

# Bristol & West Mortgages Mortgage Application Form

Mortgage Club sticker *(if applicable)*



Please read the **Notes for Mortgage Applicants and Consent to Transfer** leaflet when filling in this form. Answer all questions using black ink and **BLOCK CAPITALS** or tick the box. If you do not complete the form yourself make sure all the answers given are correct before you sign it.

AIP reference number

**Applicant name**

**Introducer name and company**

**Correspondence address**   
 Postcode

tel no

fax no

email

mobile tel no  FSA Reg/Ref No.

**Are you submitting this case via a Mortgage Club?** Yes  No  If yes, please provide name and attach sticker or submission sheet to the front of this application form:

**Introducer's contact** Company Name  Company Postcode

**Please indicate the level of service you gave** Information Only  Advice and Recommendation

**If you are charging the customer a fee for your services please tell us:** a) How much the fee is £  b) When the fee has to be paid Application  Completion  c) Is the fee refundable? Yes  No

**Please tell us the valuation fee you have charged the applicant** £

**Does the customer have to purchase any compulsory insurance products through you or your firm?** Yes  No

**If yes, provide details of insurance that must be purchased**

**Please give details of any material non-cash inducements (other than our standard procurement, packaging and/or scheme fees) that you have included within Section 13 of the KFI** £

**Product** Description  **Type of Loan:** Buy to Let  Adverse Credit  Self Cert   
Product code  Standard  First Start

If easyflex Total, what further loan facility is required? £

**Which fees apply?** Higher Lending Charge  Arrangement Fee  How much is the Arrangement Fee? £

Booking Fee enclosed?  Is this a porting case? Yes  No

### Identity and address verification

We are required by the Money Laundering Regulations to verify the names and addresses of all customers. In order to do this we will attempt to electronically verify the identity of customers through a credit reference agency. If we are unable to obtain this information we will ask you to provide us with identification documentation for all customers.

Please note this does not alter your requirements to comply with Money Laundering Regulations. You are still required to hold documents you have used to verify your customer, which we will expect you to provide to Bristol & West if requested.

Please tick one box. (This section must be completed by the interviewer or introducer.)

The applicant **was not** interviewed face to face. NB. Under Money Laundering regulations, we are required to perform an additional check.

OR

The applicant **was** interviewed face to face

Signed:

Date:

FSA Reg/Ref No.

(A list of customer identification verification documents accepted by us, can be provided on request).

# ABOUT YOU All sections MUST be fully completed

## FIRST APPLICANT

1 Is the property you are buying/ remortgaging for your residential use?  a Buy to Let?  other?

2 Are you a first time buyer?  an owner moving house?   
remortgaging?  purchasing another property?

3 Title Mr  Mrs  Miss  Ms   
other  (Please specify)

4 Surname

5 Forename(s)

6 Any other surname used now or in the past?

7 Any other forename used now or in the past?

8 Date of Birth  /  /

9 Your National Insurance Number

10 Contact Details  
tel home   
tel work   
mobile tel   
email

11 Status never married  separated  married   
divorced  widowed  civil partnership

12 Number of dependants

13 Ages of dependants

14 Nationality

15 Present address   
  
Postcode

16 How long have you lived there?  yrs  mths

17 Do you own this property?  live with family?   
rent this property privately?  live with friends?   
rent this property from a local authority?   
other?  ◀ Please give details in Section One on page 6

18 If you are selling your property please tell us the selling price £

19 Do you have a mortgage on this property? yes  no   
if yes: who is your lender?   
the address of the lender (if not Bristol & West)  
  
Postcode   
your mortgage account number   
how long have you been with this lender?  yrs  mths  
how much do you owe? £

20 What is your current monthly rent or mortgage payment? £

21 Will you have paid this mortgage off by the time your new mortgage has been completed? yes  no   
If no, please give full details in Section 2 on page 6.

## SECOND APPLICANT

for your residential use?  a Buy to Let?  other?

a first time buyer?  an owner moving house?   
remortgaging?  purchasing another property?

