKLOG \$Q HPSOR\HH PD\ DOVR WDNH )0/\$ OHDYH WR FDUH IRU D  
JDLWRQV RI D SDUHQW 1R OHJDO RU ELRORJLFDO UHODWLRQV KLS LV QHFHVVDU\