Mr  Mrs  Miss  Ms   
other  (Please specify)

/  /

tel home   
tel work   
mobile tel   
email

never married  separated  married   
divorced  widowed  civil partnership

yrs  mths

own this property?  live with family?   
rent this property privately?  live with friends?   
rent this property from a local authority?   
other?  ◀ Please give details in Section One on page 6

please tell us the selling price £

yes  no   
if yes: who is your lender?   
the address of the lender (if not Bristol & West)  
  
Postcode   
your mortgage account number   
how long have you been with this lender?  yrs  mths  
how much do you owe? £

£

yes  no

**FIRST APPLICANT**

**SECOND APPLICANT**

22 If you are remortgaging what is the start date and amount of the original loan?  /  /  £

23 If you've been at your current address less than 3 years, please tell us where you lived previously   
  
 Postcode

24 How long did you live there?  yrs  mths  
▲ Please give details of any other addresses in Section One on page 6

25 Did you own this property?  live with family?   
rent this property privately?  live with friends?   
rent this property from a local authority?   
other?  ◀ Please give details in Section One on page 6

/  /  £

Postcode

yrs  mths  
▲ Please give details of any other addresses in Section One on page 6

own this property?  live with family?   
rent this property privately?  live with friends?   
rent this property from a local authority?   
other?  ◀ Please give details in Section One on page 6

**ABOUT YOUR JOB**

26 Are you permanently employed?  self employed?  retired?   
not employed?   
▲ Please give full details if your employment is on a temporary or fixed term contract basis in Section Three on page 6

27 Name and address of your employer, or if you are self employed, your business name and address   
  
 Postcode

28 Your employee number

29 Your Tax Reference Number and the name of your tax office

30 How long have you been working for this employer/ owned this business?  yrs  mths  
▲ If less than 12 months, please give details of previous employers/ businesses in Section Three on page 6

31 What is the nature of your employer's business/your business?

32 What is your job title?

33 Please tell us your income details OR, if you are applying for a Self Certification product, please complete the 'Declaration' on page 6  
your basic salary for each year £   
guaranteed bonus £   
non guaranteed bonus, overtime, commission £   
mortgage or rent subsidy £

34 Do you have any other income? yes  no   
▲ Please give details in Section Three on page 6

35 If you are retired please tell us your pension for each year £

36 Do you own 25% or more of the shares in your employer's business? yes  no

37 If you are self employed, or own 25% or more of the shares in your employer's business please tell us the net profit before tax for the last 2 years. (If you are in a partnership, please tell us only your share of the net profits)  
do you have two years accounts? yes  no   
please start with the most recently completed accounts  
1 year ending  £   
2 year ending  £

38 If you own at least 25% of the shares in your employer's business, please tell us your gross dividend income from the business for the last 2 years  
please start with the most recently completed accounts  
1 year ending  £   
2 year ending  £

permanently employed?  self employed?  retired?   
not employed?   
▲ Please give full details if your employment is on a temporary or fixed term contract basis in Section Three on page 6

Postcode

yrs  mths  
▲ If less than 12 months, please give details of previous employers/ businesses in Section Three on page 6

your basic salary for each year £   
guaranteed bonus £   
non guaranteed bonus, overtime, commission £   
mortgage or rent subsidy £

yes  no   
▲ Please give details in Section Three on page 6

£

yes  no

do you have two years accounts? yes  no   
please start with the most recently completed accounts  
1 year ending  £   
2 year ending  £

please start with the most recently completed accounts  
1 year ending  £   
2 year ending  £



## THE PROPERTY

47 Full postal address of the property to be mortgaged

Postcode

48 Is the property  freehold?  leasehold?  commonhold?  simple ownership?

if leasehold, please give remaining term of lease  yrs  mths

49 Is the property you are buying a house?  a bungalow?  a converted flat/maisonette?  a purpose built studio flat?  a converted studio flat?  a purpose built flat/maisonette?

50 And is it detached?  semi detached?  in a terrace?

51 Number of bedrooms

52 If the property is a flat, maisonette or studio flat, is it situated above commercial premises? yes  no  ◀ If 'yes' please give details in Section Five on page 7

53 If the property is a flat, maisonette or studio flat, how many storeys are there in the block?

54 Is the property ex public sector (eg local authority, housing association or MOD)? yes  no  are you buying this property from a family member? yes  no

55 Apart from you, who else will occupy the property? Please give full names and dates of birth of all those aged seventeen or over

name(s)	Date of Birth	Relationship to you
<input style="width: 95%;" type="text"/>	<input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>	<input style="width: 95%;" type="text"/>

▲ Please use Section Five on page 7 for continuation if necessary

56 If you are applying for a Buy to Let mortgage

Please tell us if the property will be let to a relative yes  no

what is the estimated rental value £  per month will there be any existing tenants on completion of this loan? yes  no  if yes, please tell us:

the date the tenant first occupied the property  /  /  the date the tenancy agreement finishes  /  /  the monthly rent currently paid by the tenants £

## THE LOAN

57 How much would you like to borrow? £

58 Over how many years?  yrs

59 If purchasing, what is the purchase price? £

60 What is the estimated value if you are remortgaging or purchasing at a concessionary price? £

61 If you are purchasing, where will the money for your deposit come from?

your personal savings  the sale of your property  a gift from your family  the builder or seller of the new property\*

a loan\*  shared equity\*  another source\*

\*please give details

62 If you are remortgaging please advise the purpose of any additional borrowing

home improvements	£ <input style="width: 150px;" type="text"/>	outright purchase of additional property	£ <input style="width: 150px;" type="text"/>
repay home improvements, car loans, pay school fees or purchase pension	£ <input style="width: 150px;" type="text"/>	repay other debts	£ <input style="width: 150px;" type="text"/>
business investment	£ <input style="width: 150px;" type="text"/>	costs and fees in connection with this mortgage	£ <input style="width: 150px;" type="text"/>
deposit on additional property	£ <input style="width: 150px;" type="text"/>	other	£ <input style="width: 150px;" type="text"/>

63 Please tell us how much of the loan you would like to repay using the following options

repayment £  interest only £

For interest only mortgages, we will not require you to demonstrate how you will repay the capital at the time you apply for the mortgage. However, you must bear in mind that it will be your responsibility to ensure that you have adequate means to repay the capital at the end of the mortgage term.

64 You may have to pay a Higher Lending Charge. Details are given in the Notes for Mortgage Applicants

If possible, would you like the Higher Lending Charge added to your loan?

yes  no

65 You may have to pay an Arrangement Fee for your mortgage. Details are given in the Notes for Mortgage Applicants

If possible, would you like the Arrangement Fee added to your loan?

yes  no

## ADDITIONAL INFORMATION

66 Please tell us which type of mortgage valuation report you would like (please see Notes for Mortgage Applicants)

Mortgage valuation report  Homebuyers report  Building (structural) survey

67 Please give us details of who to contact to access the property

name  tel no

address

Postcode

68 Please give us details of the Estate Agent selling the property

name  tel no

address

Postcode

69 Please provide details of the bank/building society from which you wish to make your mortgage payments

name of bank/building society

name of account holder(s)

sort code  account number

**These details will be used in the Direct Debit Mandate which will be sent to you with your Offer of Loan. You will be required to sign the Direct Debit Mandate and return it to us with your signed Offer of Loan.**

70 Please give us details of the Solicitors/Conveyancing firm and the individual acting for you

name of firm  tel no

address

Postcode

individual acting

## FIRST START APPLICANTS ONLY

71 Which applicant(s) will be registered on the title to the property as the legal owner(s)?

1

2

3

4

72 Please give details of the Solicitors providing independent legal advice to any applicant who will not be registered as a legal owner.

name  tel no

address

Postcode

Please give details of any additional solicitors in Section Five on page 7.

fax no  DX

Acting for

## SECTION ONE

Other addresses you have lived at in the last 3 years, or property status

Please tell us:

- full address
- dates from/to
- status (eg. renting, owned)

## SECTION TWO

Other mortgages you hold

For each mortgage please tell us:

- property address
- purpose (residential/BTL/other)
- amount outstanding
- lenders name
- account number
- is the account being redeemed?
- current monthly rent received

## SECTION THREE

Employment and Income

If you have had another job in the last 12 months, please tell us:

- employers name and address
- dates employed from/to
- your occupation

Details of temporary/contract employment (including contract end date)

If you have other income, please tell us:

- source of income
- amount received per annum

If you have a second job please give us the same information as for questions 26 to 40

## Self Certification of Income - Declaration

	FIRST APPLICANT	SECOND APPLICANT
Total personal income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
	I confirm that my total personal income is as stated and that it is sufficient to service the loan requested	I confirm that my total personal income is as stated and that it is sufficient to service the loan requested
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

## SECTION FOUR

<b>Arrears</b>	highest number of months	<input type="text"/>	date of highest arrears	<input type="text"/> / <input type="text"/> / <input type="text"/>	date repaid	<input type="text"/> / <input type="text"/> / <input type="text"/>	
<b>Bankruptcy or Individual Voluntary Arrangement (IVA)</b>	date of bankruptcy/IVA	<input type="text"/> / <input type="text"/> / <input type="text"/>	date discharged	<input type="text"/> / <input type="text"/> / <input type="text"/>			
	Have any arrears worsened in the last 6 months, or have you failed to meet the terms of any Individual Voluntary Arrangement in the last 6 months?					yes <input type="checkbox"/>	no <input type="checkbox"/>
<b>Court judgements</b>	number of judgements	<input type="text"/>					
	date of judgement	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	
	amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	
	date repaid	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	

### CIRCUMSTANCES

Give details of the reasons for all arrears, bankruptcy/IVA agreements and court judgements

**Refused loans**

### CIRCUMSTANCES

## SECTION FIVE

**Additional information about:**

- the property
- outstanding debts
- additional occupiers
- additional solicitor(s) information

# THIS SECTION MUST BE COMPLETED AND SIGNED BY ALL APPLICANTS BEFORE WE CAN PROCESS YOUR MORTGAGE APPLICATION

Please fill out this page and sign at the bottom, before moving on to sign the Declaration and Consent Form opposite

## IMPORTANT INSURANCE INFORMATION

### Protecting your Building and its Contents

As a condition of the mortgage, you must have buildings insurance in place from exchange of contracts. This is to protect both you and us. You can arrange competitive buildings, or buildings and contents insurance with Zurich Insurance Company, which offers you a guarantee of buildings cover, as well as a range of different levels of cover. Please note that if your application is for a Buy to Let mortgage there is a special buildings only policy available.

If you arrange your buildings insurance through our relationship with Zurich Insurance Company, free cover will be provided between exchange and completion. Zurich Insurance Company will be phoning you in relation to this mortgage application to offer you a quote.

It is your responsibility to ensure that the property is sufficiently insured at all times.

If you wish to use another insurance company we will make a charge to cover the costs of additional administration. We must receive details of the policy and approve it before release of funds.

Bristol & West plc is not a member of the same group as Zurich Insurance Company.

### Protecting your mortgage payments

The Government recommends that all borrowers protect their mortgage payments in order that they can continue to make their mortgage payments if they are unable to work. As a responsible lender we fully support this approach and you can arrange mortgage payment protection insurance with Pinnacle Insurance plc to help you pay your mortgage and related payments if you lose your income because of unemployment, an accident or sickness.

Pinnacle Insurance plc will be phoning you in relation to this mortgage application to offer you a quote.

Please note, our mortgage payment protection insurance is not available for Buy to Let mortgages.

Bristol & West plc is not a member of the same group as Pinnacle Insurance plc.

### Insurance Declaration

*I confirm that I have read and understood the insurance information above and I agree that you may give my details to the named Insurers to enable them to provide me with insurance quotations. I understand that it is my responsibility to ensure that the property is sufficiently insured at all times. I understand that if I do not take out mortgage payment protection insurance I will still be responsible for all loan payments if I become unemployed, sick or have an accident.*

Signed

(1st applicant)

Date

Signed

(2nd applicant)

Date

## THIS SECTION MUST BE COMPLETED BY ALL APPLICANTS.

Please make sure you have read all the following information before you sign the declaration below.

# DECLARATION AND CONSENT

- 1 The information on this form is true to the best of my knowledge and belief.
  - 2 I will let you know straight away if any of the information on this form changes before completion of the mortgage.
  - 3 I have been given, read and understood the Notes for Mortgage Applicants leaflet and agree to the General Consent to Transfer in Section Three of the leaflet.
  - 4 I will not rely on any valuation report prepared for Bristol & West when deciding:
    - to go ahead with the purchase or remortgage of the property
    - how much to pay for the property
  - 5 Any monthly payments made by any one of the borrowers may be treated as payment for all of the borrowers.
  - 6 I authorise Bristol & West, its agents and distributors and their representatives to obtain any information about me they consider appropriate to my mortgage application and I authorise the giving of this information.
  - 7 I agree that the information on this form and any additional information given to or obtained by Bristol & West may be held on paper, on computer and/or in other electronic forms. You may keep information after my account(s) are closed in order to comply with your legal obligations and business record requirements.
  - 8 I/We authorise our Solicitors/Licensed Conveyancer to disclose to the Lender, and the Lender is authorised to disclose to my Solicitor/Licensed Conveyancer, any information relating to this application. I/We give up any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.
  - 9 I agree that any information obtained by Bristol & West for the purpose of considering this application may be disclosed to any other applicant.
  - 10 I agree that any information held by Bristol & West about me may be used for the following purposes:
    - a to manage my account(s) and/or your business
    - b credit assessment including credit scoring
    - c getting references from my employer, accountant, bank or other similar sources
    - d searching the files of credit reference agencies who will supply Bristol & West with credit information and verification of your identity in line with money laundering requirements (this will include information from the Electoral Register). Scoring methods may be used in verifying your identity. The agencies will record details of the search whether or not this application proceeds
    - e disclosure to a credit reference agency. This information may be used by other lenders for credit assessment, personal identity verification, and debt tracing
    - f disclosure to the Council of Mortgage Lenders to hold on their Possessions Register
    - g disclosure to market research organisations acting on behalf of Bristol & West
    - h disclosure to other agents of the lender for the purpose of managing my account
    - i prevention or tackling of fraud or other illegal activity. Bristol & West may pass information to and make searches at fraud prevention agencies who will supply information to Bristol & West. This information may also be passed to financial and other organisations involved in fraud prevention. In the event that I give false or misleading information, or if fraud is suspected, Bristol & West will record this
    - j details of my account and how I conduct this account will be passed to credit reference agencies including details if my monthly payments are not made in full and on time.
  - 11 I agree that any information held by Bristol & West about me may be given to and used by:
    - a agents and other third parties performing any activities permitted by this declaration
    - b other mortgage lenders or anyone acting on their behalf for the prevention of fraud
    - c anyone to whom Bristol & West might transfer or dispose of its rights under the mortgage
    - d any guarantor on my mortgage
    - e the Financial Services Authority in order to comply with your regulatory obligations.
  - 12 I understand that I can obtain a copy of any personal data you hold on me, and to which I am legally entitled, by applying in writing to the **Data Protection Officer, Regulatory Risk Management, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX**, and pay any fee applicable. I also have the right to access personal records held by credit and fraud agencies and the names and addresses of these agencies will be supplied to me upon request.
  - 13 I understand that you will pass the information on this form and about any incident I may give details of to IDS Ltd so that they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.
  - 14 I agree to Bristol & West sharing information about the property, or its value with other organisations to help value properties.
  - 15 I understand that in the interest of their customers, the underwriting insurer may monitor and record any calls made to them.
  - 16 If I have indicated that this loan includes additional borrowing to pay off existing debts, I confirm that these debts will be repaid immediately following completion.
  - 17 I confirm that I will not be borrowing any more money to make immediate improvements to the property, unless I tell you otherwise in 'Section Five' on page 7.
  - 18 I confirm that I will have full vacant possession of the property on completion, unless I tell you otherwise in 'Section Five' on page 7.
  - 19 If not a Buy to Let application, I confirm that the entire property will be for me and my family's residential use, unless I tell you otherwise.
  - 20 I confirm that the property is built from brick or stone, unless I tell you otherwise.
  - 21 I confirm that the roof of the property is built from tile unless I tell you otherwise.
  - 22 I am not purchasing under a 'Right to Buy', 'Rent to Mortgage', 'Voluntary Purchase Grant' or 'Shared Ownership' scheme.
  - 23 I confirm that this property is not self build unless I tell you otherwise.
  - 24 If the property is less than ten years old, I confirm that there is or will be an NHBC Certificate, Premier Guarantee, Zurich Municipal Building Guarantee or Professional Consultants Certificate.
- 25 I agree that Bristol & West and any other company within the Bank of Ireland Group ('you') may contact me by post for marketing purposes concerning my account(s) or to inform me of any new product or service that may be of interest to me:

In addition you may also contact me by the following methods (please tick as appropriate):

Telephone  email  Fax

**I understand that the customer contact method(s) apply to all the accounts I hold with you and that restricting the ways in which you can contact me may limit the information you can provide and the services you can offer me.**

At any time, I can ask you to stop sending me marketing material, or to change the method(s) by which I would like you to contact me, by writing to the **Marketing Dept, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX**.
- 26 I understand that if my application is made in joint names and you search the files of a credit reference agency, an "association" will be created with the other person(s) named within the application. You or other lenders may take this financial association, created between the other applicants and myself, into account in future applications for credit or financial services. The association will remain until one of us successfully applies for "disassociation" with the credit reference agency.
  - 27 Information held about me by the credit reference agencies may already be linked to records relating to other people who are financially associated to me (which may include persons other than a joint applicant to this loan). During this application, I may be treated as financially linked to those persons and my application will be assessed with reference to any 'associated' records.
  - 28 I confirm that I have read and understood these declarations.
  - 29 I understand that my mortgage may be refused if you get information later that disagrees with what I have already told you.
  - 30 I understand that any calls made to Bristol & West plc may be recorded.

### Please note:

- 1 If this is a joint application everyone must sign, and we recommend that you complete the application form together.
- 2 You must sign this form yourself.

Signed  Date

Signed  Date

Mortgages are subject to status and valuation. Written illustrations are available on request. Borrowers must be 18 or over or as otherwise specified.

### Payment of valuation fee

Bristol & West Mortgages will need to check the information given by all mortgage applicants which will include obtaining references for the last three years. To ensure your application is processed as quickly as possible, we will commit your payment for the valuation fee after an initial assessment.

**This document can be made available in Braille, large print or audio upon request.**

**Customer Information - Terms and Conditions vary from product to product, please be sure to read those that apply to the product you have chosen. Terms and Conditions available on request.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Mortgages are subject to status and valuation. Written illustrations are available on request. Borrowers must be 18 or over unless otherwise stated.

Bristol & West plc is authorised and regulated by the Financial Services Authority (FSA) in respect of Investment, Mortgage and Insurance mediation activity.

Bristol & West plc offers advice on investments based on a selection of products from a limited number of product providers.

Bristol & West plc follows The Banking Code. A copy of the Code is available on request.

**Bristol & West plc: Registered in England No 2124201.**

**Registered Office: Bristol & West plc, One Temple Back East, Temple Quay, Bristol BS1 6DX.**

**Tel: (0117) 979 2222. Fax: (0117) 929 3787. Website: [www.bristol-west.co.uk](http://www.bristol-west.co.uk)**

